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**A STUDY OF WOMEN ENTREPRENEURS  
ENGAGED IN FOOD  
PROCESSING**

**THESIS SUBMITTED TO  
SAURASHTRA UNIVERSITY FOR  
THE DEGREE OF**

**DOCTOR OF PHILOSOPHY  
IN  
HOME SCIENCE**

**BY:  
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**2008**

**STATEMENT UNDER UNIVERSITY PH. D. RULES ORDI. PH.10**

I hereby declare that,

- The research work presented in thesis entitled *A Study of Women Entrepreneurs Engaged in Food Processing* has not been submitted for my other degree of this or any other university on any occasion.
- To the best of my knowledge no work of this type has been reported on the above subject.
- All the work presented in thesis is original and wherever references have been made, it has been clearly indicated.

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Date:

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## CERTIFICATE OF APPROVAL

This thesis directed and supervised by the candidate's guide has been accepted by the Smt .S.B. Gardi Institute of Home Science, Saurashtra University, Rajkot in the fulfillment of the requirements for the degree of

### DOCTOR OF PHILOSOPHY (HOME SCIENCE)

**Title:** A STUDY OF WOMEN ENTREPRENEURS ENGAGED IN FOOD PROCESSING.

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**Date**

**Candidate**

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Women constitute only 6 p.c. of total workforce in industrial sector

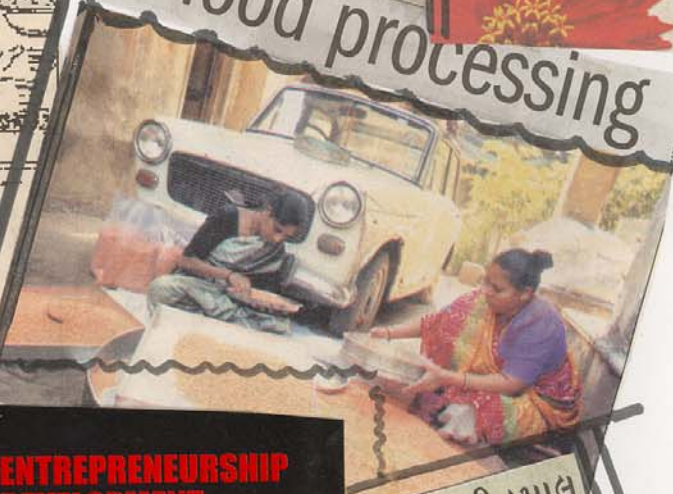


CHAPTER 1  
INTRODUCTION

AS 1,000 cr corpus for food processing



પ્રોત્સાહન આપ્યું છે, નાબૂદ હવે ફૂડ પ્રાયોરિટી સેક્ટર ગણશે. ઉપરાંત વાણિજ્ય અડપથી કરવા સેપરેટ વિન્ડો શરૂ કરાશે. ફૂડ પ્રોડક્ટોના વિકાસ માટે રાષ્ટ્રીય સંસ્થા શરૂ કરાશે.



ENTREPRENEURSHIP  
DEVELOPMENT  
INSTITUTE OF INDIA  
AHMEDABAD



નિરક્ષર પાલક પરિવારોની સ્ત્રીઓની સંગઠિત શક્તિની કમાલ  
મહિલાઓનો ચીઝ પ્લાન્ટ: હિજરતની  
પીડા મટીને વતનમાં જ થયું ખુશહાલ જીવન



# CHAPTER 1

## INTRODUCTION

### 1.1. WOMEN IN INDIA

Indian women are considered as a source of power (shakti) since mythological times. The Hindus worship goddesses as mothers. But in reality, women occupy a back seat to men. Moreover, they are revered as mothers, sisters and other social bondages. Many poets have imagined woman's minds as ocean. The upper layers of their minds, like those of the ocean, have turbulent waves. But depths are serene and meditative. Women's minds are essentially steadfast and strong. The truth is acknowledged by the Bhagvad Geeta wherein Lord Krishna describes his manifestation in the feminine quality of Medha or higher intelligence.

In spite of these facts, in traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quite a long time.

The Sati pratha [woman setting herself fire on the pyre of husband] almost disappeared, but shameful incidents like female foeticide continue to take place in our so called developed society. Women continue to face gender bias right from childhood. Incidences of malnutrition, school dropout, early marriage, harassment for dowry etc, are significant examples. The male female ratio in our country has also become a serious issue of concern these days.

**Table 1**  
**Population by Sex Ratio**

No.	Status	Persons	Male	Female	Sex Ratio
1	India	1,028,610,328	532,156,775	496,453,556	933
2	Punjab	24,358,999	12,985,045	11,373,954	876
3	Rajasthan	56,507,188	29,420,011	27,087,177	921
4	Nagaland	1,990,036	1,047,141	942,895	900
5	Assam	26,655,528	13,777,037	12,878,491	935
6	Gujarat	50,671,017	26,,385,577	24,285,440	920
7	Maharashtra	96,878,627	50,400,596	46,478,031	922
8	Kerala	31,841,374	15,468,614	16,372,760	1058
9	Tamilnadu	62,405,679	31,400,909	31,004,770	987
10	Delhi	13,850,507	7,607,234	6,243,273	821

- [www.censusIndia.net](http://www.censusIndia.net) as on 18-1-2006.

It is quite common in Indian families that the women take up more responsibilities in bringing up children and maintaining home with love and affection in a far better way. This aspect of women being the nucleus of the family is being envied by westerners since they lack such family affirmations. The task of co-ordination of various activities in a much useful manner, without feeling any pinch of it, is being well managed by Indian women in their families. Child rearing and providing support services at home is till today recognized as principal function of an Indian woman. The traditional perception of woman as a homemaker or at the most a helper in the husband's occupation is still prevalent.

### **1.1.1. STATUS OF WOMEN IN INDIA**

The historical research and literary writing of the ancient period - Vedic, Upanishad, Buddhist and Jainism establish the fact that women were educated, respected and honored. Their status was equal to that of men.

After 300 B. C. women were degraded to a lower status. Her status was further marred by the practices of polygamy, the pardah [veil], early marriage, sati and forcible widowhood. They were also denied inheritance to the right of property.

In 19<sup>th</sup> century many social reforms in India rose against the evil practices. From Ram Mohan Roy to Gandhiji, efforts were focused to improve status of women. In 1829 Sati pratha was abolished and considered to be crime. Widow Remarriage Act was passed in 1856 and enforcement of monogamy was brought in 1872.

With globalization and knowledge based society spreading like wild fire in the world today, the realization of women's crucial role in human development has been gaining acceptance. Women today face many challenges and will face newer ones in future. They will now have to face more stringent forms of competition. They will have to polish their existing skill of wealth creation and time management to deal with the challenges of 21<sup>st</sup> century. They will have to devote more and more time to acquire new skill and knowledge, which now run the wheels of business and industry in the world.

## 1.2 CHANGING ROLE OF WOMEN

The decades after independence have seen tremendous changes in the status and the position of the women in Indian society. The constitution has laid down as a fundamental right – the equality of the sexes. It would not be an exaggeration to say that the recent changes in the status of women in India is not a sign of progress, but it is really a recapturing of the position that was held by women in Vedic period. Jayapalan in his book on women studies in 2000 describes the changing roles as follows:

**1.2.1 Social Role:** Literary and historical research has now established beyond doubt that the women held a position of equality with men during the Vedic period. There was a great change in the role of women after 300 B. C. During this period, son was valued more than daughter. Many young women renounced their homes and joined the Buddhistic and Jain monasteries. It was also presumed that one of the reasons for practice of early marriage of girls was to prevent them from entering monastic life. Girls were married off soon after puberty. Marriage was an irrevocable union for a woman.

The wave of reformist movement in nineteenth century brought the changing role of women in the social field. Finally it led to the great emancipation of the Indian women in the twentieth century. There was a change in the outlook in society. Many legislative measures were brought about for the protection of women. The urgency of women's education was felt and thus facilities for the same were made. Many women leaders created a kind of political awareness among women which led to a great change in their role. Women even began to fight against the social evils during this period.

**1.2.2 Economic Role:** Rural women have always been working in the fields and farms from time immemorial. They have worked because that was way of

life. Similarly women have been working to help their husbands in cottage industries. They have been working and they now continue to work.

Work in the lives of majority of women is not a matter of self equity. Changing economic roles and responsibilities of women, particularly among the poor, make employment/work a matter of economic survival. Male unemployment or male low earnings resulting due to wage labour and high rates of urbanization have also meant an increase in the number of married women workers. Low male wages often impose double responsibilities on married women who need to substitute the family income through additional home production and work outside the home.

Women's contribution to household income provides the means to meet basic survival needs such as food, clothing and shelter. Ultimately, women's contribution makes possible improvements in the health and nutritional status of household members.

In the census, "married women" are often classified as "housewives", weighing the importance of economic contribution they make to the household. The actual number of economically active married women is much larger than aggregate level data would indicate.

The great change, however took place when the machines were introduced. Women were employed in factories. In 1901 as many as 6, 38,000 women worked in factories, mines and plantations, forming 14.5 percent of the total working force. There was spectacular increase in the employment of middle class women who were working in secretarial or administrative capacities. More women were now working as stenographers, clerks, telephone operators and receptionists; In the educational field also about 15 percents of the teachers at primary and secondary levels were women. Women's participation in all spheres

highlights their changing role and the emerging pattern points towards equality of sex.

### **1.3 EARLY CONCEPT OF ENTREPRENEURSHIP**

In 1951 census, the approach was income based whereas the 1961 census was based on work in terms of time or labour force as per recommendation of ILO (International Labour Organization). Following the adoption of work approach in 1961 census, the classification of population was done into two categories –workers and non workers. A person was treated as worker if he or she devoted more than one hour a day for regular work for a larger part of the working season or if he or she was employed during any of the fifteen days preceding the visiting day of enumeration to the household; (Chandra 2001.)

In 1971 census also, the population was divided into two broad streams of main activity as workers and non workers. If a person had participated in any economic activity on any single day during the reference period (one week to the date of enumeration) was treated as main worker and the rest were treated as nonworking even if they were engaged in same economic activity partly or wholly during the year excluding the reference period. The non workers were those who had not worked at all during the reference year. In other words, the strength of non workers could be arrived at by subtracting the total strength of main and marginal workers from the total population.

While formulating the economic aspect for 1981 census, a tracheotomy of persons into mutually exclusive groups of main workers, marginal workers and non workers was introduced. Finally, as 1991 census based on the discussions in the data user conference, it was decided unanimously to follow the concepts and definitions used in 1981 census including the reference period of one year for both regular and seasonal activities

According to 2001 census, the number of total workers, main and marginal workers by sex could be seen as under;

**Table 2**  
**Workers by Sex**

N o.	India / State	Total Workers		Main Workers		Marginal Workers	
		MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
1	India	275,014,476	127,220,248	240,147,813	72,857,170	34,866,663	54,363,078
2	Gujarat	14,477,286	6,778,235	13,480,566	3,544,508	996,720	3,233,727
3	Rajasthan	14,695,802	9,070,853	12,841,318	4,595,570	1,854,484	4,475,283
4	West Bengal	22,388,044	7,093,646	19,494,971	3,528,612	2,893,073	3,565,034
5	Madhya Pradesh	16,194,368	9,599,151	14,056,279	5,046,293	2,138,089	4,552,858
6	Maharashtra	26,852,095	14,321,256	24,416,295	10,331,758	2,435,800	3,989,498

Source: Primary census Abstract; Census of India, 2001

## 1.4 ECONOMIC CONTRIBUTION OF WOMEN

It has been well accepted that women play an important role in economic welfare of the family. It is generally felt that the role of women in traditional societies is just confined to the household management based on traditional values, attitudes and customs. In fact, the family culture in the context of which early socialization takes place is a very important factor which later on induces or prohibits women's participation in economic activities of the family. The economic role of women in the traditional society largely depends upon two important factors:

- Need for augmenting the family income
- Opportunities available for participation in such economic activities

Women entering business is comparatively recent phenomenon. By and large they had confined to petty business and tiny cottage industries. Although more

and more women breaking the barriers, most of them still do not find it either possible or desirable for total involvement in entrepreneurial activities. In India, marriage is the only career for most women. Even professionally, they have largely confined their activities to areas such as teaching, office work, nursing and medicine.

The data given by Ganeshan in 2003 reveals the following important facts about women employment:

- Women constituted 47.62 % (40 crores) of total population in 1991
- 70% women were unemployed and only the remaining were employed
- Employed females were almost half the employed males
- 97% of adult males were employed whereas among adult females only 38% -a little more than one third were employed. A large number of women were engaged in unorganized sectors like agriculture, agro based industries, handicraft, handlooms and cottage industries.
- There were more than 2, 95,680 women entrepreneurs according to 1991 census, and claiming 11.2% of total 12.64 million entrepreneurs in India.
- The percentage of women self employed in 1981 almost doubled in 1991.
- Most of the women were concentrated in low paid skilled, low technology and low productivity jobs.

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing for them a place in the society, which they have all along deserved. The association of women with economic enterprises would provide a healing touch in promoting peace and amity in the strife ridden world of today.

Legally and constitutionally, woman in India enjoy a unique status of equality with men. They are equal citizens expected to enjoy all the rights and privileges conferred upon all the people. They are entitled to same fundamental rights as



are guaranteed to men. This provision has enabled the government to make special provision for women, particularly in the field of labour legislations like Factories Act, Maternity Benefit Act, etc.

Indian women have played an outstanding role in the freedom struggle and contributed a great deal to the Indian cultural heritage. It is now extremely significant to see that they are not lagging behind in the process of economic growth.

### 1.5 EMPLOYMENT TRENDS AMONG WOMEN

Kar in 2005 compares the data of male and female employment from 1901 to 1981 as under:

**Table 3**  
**Percentage of Economically Active Population.**

No.	Census of India	% of economically active males	% of economically active females
1	1901	61.11	31.70
2	1911	61.90	33.73
3	1921	60.52	32.67
4	1931	58.27	27.63
5	1941	-	-
6	1951	54.05	23.03
7	1961	57.10	27.96
8	1971	52.55	12.73
9	1981	52.66	19.76

The data shows that there has been a gradual decrease in percentage of active male as well as female population from 1901 to 1981. Sinha P. makes

some observations on the basis of the National Committee Report on Women's Status.

- There was an increase of 7.7 percent in the total employment of female in the public as well as in private sector by the year 1973.
- Women were concentrating in the field of teaching and medicine.
- There had been increasing recognition of clerical services as particularly suited to women.
- The women in administrative, educative and managerial group had increased by 10,000 in 1960 to 12,000 in 1966.
- In 1970 17% of the professional technical and related workers were women of which 30.3% were teachers.
- In 1967 - 68 the medical workers out of 120,000 doctors including 12,000 were women but there was a great expansion in numbers of nurses and other medical and health technicians during two decades.
- Among clerical works as well as in transportation and communication, the figures of women participation had gone high.

In public and government sectors the figure of women's employment had risen from 9, 29,000 in 1971 to 21, and 34,900 in 1973, a percentage increased from 1.8 to 5.5.

## **1.6 UNDERSTANDING ENTREPRENEURSHIP**

The entrepreneurship has gained a variety of meanings. With passage of time, the concept and definition have changed. Shelan, Rao P. 2002 assert in this context wrote that there is total confusion in the mind of theoreticians and practitioners with regards to entrepreneurship. He further opines that clarity in this respect would make, specially the Indian organization meet the new challenges and changes in the wake of liberalization / globalization and international competitiveness in all sectors and forms of organizations. According to Hisrich R. (2002) an entrepreneur is an individual who takes risks and starts

something new. However, he cites an early example of entrepreneur, Marco Polo who attempted to establish trade routes to the Far East. A common contract during this time provided loan to the merchant adventure at 22.5 % rate including insurance. While the capitalist was a passive risk bearer, the merchant adventurer took the active role in trading, bearing all the physical and emotional risks. When the merchant successfully sold the goods and completed the trip, the profits were divided with the capitalist taking most of them, while the merchant adventurer settled for the remaining share.

The development of entrepreneurship theory from 17<sup>th</sup> century can be understood as under:

- 1725: Richard Cantillon suggested that as a person bearing risks was different from the one supplying capital.
- 1803: Jean Baptisten separated profits of entrepreneur from profits of capital.
- 1876: Francis Walker distinguished between those who supplied funds and received interests and those who received profits from managerial capabilities.
- 1934: Joseph Schumpeter defined entrepreneur as innovator and one who develops untried technology.
- 1961: David McClelland said that entrepreneur is an energetic, moderate risk taker.
- 1964: Peter Drucker opined that entrepreneur is the one who maximizes opportunities.
- 1976: Albert Shapero refers to entrepreneurs as one who takes initiative, organizes some social and economic mechanism and accepts risks of failure.

- 1980: Karl Vesper explained entrepreneurship as different from economists, psychologists, business persons and politicians.
- 1983: Gifford Pinchot opines that entrepreneur is an entity within already established organization.
- 1985: Robert Hisrich defined entrepreneurship as a process of creating something different with value by devoting the necessary time and effort, assuming the accompanying financial, psychological, and social risks and receiving the resulting rewards of monetary and personal satisfaction.

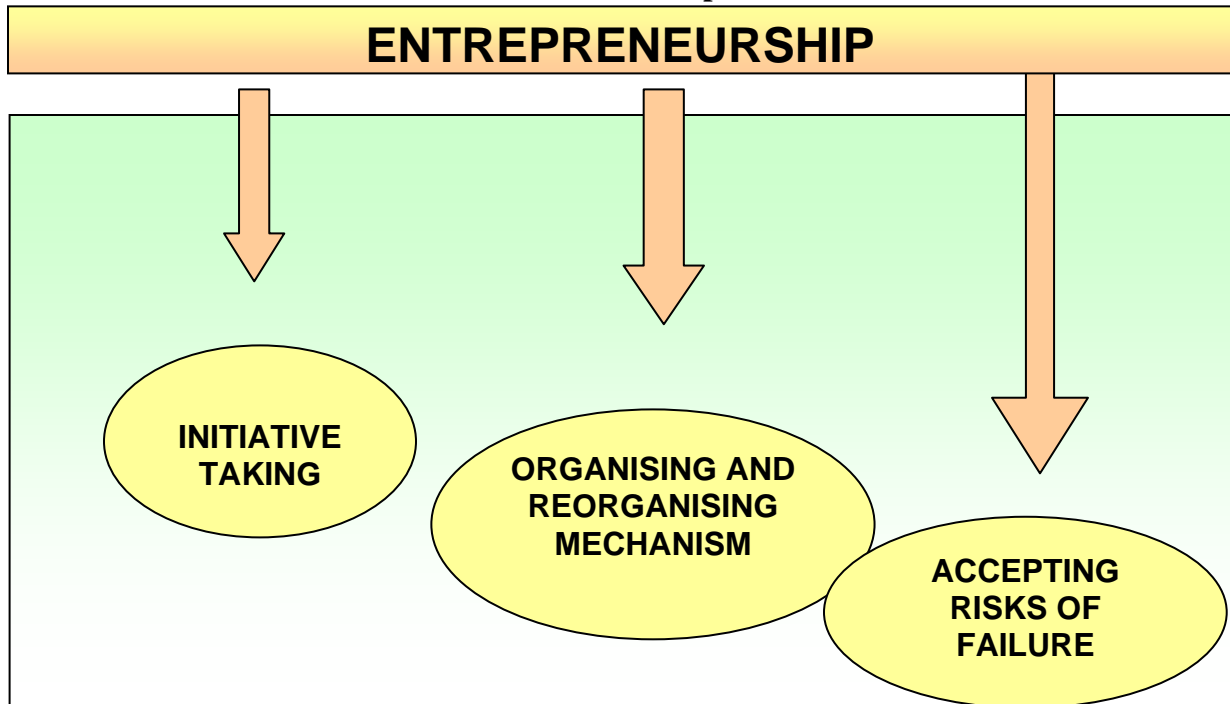
Entrepreneurship in a broader sense can be described as a creative and innovative response to the environment. Entrepreneur is an innovator who introduces something new into the economy, a new method of production not yet tested by the experience in branch of manufacturer concerned, a product with which consumers are not familiar or of new market ever exploited.

After defining entrepreneur, it is appropriate to focus on what is entrepreneurship. One who can face up to decision making can learn to be an entrepreneur and to behave entrepreneurially. Entrepreneurship is a behavior rather than personality trait. Entrepreneurship may be practiced by big and old business units alike. Further it is not confined to economic institutions. It extends to all institutions- economic and social and to ownership patterns: private, public and co operative sector enterprises.

In almost all the definitions of entrepreneurship, there is an agreement that we are talking about a kind of behavior that includes taking initiative, organizing and reorganizing of social and economic mechanisms to turn resources and situations to practical account and accepting risk of failure.

**Figure 1**

**Traits of Entrepreneur**



### **1.7 ROLE OF ENTREPRENEURSHIP IN ECONOMIC DEVELOPMENT**

In both developed and developing countries entrepreneurship is a key to rapid economic development. The role of entrepreneurship in economic development involves more than just increasing per capita output and income. It includes initiating and constituting change in the business and society. Thus increasing supply of enterprises becomes a vital aspect for growth of modern society. The world we live presents a picture of appalling contrasts. While some countries are immensely prosperous, nearly two thirds of the population of the world lives on the sub standard income, malnutrition, bad housing, lack of medicine and illiteracy. Despite stupendous advancement in science and technology in some pockets of the globe, man is primarily concerned with poverty still even during last quarter of twentieth century. Thus, one's interest in entrepreneurship essentially springs out of interest in the economic development of region or nation.

India has been a land of entrepreneurs. Entrepreneurship has been considered as one of the essential factors determining the growth of industry in any country. The history of economic development of all countries whether developing or developed, has evidenced the fact that entrepreneurs have made a significant contribution in this respect. The nature and extent of such contribution varies from society to society, and country to country; depending upon the industrial climate, material sources and the responsibility of political system; (Yadav, 1999)

Balu V in 1992 quotes that entrepreneurship development is essential for increasing the production and productivity in the primary, secondary and tertiary sectors and harnessing and utilizing the material and human resources, solving the problem of unemployment and underemployment effecting equitable distribution of income and wealth. This in turn increases Gross National Product (GNP) and per capita income and improving the quality of life. The contribution of small entrepreneurs has been continuously increasing since 1950. It was also been seen that the number of trained entrepreneurs was rapidly increasing in every region of India. The data can be seen as under:

**Table - 4**  
**Contribution of Small Entrepreneurs in Total National Production**

<b>No.</b>	<b>Year</b>	<b>5 yr Plan</b>	<b>%Of Total Contribution</b>
1	1951-56	First Plan	16.7%
2	1956-61	Second Plan	16.6%
3	1961-66	Third Plan	17.2%
4	1969-74	Fourth Plan	22.0%
5	1974-78	Fifth Plan	23.0%
6	1978-85	Sixth Plan	25.0%
7	1985-90	Seventh Plan	30.0%

Therefore, it can be concluded that entrepreneurial development is a prime necessity for diversified industrialization and rapid economic development of the country. Gujarat

is first state in the country which spontaneously responded to the development of entrepreneurship in our country. It is the first state which realized the importance of entrepreneurship development. Gujarat is the most progressive state in India which manifested itself in setting up of 'Entrepreneurship Development Institute' in Ahmedabad in 1970 in collaboration with following state level institutions:

- GIDC Gujarat Industrial Development Corporation.
- GSIC Gujarat State Industrial Corporation.
- GIIC Gujarat Industrial Investment Corporation.
- GSFC Gujarat State Finance Corporation.
- IDBI Industrial Development Bank of India.

Entrepreneurship is thus a human activity which plays a major role in economic development. At the centre of process, man stands as an organizer of the resources as worker and as the user of goods produced. Of these roles, the organizer's function is very important. Without him, the resources of production remain idle and can never become products or services. This signifies the importance of entrepreneurship in economic development.

The association with the attributes of the entrepreneurship and economic development is very close. The relationship between entrepreneurship and economic development is similar relationship between cause and effect.

## **1.8 CHARACTERISTICS OF ENTREPRENEURS**

If one looks into the characteristics of entrepreneur it represents a special type of person and everybody cannot become an entrepreneur. But this impression does not give a cent percent correct picture of entrepreneurship. Nonetheless an entrepreneur would certainly be different from non entrepreneur in terms of his psychological and social dispositions. However he/she does not need to have all these characteristics together. This does not mean that an entrepreneur cannot be successful without some of these characteristics. Without possessing many of these characteristics, an entrepreneur with strength in creative abilities may succeed.

Verma 1960 while describing an entrepreneur mentions the following characteristics of entrepreneurs:

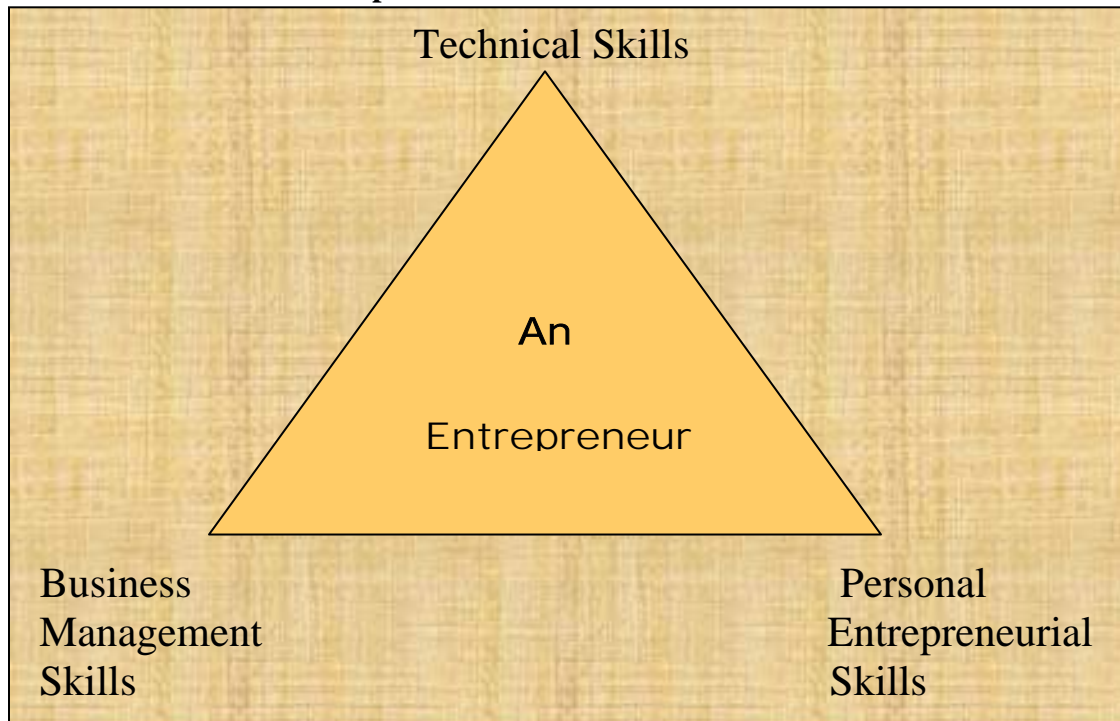
Entrepreneur is energetic, resourceful, alert to new opportunities, able to adjust to changing conditions and willing to assume risks involved in the change.

- He/She is interested in advancing technologically and in improving the quality of product.
- He/She is interested in expanding the scale of operations and reinvests earning.

Histrich in 1992 describes entrepreneur's characteristics in three categories

**Figure – 2**

**Entrepreneurial Characteristics**





- **Technical skills:** Writing, oral communication, monitoring environment, technical business management, and technology know how, interpersonal, listening, ability to organize, network building, coaching, being a team player.
- **Business Management Skills:** Planning and goal setting, decision making, human relations, marketing, finance, accounting, management, control, negotiation, venture launch, managing growth.
- **Personal Entrepreneurial Skills:** Inner control, discipline, risk taking, innovative, change oriented, persistent, visionary leader, ability to manage change.

Entrepreneurial Development Institute of India at Gandhinagar describes the entrepreneurial competencies as under:

- **Initiative:** Entrepreneurs displaying this competency undertake a task even before being asked or forced to circumstances. Such an initiative taking capability impacts efficiency and becomes basis of sustainable competitive advantage.
- **Seeking and Acting on Opportunities:** By their very nature successful entrepreneurs intensify their access to resources, opportunities, finance, land and equipments. They have this unique entrepreneurial ability that helps them seize unusual opportunities.
- **Persistence:** An important competency that makes all entrepreneurs repository of gift and perseverance. Obstacles do not dishearten such an entrepreneur and he continues making efforts to emerge victorious out of problems.
- **Information Seeking:** The presence of competency lends him a deterministic attitude. He identifies various sources of information and ensures a continuous information flow in order to maximize the success of the organization.

- **Concern for High quality of Work:** The primary endeavor of entrepreneur with such a competency is to beat the existing standards of excellence. It is his concern for high quality of work that gives him a sense of satisfaction and achievement.

## 1.9 FUNCTIONS OF ENTREPRENEURS

An entrepreneur is one who carries out the whole set of activities of the business. The functions of an entrepreneur are co-ordination of the business management of the enterprise, risk taking, controlling the enterprise, innovation for change, motivation and other related activities. He/she has to react to new ideas, demands and exploit the opportunities. He/she is expected to perform the following functions; Desai 2003.

- **Assumption of Risk:** - An entrepreneur assumes all possible risks of business including possibilities of change in tastes of consumers, techniques of production and new invention. An entrepreneur tries to reduce the uncertainties by his initiative, skill and good judgment.
- **Business Decisions:** - The entrepreneur has to decide the nature and type of goods to be produced. He enters a business that according to his knowledge is optimally profitable. He uses his skills and ideas to take best decisions for development of his business.
- **Managerial Functions:** - An entrepreneur formulates plans, arranges finance, purchases raw materials, provides production facilities, organizes sales and assumes task of personal management. In a large establishment, paid personnel do these functions.
- **Function of Innovation:** - An entrepreneur is the one who conceives ideas for improvement in quality and quantity of business. He continuously remains informed about innovations and tries to apply them whenever wherever possible.

## **1.10 ENTREPRENEURSHIP AMONG WOMEN**

Entrepreneurship has been defined differently depending on and in tune with the changing ethos of socio-economic reality. Nowadays, greater importance is being ascribed to women entrepreneurs as a part of policy by government and other agencies. Women represent 50 percent of world's population and account for two third of total working hours. They received about ten percent of the world's income and own less than one percent of the world's assets. Against this backdrop, women entrepreneurs need a special treatment as they have to fight against heavy odds and belong to the largest disadvantaged group in the country; ( Vinze, 1987.)

As a result of industrialization, urbanization and democratization, the women in India are moving towards emancipation and are seeking gainful employment in various fields. Moreover, in such a transitional phase, heavily loaded with tradition, the Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives or mother at home front and compete with her men folks in the field of business and industry. Women have equal opportunities and rights as men. In such a situation, it is essential to identify suitable technology which will enable the woman to play her role as an effective entrepreneur without disturbing her priorities.

The circumstances in which a woman entrepreneur has to operate in our society must receive recognition. Some of the problems faced by women are not the same as an ordinary entrepreneur would face. Thus, it is necessary to take into account such factors which only women entrepreneurs have to face.

## **1.11 NEED FOR WOMEN ENTREPRENEURSHIP**

Woman entrepreneur is entitled to necessary backup support of specialized and experienced persons. The need for providing proper environment for entrepreneurship is of vital importance. Desirable qualities may be developed by training. To change the social and economic structure of our country and to uplift the disadvantaged section of the society like women, greater emphasis is needed on entrepreneurial development.

Human resources, both men and women, of working age constitute the main strength of economic development of a nation. Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status.

Soundarapandian in 1999 quotes the words of Pundit Jawaharlal Nehru – “When women move forward, family moves and the village moves and the nation moves.” Employment gives economic independence to women. Economic independence paves the way for social status. Moreover, women have become an integral part of the industrialized society. A woman must supplement the income of the family through whatever skill she possesses or has acquired. The present inflationary pressures warrant women to join the male members of the family for securing substantial livelihood.

According to Rani in 1996 entrepreneurship seems to be ideal for women seeking participation in the country's economic development because of certain factors. Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables.

## **1.12 ROLE AND IMPORTANCE OF WOMEN ENTREPRENEURSHIP**

Women are trying their level best to attain quality of opportunity in various ways which are different over the time and among societies. Women entrepreneurship enables to pool the small capital resources and skill 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 she has free time. Self-employed women has no restrictions and time bound work which makes it easy for her to manage the responsibilities of work, home and child at a time. Secondly, it is convenient for women to be in control of a small business. This pattern of working in small business suits her dual role. With this, there is a growing realization that the strength of a country is in the small business.

Women entrepreneurs today have their own opinion, are self assured, able to withstand all risk and are efficient managers. In spite of dual responsibilities, many women plan their lives very skillfully and succeed in filling these dual roles in a smooth way. The experience gained outside her home enables her to enrich family relationships through new outlook on tradition in a changing world. By continuously seeking connection with the world of science and culture, she can become a better organizer and help to promote growth.

Blessed with these qualities and creative urges women can contribute significantly to economic productivity of the nation. They can take lead in bringing ethics in business and human approach in social economic relation and make this world a better place to live.

Though women represent almost half the humanity, their contribution to leadership and management is much less. Time has come for women to come out of the drudgery of house work and give vent to their creativity and entrepreneurship.

## **1.13 GROWTH OF WOMEN ENTREPRENEURSHIP**

In advanced countries like U. S. A., there has been a substantial increase in the employment of women but the last decade has seen the number of self employed women increase by 69 percent of women compared to 13 percent increase in the number of self employed men.

The need of the present day in our country is to promote development in such a way that the first and foremost priority is given to women's skill development and education. Women have plunged into the field of small enterprises as entrepreneurs. During last two decades, India has been successful to a great degree in fostering the growth of small industries, through a package of support measures at various levels. They include policy, finance, infrastructure, training and facility services.

Self employment was encouraged by providing a package of services such as training, credit, marketing and general guidance for those who desired to launch self employment ventures. Requisite information and facilities were to be provided with help of one window approach. Of late a number of organized attempts have been made to help to groom women as potential entrepreneurs.

The promotional agencies are firmly determined to turn the smoldering fire in to flames. Thus, with the active support of the promotional agencies and the good family occupational background, women entrepreneurship among the fairly well educated women is rapidly increasing and it is expected to develop in every nook and corner of the country in years to come.

Women entrepreneurs are being helped in identifying and implementing the newly conceived projects. Term loans are provided by financial agencies on liberal grounds. A new package of concessions, incentives and subsidies for promotion and development of women entrepreneurs have been introduced.

Special incentives are being offered to women entrepreneurs by some states preference is given only to those women entrepreneurs in selection for entrepreneurial training who have fair background of education, special aptitude for entrepreneurial training, experience of business and craft ventures, trading and business, family background, etc.; (Yadav 1999.)

### **1.14 FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP**

Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge as an adventure with an urge to do something new and have an independent occupation. Under the push factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. There is also a group who think that women are more capable of facing risk and absorbing misfortunes than men.

But the fact remains that there are fewer women industrial entrepreneurs, struggling to establish and run their industries. The task therefore is to develop strategies for bringing more women into the entrepreneurial arena and provide them organized support; (Sundaran 1998.)

### **1.15 PROBLEMS OF WOMEN ENTREPRENEURS**

The problems that present day working women face can be traced back through history to the Neolithic times when a division of labour already existed on the basis of sex. In those days also, men hunted and women gathered roots and fruits. The women's capacity to give birth, a capacity that men lacked, quite

naturally gave women a prominent place in the early agricultural society. So, at this time women and men were already doing different kinds of work, but women were not apparently subordinates to men.

Women are conditioned with the multiple responsibilities. They want to be efficient workers and try hard to fulfill the job duties. At the same time they want to be good wives, good mothers and better home managers. She wants to maintain her status in the society and be respected by the other members of the family. Her sincerity towards all the responsibilities is itself a cause of trouble. However, the problems of women entrepreneurs can be briefly discussed in following areas:

**1.15.1 Problems at Work:** The major problems faced by employed women were reported to be heavy work load, irregular payment, and lack of guarantee of work, lack of maternity benefits, health problems and absence from home. Quite often deferred payment was the routine feature of the working conditions of women. Employers dodged payments on several grounds. Employers are always circumspect that if women were paid wages daily and easily, they may not get their assured services on the subsequent day.

Besides working women have to face discrimination on the work front also. While they may receive equal pay with their male colleagues for equal work but at times of promotion to higher posts, few women in all walks reach top promotions. This is so because of two reasons. One is the age old prejudice against females. Secondly, only a few women get the required technical and industrial training needed for the higher posts. Freedom of movement of the working women is also restricted. She is allowed only to go to the place of work .If she is late by half an hour she is answerable. She is not allowed to go elsewhere alone. If she wants to go she is accompanied by younger sister- in-law or some one else.



However, there are some special problems related to being female in a male dominated work force. Firstly, the major problem area is gender. If women choose to be direct, assertive and efficient in their approaches to work, they are often labeled unfeminine or aggressive. Co-workers believe that feminine is synonymous with sweet, passive, indirect, and manipulative. The traits of rationality, calmness, sensitivity and assertiveness traditionally have been viewed as positive and desirable for a female employee.

**1.15.2 Problems at Home:** Women feel that the amount of work they have to undertake in their homes is quite taxing as they have to attend to multifarious types of works. If they have to seek employment besides their domestic commitment, it would mean a tremendous burden of work on them.

Indian female workers still operate under certain limitations and hardships. One of the most common problems faced by a woman is the dual role she has to play on the domestic front and work place. Particularly, the married woman working with small children find this dual responsibility a cause of great mental and physical strain. For them the working hours are long-eight hours at the place of employment and at least four hours at home.

Usually husband and sometimes even the in-laws do not extend any help in the household chores. If it is a joint family the mother in-law or the sisters- in-law feel that they work for the whole day in the house when she is in the office. Now it is her turn to work .If she is with her husband or children they feel that she is not sharing their work. They often criticize and abuse her.

But in some households working it self is a cause of problems. The women feel the guilt of neglecting the duties of a housewife. They try to put in more and more efforts at home .She takes extra care to satisfy her and the family. This in turn may result in health problems, depression and decreased work output.

**1.15.3 Problems with Husbands:** Some men may gradually withdraw from work in case their wives are working. They tend to leave all the responsibilities of running the house on them. In the beginning a woman does not mind, but gradually she realizes the burden. He graciously gives a little money on specific demands and argues that after all she is earning and that she could run the house on her own. Moreover he takes pride that he is not dabbling in her dealings.

Some women often complain that they are misunderstood. Due to exhaustion, they could not respond to the husband's sexual needs. They may be alleged to have illegitimate relations with some colleagues or boss. They are inhumanely treated, tortured and even beaten. Women feel hurt by such humiliating actions of the husbands, especially when their integrity is questioned.

**1.15.4 Problems with Children:** When the mother is working, children also feel that they are neglected and not properly looked after. They do not enjoy facilities the other children enjoy. They have to let go many things and in addition have to do some work at home to help the mother. When the mother is tired and gets angry, they feel they are missing the mother's love. They get disappointed. The working mother, feeling guilty, tries to compensate them in other ways. She would bring some sweets or toys for the children. The children after some time know the weakness of the mother's mind. They start bargaining and demanding things every now and then. As long as mother can afford, she goes on satisfying their demands. It spoils the children and distorts their responsibilities.

**1.15.5 Socio-Economic Problem:** For the major part of the day the woman is working in the office or work place. After coming back she is busy with house work and her family. She has no time left to maintain relations with neighbors, friends and relatives. She is not able to visit them freely and spend time with them or join them in common programs. Even she is not able to go to their help when they need especially at time of illness, marriage, death or other occasions. They feel

hurt and criticize her as becoming arrogant due to her earnings and say that she is not the only woman to work.

The great majority of the working women have to handover their salary to their husbands or in-laws. They are not supposed to manage their own income. The amount is spent in home management. In some cases they are not given even pocket money or the amount to buy things for her personal use. She has to demand and is given some money as a grace granted to her.

**1.15.6. Personal Problems:** The working woman has no time left for her own. She needs rest. She wants to think for her problems or future. She wants to read and write, she wants to do some activities of her interests, or involve in creative arts. At times she feels to be on her own not disturbed by any body. There is no free time for her .She cannot afford to be moody.

In all these worries the woman has no time left to look after her health. Still, however she has to take care of her health to keep her physically fit to work. She has to take nourishing food and proper treatment when needed. Again due to hard work and over burdened by responsibilities she gets into rapid aging effects. To cope up with these and maintain her charm she has to take help of cosmetics and beauty parlor.

**1.15.7. Other Strategic Problems:** The problems faced by women can divide into three major parts- Project formulation, project implementation and project operation; Vinze, 1987. In phase of project formulation, women often get lost while selecting product. The failure to relate the product to own background is another common error in product selection. Poor technical assistance, choice of location, absence of market analysis, false fixed investment decision and low equity base are some other problematic areas. In case of project implementation women may make wrong machinery, may be misguided by promotional agencies or the women herself may lack entrepreneurial competence. In this stage, she may face

problems with marketing, production planning, and working capital or with entrepreneurship development institutes or agencies.

## **1.16 RECENT TRENDS**

Promotion of women entrepreneurs requires a multi pronged approach. Women should be motivated to come out of their traditional occupation for accepting more challenging and rewarding activities. Concurrently an environment should be prepared to enable their participation. Banks and other financial institutions must provide credit to women entrepreneurs on both priority basis and concessional terms. The problems of women in economic field have received great attention of international bodies in recent years. In India, several institutional arrangements have been made to protect and develop women entrepreneurship .Though there has been a positive growth in women entrepreneurship, more and more encouragement and support needs to be provided to them. This would certainly enhance their socio-economic status which is a prerequisite for economic development. Gujarat has been recognized as a land of traders and businessmen since ancient times. Yet no systematic efforts appear to have made in developing these qualities, until setting up of Centre for Entrepreneurship Development (CED) in 1970. The centre has conducted more than 40 programs and trained over 800 women. Many Gujarati women have engaged themselves in variety of enterprises out of which food processing is a major one.

The department of food has been imparting training to women through its community canning and processing centers as well as mobile extension units. The growth of food processing industry generally also brings about increased opportunities for employment of women as packaging; quality control and marketing operation in this industry are specially suited for women.

Majority of women in Gujarat have expertise and unique skill of preparing and processing food. Moreover the need to get involved in the income generation processes motivates many women to take up food processing as an enterprise. The women in this industry face different issues and problems than other working women. Thus, a study focused on women entrepreneurs engaged in food processing would be of great significance.

### **1.17 STATEMENT OF PROBLEM**

The above discussion on various aspects of women and entrepreneurship leads the researcher to conduct a study entitled

### **“A STUDY OF WOMEN ENTREPRENEURS ENGAGED IN FOOD PROCESSING”**

### **1.18 SIGNIFICANCE OF THE STUDY**

The present study entitled ‘Women Entrepreneurs Engaged in Food Processing’ deals with studying and understanding a sample of women entrepreneurs from Rajkot city who are engaged in food processing. The findings and conclusions of the study will be of great help in variety of ways.

The present study will throw light on a specific section of the working class – the women engaged in food processing. Women have been taking up variety of careers and sources to earn income. Days have gone when they were confined to four walls doing only household chores. Women, in addition to the stereotyped ones, have readily accepted these days challenging careers. One such work is food processing. Many women have been found to use their skills and knowledge about food in productive ways by engaging in food processing. The food processing may be of different types and quantity, but these enterprises have been found to be great success whether attached with home or not. They have

obtained a great acceptance among the general masses. Most of the women have parallel household responsibilities. Thus, they adopt unique approach and attitude towards their own work. The present study will help to understand this approach and will throw light on their knowledge, attitude and practices and problems. It will be of great importance as a contribution to database on working women. It will point out as to how these women differ with respect to other working women. The database will be useful in formulating policies and programs for working women. It will show what they need and thus create a base for program planning for government and non government agencies working in the area of women welfare.

The study on women entrepreneurs engaged in food processing is of great significance to the subject of Home Science. Home science aims at overall development of women. This can be largely achieved by economic independence. Starting and developing an enterprise may be related to food or not, is a great challenge in itself. Thus, a study on women who have undertaken such tasks will be of great motivation to others. It will direct others how to use one's skills and expertise in creative manner. In addition to these aspects, it also becomes important to know how they manage their work and home simultaneously. These management practices are like foundations of Home Scientists and ray of light for others.

Since time immemorial women have been looked upon as homemakers responsible for household work and child rearing. The idea of women undertaking business and earning on her own is difficult to accept for the majority of the portion of the society. Thus, studies on women entrepreneurs will become an example of what women can do, what they are doing and how. It will be able to overcome the stereotype misconceptions about women. This conceptual clarity will help the women to obtain better acceptance, respect and support in society. It will provide motivation to initiate for beginners and to expand for those already in it. Such a study will prove the fact that women are successful

managers not only for home but for business as well. The society will look upon such women as ideals and will be forced to reconstruct their notions about working women.

The demand for ready made food items has increased. Due to globalization and higher exposure to the media, people have become aware of the nutritious and healthy diet. More and more people are inclined toward readymade food available in the market as they not only save time and efforts but choice available also increases. People can opt for supplemented foods, non-seasonal foods or food unavailable in own regional area when they choose to use readymade food items. Foods which are prepared traditionally by women in groups are considered to be very close to homemade foods. People prefer to eat papad, khakhara, pickles and many such items made by women professionally. Therefore the women entrepreneurs engaged in food processing occupy a special place in food unit. Their importance and contribution can be understood by studying groups of such women. The study in the present research format is an effort to better understand groups of such working women and their contribution/ role in food processing unit. Women entrepreneurs engaged in food processing being an integral part of food processing unit assumes great importance automatically and thus studying it becomes equally important.

## **1.19 OPERATIONAL DEFINITIONS**

- **Success of Entrepreneurship**

The success of women entrepreneurs engaged in food processing industry was considered in terms of the following only:

1. Number of years of enterprise
2. Number of employees
3. Income from the enterprise

## **1.20 OBJECTIVES OF THE STUDY**

- To find out the impact of economic factors on women entrepreneurship development in food processing activity.
- To find out the extent to which women entrepreneurs engaged in food processing have been successful in entrepreneurship.
- To find out the relationship between entrepreneurship of women engaged in food processing activity and education, training, religion, age, type of family and marital status.
- To know about the problems faced by women entrepreneurs engaged in food processing work.
- To know the factors that motivate women entrepreneurs engaged in food processing.
- To know how far financial and other assistance provided by government are helpful to women entrepreneurs engaged in food processing sector.

## **1.21 JUSTIFICATION OF THE STUDY**

Today, women have not only safely entered into job situations, but have also immersed as professionals and executives in many fields. They have found acceptance in the family as well as society. With this background, their entry into fiercely competitive business world has a great challenge. Thus, a study on women entrepreneurs will throw light on their status and problems in specific. The research will be helpful in following ways -

- Women will be aware about benefits received by entrepreneurs from the government.
- They will be aware of labour laws and women's rights.
- They will get information about nutrition which in turn will improve the nutritional and health status of their families.



- They will never compromise with quality of food and thus better foods will be made available.
- Problems faced by women workers will be solved with better communication.
- The percentage of unemployment of women would decrease.
- To know the factors that motivate women entrepreneurs engaged in food processing.
- To know how far financial and other assistance provided by government are helpful to women entrepreneurs engaged in food processing sector.

This study may be helpful to the government officials, policy making and other governmental and non governmental agencies which are functioning for development of women entrepreneurship. This may be helpful for women entrepreneurs themselves for developing their business into successful enterprises.

## **1.22 JUSTIFICATION OF SAMPLE**

The researcher had selected a sample of 300 women of Rajkot city, who were engaged in food processing activities for the study. All of them were entrepreneurs producing processing or packing different types of food items. The distribution was done in five categories with 60 women in each category. The categories were papad making, khakhara and thepla making. Dry and wet snacks making, tiffin service, catering and canteen and others. The food processing activities can fall in organized and unorganized sectors. Most of them are small units run by an individual or a group of individuals. Food production and processing largely remains a bastion of women only. Other areas of business may have male and female working on parallel grounds but till today “food” is in female domain .Women seem to possess a special expertise skill for cooking and have their own unique ways of processing the food items .Thus when women themselves commercialize the food stuff/eatables they make, it will always be a successful venture. Therefore, it can be said that women in food processing

occupy an important position among all other women working in unorganized sectors.

The researcher selected 300 women from all the major categories of food processing in which women entrepreneurs of Rajkot city were engaged. The sample was selected from all major geographical areas of Rajkot in order to obtain a comprehensive picture of women entrepreneurs engaged in food processing industry. Therefore, the selection of 300 women entrepreneurs, from among the five categories, as the sample for the present study is justified.

### **1.23 JUSTIFICATION OF VARIABLE**

The present study on women entrepreneurs engaged in food processing included the following dependent and independent variables.

#### **1.23.1 Dependent Variable:**

- Success of Entrepreneurs

The above factor is influenced by various aspects of entrepreneurs. Its values may vary and change depending on other factors. It being dependent on other variables is selected as dependent variables for the study.

An entrepreneur would become successful or unsuccessful depending on the co – operation she gets from family members, the availability of skilled and trained workers, the demand for product they produce, competition faced and lot of others. Two entrepreneurs getting the same facilities and market may not be equally successful due to other influencing factors. Therefore, success of women entrepreneurs engaged in food processing activities depends on other factors.

### 1.23.2 Independent Variables:

1. Education
  2. Training
  3. Religion
  4. Age
  5. Type of Family
  6. Marital status
- **Education:** The educational level of women itself affects the work they are engaged in. More educated women may tend to handle their work more systematically and scientifically. In case of women entrepreneurs, education may be helpful in terms of managing resources, planning, dealing with employees, searching for appropriate market for their product, budgeting, etc. The type and level of education possessed by the entrepreneur may make her more competitive and confident. It also tends to influence the problems and success of the women entrepreneurs. Thus education of women is selected as an independent variable for the present study.
  - **Training:** Training obtained by the entrepreneur and her employees influences the quality of the product they produce and the time taken to produce the same. Trained workers are more skilled and possess the detailed knowledge of the work they do. They are also faster and more systematic than their untrained counterparts. Thus, training influences the entrepreneur's work to a great extent and therefore its selection as an independent variable for the present study is justified.
  - **Religion:** The religion of an entrepreneur may influence the work they do, the knowledge they possess and the attitude they own. Women entrepreneurs may differ according to their religion, it may also happen that due to globalization and secularism women of different religions may have started to

follow similar lifestyle. In such cases their religion may not influence the work they do. Thus, it becomes important in the present study to find out whether religion influences the work of the women entrepreneurs engaged in food processing, their problems and their success.

- **Age:** Age is also one of the important influencing factors. Entrepreneurs at young age may be more energetic and active. They may be able to handle more stressful conditions. On other hand older entrepreneur possess more experience of work as well as life. Thus, they can make better decisions after analysis. Older entrepreneurs may be more resourceful than younger ones. Hence, to find out how age of the entrepreneur influences their success becomes necessary for this study.
- **Type of Family:** The type of family of the women entrepreneurs also has a significant effect on their work. Those living in joint families are more responsible and accountable to work. On other hand, women from nuclear families may have more freedom to set their own schedules and priorities. Therefore, type of family is selected as an independent variable for the study on women entrepreneurs.
- **Marital status:** Marital status also influences the work of women. Unmarried women may have more freedom; married women may have more resources whereas divorced women may be emotionally weaker. The marital status of the women influences the attitude they have and the style of work they adopt therefore, the present study incorporates marital status as an independent variable for the study.

## 1.24 NULL HYPOTHESIS

1. There will be no significant difference in the economic factors influencing development of selected women entrepreneurs engaged in food processing.
2. There will be no significant difference in the extent of success of selected women entrepreneurs engaged in food processing activities.
3. There will be no significant difference in influence of education on selected women entrepreneurs engaged in food processing sector.
4. There will be no significant difference in influence of training on selected women entrepreneurs engaged in food processing.
5. There will be no significant difference in influence of religion on selected women entrepreneurs engaged in food processing work.
6. There will be no significant difference in influence of age on selected women entrepreneurs engaged in food processing.
7. There will be no significant difference in influence of type of family on selected women entrepreneurs engaged in food processing.
8. There will be no significant difference in influence of marital status on selected women entrepreneurs engaged in food processing.

Women constitute only 6 p.c. of total workforce in industrial sector

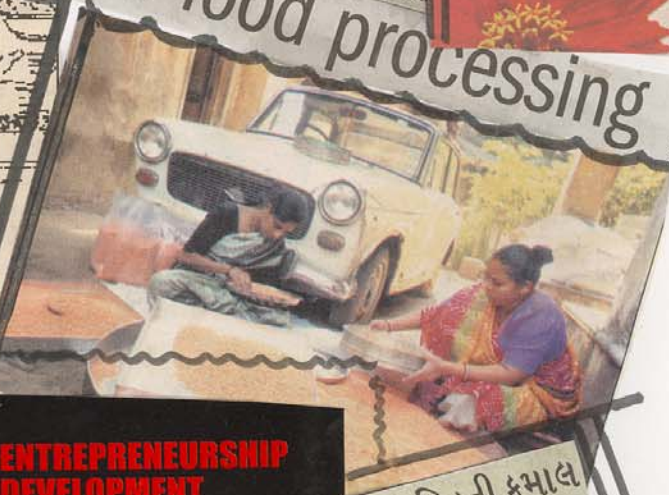


CHAPTER 2  
REVIEW OF  
LITERATURE

RS 1,000 cr corpus for food processing



પોસ્ટાલન આયુ ઇ. નાબાક હવે ફૂડ પ્રાયોરિટી સેક્ટર ગણશે. ઉપરાંત વલિવટ અડપથી કરવા સેપરેટ વિન્ડો શરૂ કરાશે. ફૂડ પ્રોસેસિંગ માટે રાષ્ટ્રીય સંસ્થા શરૂ કરાશે.



ENTREPRENEURSHIP  
DEVELOPMENT  
INSTITUTE OF INDIA  
AHMEDABAD



પુલાક પરિવારોની સ્ત્રીઓની સંગઠિત શક્તિની કમાલ  
મહિલાઓનો ચીઝ પ્લાન્ટ: હિજરતની  
પીડા મટીને વતનમાં જ થયુ ખુશહાલ જીવન

## **CHAPTER 2**

### **REVIEW OF LITERATURE**

The researcher undertook research on women entrepreneurs engaged in food processing industry. For this purpose 300 women from five different categories of food processing were selected as sample. Efforts were made to refer to maximum possible literature related to the research study. This would not only provide a picture of the studies done in this area but would also be helpful for the researcher to formulate the research design.

The researcher visited the following institutes to get the related data:

- District Industries Centre (D I C)  
Bahumali Bhavan  
First Floor, Block No. 1 & 2.  
Near Race - course,  
Rajkot.
- Gujarat State Financial Corporation [ GSFC]  
Near Race - course,  
Ring Road,  
Rajkot.
- Gujarat Industrial Investment Corporation (GIIL)  
Near Race - course,  
Ring Road,  
Rajkot.
- Gujarat Industrial Development Corporation (GIDC)  
“Navsarjan”,  
Gondal Road  
Rajkot .

- Gujarat Small Industries Development Corporation (GSIC)  
15/A, Madhapar Industrial Estate,  
Jamnagar Road,  
Rajkot.
- Gujarat Women Economic Development Corporation  
(G.W.E.D.C.)  
Samaj Suraksha Department  
3<sup>rd</sup> Floor, Bahumali Bhavan,  
Rajkot.
- Center For Entrepreneurship Development (C.E.D.)  
Parjiya Chambers,  
Dhebar Road,  
Rajkot.
- Entrepreneurship Development Institute of India (E.D.I.)  
8, Saurashtra Kala Kendra Society,  
Opposite Nirmala Convent School  
Rajkot.
- Mahila Samakhaya  
Shardanagar Society,  
University Road  
Rajkot.
- Aanandee (N.G.O.)  
173, Raviratna Society,  
University Road  
Rajkot,



The research reviews are further divided into subgroups according to the subject of research.

## **2.1 STUDIES ON STATUS OF WOMEN**

Status of Women has kept changing since ancient times. Status of women depended on various parameters, such as caste, place of work and society. Different studies on status of women show that at most times and in most cases they had experienced inferior status and bias.

A study by Ramanamma and Bambawale in 1987 revealed that –

- Women did not have independent representation in factory, but were members of male dominated trade unions.
- Women's special problems were never handled by the union.
- In factories where there was majority of women, there was not much sexual harassment.
- Most of the women were in the lower echelons of the official state.
- If women committed any mistake it was attributed to their stupidity.
- In medium size factories women were paid minimum wage, bonus and perks.
- No crèche facility was there, nor any subsidized transportation.

Bhagwat in 1998 reports that almost all major feminist writers irrespective of their ideological position, within the feminist movement have devoted much space and time in exposing male bias in conventional social theory. He found that women were mostly treated as sex object. It is argued that the values for women's freedom should be judged by women.

Zaveri and Mehta in 2000 conducted a research on working women. They pointed out that traditionally the status and the role of women in Indian family had

been inferior to men. This was closely related to the urban kinship and economic systems which assigned a subordinate and secondary role to women in the family. They further reported that women typically handled the bulk of family responsibilities even when both husband and wife had full time jobs.

Chandra, S. while studying women and economic development in 2001, reported that growth rate of female employment in urban areas was better than in rural areas, in 1971-81 and 1981-91. The female participation rates had increased in almost all states except Himachal Pradesh and Kerala. Male participation rates were four times greater than that of female participation rates not only at national level but also at sub national level. This reflected the traditional pattern of labour division in the society, exhibiting sort of gender bias. At regional level the proportion of total female workers had shown considerable improvement and the involvement of women in various kinds of economic activity.

Rao 2002 on the basis of a national sample survey showed that women shared only 14.1 % of total employment. Only 5.6 % of them were employed in government jobs. In rural areas, 56 % of males and 33 % females were in labour force. 66% of females in rural sector were idle or unutilized. This was due to existing social customs, putting men and women on different footings. It was also reported that women were usually not able to take benefit of employment schemes, especially those of self employment because of huge unemployment in male youth. They also pointed out that young unmarried girls were normally not allowed to work independently.

Ganeshan, S. while describing the status of women entrepreneurs in India in 2003 pointed out that a majority (66.9%) of respondents started their business with an initial investment of below Rs. 25000. This corresponded with the compulsions of women to go small with respect to business they started. The respondents who had initial investment between Rs 25,001 and 50,000 were only

12.9%. 30.6% of the respondents solely depended on borrowed sources for investment. 46.% of them invested less then Rs 25,000 from their own sources. 68.6% invested only their funds for their enterprises. The first year turnover of 77.4% was less than Rs 25,000. The entrepreneurs who claimed that their ventures were profitable in first year were 32.3%.

In 2005, Chowdhury while studying the women's work and family interference reported that more and more women were joining the labour force. But it was found that they were lacking strong internal commitment to work and deliver the services as expected. Women contributed to two thirds of work hours to the world economy without being properly remunerated. There were evidences of working women's experiences at work and in family, which had given enough reasons to view family as problematic. Further, it posed far deeper serious issues like erosion of family values, increase in individualism, domestic violence and issues of protection and reproduction.

## **2.2 STUDIES ON IMPORTANCE OF WOMEN ENTREPRENEURSHIP**

Singh in 1992 noted quoting the ILO study that the value of unpaid household work constituted 25.39% of the total gross national product in developing countries. The estimated money value of household services by women was 42% of the family income per annum. The formula for entrepreneurial performance PAM meant as under:

P is the performance.

A is the ability of entrepreneurs.

M is the motivation of entrepreneurs.

The result of the study showed that the entrepreneurs rarely availed financial assistance, opted for non technical guidance, had difficulty in getting

raw materials and marketing and had less awareness about funding and guiding agencies. It has always been a dominating source because women even in ordinary families had started to feel increasing financial burdens and greater awareness towards their potentialities, standard of living, better education for their children etc. The husbands were observed as second most important source of motivation to women entrepreneurs in establishing new enterprises.

Soundarapandian, 1998 illustrates functions of women entrepreneurs as under:

- Explore the prospects of starting new enterprises
- Undertaking of risks and the handling of economic uncertainty
- Introduction of innovation
- Co –ordination, administration and control
- Routine supervision

The type of work undertaken by women entrepreneurs were to

- Operate purely as a sub contractor on raw materials provided by customer.
- Manufacture an item to long or short orders.
- Manufacture the item for the market directly.

Rathore, 2002 described entrepreneurship in India by saying that it was not just a way to increase the level of innovation and productivity but was a way of initiating vast business of one's contribution to the society. They further say that Indian entrepreneur has to be molded in psycho - philosophy rooted in Indian context and values. Describing women entrepreneurs, it was said that majority of them were engaged in unorganized sectors like agriculture, agro based industries, handicraft and cottage industries. Participation of women in industries was referred recently. There were more than 2, 95, 680, women entrepreneurs

claiming 11.2% of the total 2.64 million entrepreneurs in India, in 1995-96 which is double than the total population of self employed during 1981.

Chavada and & Rachachh in 2004 pointed out that women constitute almost fifty percent of the human resource of our country. They have been assigned multiple roles, from house to society. They toil endlessly fulfilling economic contribution but much of their work has been described as invisible.

Awasthi, in 2001 identified entrepreneurs on basis of records available with E.D.I. (Entrepreneurs Development Institution). Then profile of entrepreneurs was obtained through structured format. Open ended but semi structured interviews of identified entrepreneurs were conducted to elicit the process related in foundation. It was found that the overall support system consisted of family, friends and peer groups promoters of the programmes like NGO, EDI, CED , banks infrastructure agencies and the District Industries Centre

Jobanputra, V. in 2004 reported that women entrepreneurs can face new challenges. She is considered as dynamic. She has inherent sense to develop alternate projects. Her role in family and business economy was very significant and could not be taken over by any one.

A research by Kanani and his team in 2004 attempted to show how entrepreneurship growth can be accelerated. The experimentation had amply demonstrated that entrepreneurship can be developed through planned experimental learning. Such planned efforts may require integration of stimulatory, supportive and sustaining activities. Functional learning had been accepted and found very effective intervention in motivating and developing entrepreneurial qualities, capabilities and abilities for enterprise launching.

Kanani, once again in 2004 studied empowerment of rural women by entrepreneurship development. It was highlighted that it was worthwhile to

inculcate the empowerment of rural women through the agriculture based entrepreneurs .They found that for the development of entrepreneurship, it was important to identify technically feasible and economically viable agro based industries. Technological support measures in policy, finance infrastructure may be given by promotional agencies at national and state level.

Mehta, in 2004 reported that entrepreneurship was the propensity of mind to take calculated risks with sense to achieve a pre determined business or industrial objective. It was the risk taking ability of individual, broadly coupled with decision making.

Mattu, A. in 2004 noted that women entrepreneurs are spreading their wings to higher levels, namely engineering, electronics, business and energy. Today, no field is unapproachable to trained and determined modern Indian women. But still it cannot be said that the women entrepreneurship movement has taken off full ground and it was felt that the movement was still in a transition period. Commercialization and modernization of economy have gradually eliminated their inhibitions in taking up odd jobs. Change in attitudes has thus enabled them to find ways of supplementing their family income. As a result, a section of urban women has emerged as potential entrepreneurs.

Patel, S. in 2004 found that women entrepreneurs operated in diverse economic and socio- political environment and therefore, they had diverse needs. It was further said that although some women successfully operated growth oriented enterprise and had enjoyed some advantages in certain female preferred sectors, they faced a range of interlinked and mutually reinforcing gender constraints at the household and institutional levels. It was found that majority of women began their enterprise to cope with rising cost of household subsistence. These women were locked into low investment, low growth and low profit activities, not only because of limited markets and enterprise opportunities in poor economics, but also due to gender inequalities. It was suggested that to

overcome these problems, there was a need for training women with proper syllabus in entrepreneurship which will help them to become perfect entrepreneurs.

Yenagi in 2004 pointed out that employment of women was an index of their economic status in society. In rural areas nearly 8.5% of farm women were engaged in the activities of crop production, animal management, dairy, poultry, goat keeping, rabbit rearing, mushroom cultivation, social forestry, agro forestry, certain processing units of small scale industries and so on. She highlighted that entrepreneurship may give her a wide and viable change where she can utilize her full potential and thus become economically self sufficient.

Choudhary, with his team in 2005 studied globalization, women and employment. They reported that women had traditionally been exploited. Modernization is the key to change this trend. They further report that information intensive technologies result in division of jobs in terms of deskilling and up gradation. Adoption of computer, irrespective of production and office, created a dual or polarized structure of occupations. They also quote that global employment almost doubled between 1965 and 1995, bulk of the expansion being in the developing countries and more than half, the new recruit's women.

Ghatol and Shralkar in 2005 undertook a study on empowerment achieved by women workers in unorganized sector. The objective of the study was to measure the empowerment as a result of paid work of women in unorganized sector. Indicators selected were violence due to alcoholic husband, health, her role in decision making, autonomy and authority achieved by women. Schedule was developed to measure each indicator. Responses were noted in three point rating scale. It was found that workers were not protected against work related risk factors in spite of the rising awareness. Involvement of women in decision making in routine and policy making had increased. Women had started achieving authority but had little say in social, cultural matters. It was conducted

that though the situation is oppressing women in unorganized sector were gradually achieving empowerment.

Mehta, M. and Kalra S. 2005 while studying type behavior in relation to health of working women reported that most of the studies in area of behavior had been focused on male professionals. It was further discussed that today, when gap between men and women was shrinking, as women of these days want to live life as they like and to come at par with male folk. Women greatly outnumber men on depression rates also.

A study by Srivastava, in 2005 was an attempt to compare the mental health status of working and non working women. The mental health status inventory was administered upon 100 working women of Uttar Pradesh. They were matched on the variables of age, education and socio-economic status. The results revealed that working and nonworking women differed significantly. The working women were found more self centric and expressive but significantly less alienated than the non working women.

### **2.3 STUDIES ON CHARACTERISTICS OF WOMEN ENTREPRENEURS**

Tinani, found that women who ventured into business primarily had to keep themselves busy. 85.5% of them were married, 65.2% were in age group of 36 to 45. 1.7% had children above age of 10 years. They had given preference to manufacturing industry (66.6%) as compared to service industry (18.8%) and trading (14.6%)

Rani, L. in 1996 selected 100 enterprises with investment more than Rs 50,000 with minimum two employees. The results pointed out that 10% of the women entrepreneurs were unmarried, 80% were married, 3% were separated and 7% were widows. Further analysis indicated that the unmarried women



opted for trading and service sectors. The age wise information highlighted that a high percent of women had taken up managing enterprises in age group of 30 to 39 years, the age which was also very demanding in their domestic functions with young children to be taken care of.

A study by Kumar, in 2002 found that more than half of the working women were married (56.3%), widowed and separated constituted 23.5%, whereas only 20.2% were unmarried. Slightly more than half 52.3% constituted of nuclear families., 43.2% came from joint families, while 4.5% belonged to single member families, 44.7% has medium size families, 35.3% had large size families where as 15.5% had small size families. 10% of working women did not have any dependent member. 42.3% of working women had one to three dependents. The number of earners in working women's families ranged from one to eight. 71.3% belonged to such families had 2 to 3 earning members. 48% of working women were non lettered, 0.5 % were educated up to junior basic or even less, 27% were undergraduates, 14.5 % had received education up to graduate level and above

Jadav and others, in 2004 researched the role demands of women entrepreneurship .They pointed out that it was important to recognize that the available knowledge represents the tip of iceberg. Some characteristics of entrepreneur, driver and energy, self confidence, long term involvement, money as a measure, persistent problem solving goal setting, moderate risk taking, internal locus of control and tolerance of ambiguity and ascertaining. Role demands faced were accommodation to the venture total immersion and commitment creativity and innovation of business people and team building economic values, ethics, integrity and reliability.

Singh, in 2004 reported that women entrepreneurs had certain qualities like risk taking, innovativeness and self-confidence. The qualities of an entrepreneur in raising enterprise and their functioning leads to economic

development of a country in different ways depending on how much innovative she was in carrying out the venture .It was found that they faced many problems which were results of political, social and economic interactions among various factors.

Roodker, in 2005 conducted a study to focus on potential and energetic phase of human life cycle –adolescence. 200 school dropout girls were randomly selected from Amravati [Maharashtra] slums. On the basis of survey, 5 entrepreneurship programmes, each one on artificial flower making, salwar kurta stitching, soft toy making and preparing clothing kit for new born babies were developed. One of it was conducted in selected slums depending on the majority choice of the respondent. Impact of these programmes was studied. The results showed that these programmes were effective to introduce entrepreneurial skills.

Rao, 2002 studied the entrepreneurial traits and skills. He noted that several attempts were made to promote entrepreneurship in India. The traits possessed by entrepreneurs were acquired through their experience. It was revealed that due consideration was given to attributes of leadership abilities, profit orientation and abilities to attract and retain talent. Honesty and abilities to establish an international presence for choosing best chief executives was also important.

## **2.4 STUDIES ON FACTORS RELATED TO WOMEN ENTREPRENEURSHIP**

Killby, in 1971 while describing Indian economy quotes that percentage of GDP originating in manufacturing sector in India, 14% is the median figure among 11 east and Southeast Asian countries. He also reports that family system was an important factor influencing the emergence of entrepreneurs. He said that over 40% of self employed persons were associated with business with a net worth less than Rs. 200 which in most cases is only enough to survive and

that most of these persons were in business only because of forms of employment.

The factors revealed by Chandra 1991, affecting women entrepreneurs were as under –

- As far as the age of women entrepreneurs were concerned, majority was young and had all time to pursue their venture.
- Majority of the women did not belong to business families.
- Marital status in majority of cases did not interfere with the enterprise.
- Majority belonged to Hindu religion.
- 60% had taken formal training.

Effect of gender on work value was studied by Chavda and Kanjariya in 2004. They pointed out that there was startlingly little positive empirical degree to which work value in fact converse. Attempt was made to understand the pattern of work value on selected students. No attempt was made to explore the relationship between work value and criterion variables.

Gajera and Ghelani, while studying use of instant mix food in 2004 report that more and more women are coming out to work and in search of materials that can be cooked & stored easily. They found that use of instant mix reduced the burden of cooking and satisfied the taste of people who were fond of diversity.

Patel, A.S. and Patel N. in 2005 studied the influence of behavior effectiveness of working married women on that of their adolescent youngster. A sample of 640 working mother was selected. Emotional and mental competency scales were examined. Their responses were scored and statistically analyzed by product moment co-relation method. There was a significant positive correlation between behaviors efficiency of mothers and that of their youngsters.

## **2.5 STUDIES ON MOTIVATION OF WOMEN ENTREPRENEURS**

Dasgupta, B. in 2004 selected two industries of manufacturing and service to study the entrepreneurial motivation of 108 respondents. Five core motivations were identified with principal components method. Five core factors that emerged out of the analysis were entrepreneurial core, social core, economic core, work core and individual core. The strength of the motives was measured by using the Likert type five point rating scale. Entrepreneurial core was the strongest motivation force. The motivation to achieve, confidence in ones talent and potential, the desire to bring about change and innovation were highly motivating factors. The social core motive was found to be stronger among males in both categories .The need for acquiring wealth was particularly low among females. Economic core dimension was also stronger in case of males relative to females in both industries.

Jaiswal, in 2004 made an attempt to identify the motives responsible for their entrepreneurial initiation and choice of their line of trade. The data were collected by personal interview of 113 women entrepreneurs of Vadodara selected by snowball sampling. The major findings of the study highlighted that the motive 'economic independence' ranked first among the respondents for their entry in to entrepreneurship, followed by "utilization of skill" and "to exercise creativity" subsequently. The "achievement in life", "independence", and "earning profit" were the strongest motives stated by them in the priority order.

## **2.6 STUDIES ON WORK AND HEALTH**

Sailaja Nandini, in 2008 studied women's empowerment and health. Empowerment is the most frequently used term in development dialogue today especially in the context of women. There is special attention in the millennium to promote gender equality and women's empowerment, to reduce child mortality, and improve maternal mortality. In this regard the government of India has also taken some steps for women's empowerment: it has declared the year 2001, as

Women's Empowerment Year and it has also brought National Empowerment Policy. However, health empowerment still remains a distinctive goal for women in India. Traditional patriarchal norms in India often subsidizes the overall status of women which includes their health status as well. In this backdrop the study attempts to explore existing concept of women's empowerment and to see how it has been translated into health policy and practice. As well it makes an assessment of the existing indicators of women's empowerment in measuring women's health status in India.

The investigation by Kodali V in 2005 attempted to determine the role of stress related personality traits and high level of life stress (marital satisfaction) in the onset of diabetes. It was revealed that women as a group expressed more anxiety and marital dissatisfaction than men. In addition, in diabetic women, these two factors were highly significant, whereas in men anxiety was the only reason for occurrence of diabetes.

Sushma, in 2005 assessed health hazards of 100 farm women. A 30 points scale -15 favorable and 15 unfavorable was prepared. It was seen that most of the women were in the category of "high" incidence of hazards. Such a high score was because women kept on working and taking pains until and unless they could not work for more time. They either kept on neglecting the hazards or started taking some home remedies to cut down the medication cost.

Singh, I. with Sachdeva and Grover researched the nutritional status of pre-school children of working mothers in 2003. A sample of 50 pre-school children of working women from lower middle income group was selected. They were 25 boys and 25 girls. Twenty four hour recall method was used to assess the food and nutrient intake. Further, the data indicated that the intake of nutrients like energy, vitamin A, thiamin and riboflavin was slightly lower. The intake of protein was higher than RDA. The data also showed that intake of calcium was double and that of iron was two third of RDA. Intake of niacin was

inadequate in both groups. Maternal employment had no positive or negative impact on nutritional status of pre- school children.

Agrawa, I S. Purohit, S. and Sharma, J. (2006) studied on Motivating Slum Women for Entrepreneurship Through Training. Entrepreneurship can help women's economic independent and improve their social status. Through economic independence, women automatically get empowerment. Development of women entrepreneurship enables men to understand and appreciate women abilities. Now it is an accepted fact that entrepreneurship is not the exclusive property of those who are gifted with certain qualities by birth, rather it can be developed and acquired. The process of entrepreneurial development has three basic features; (1.) Initiation (2) Development (3) Support. In Initiation phase we include creating awareness among the people about opportunities and stimulating through educational and social process. In the development phase, the thrust area for training are: motivation, developing economic insight, promoting management skills, creating confidence through direct experience and supply of information. The final phase refers to the support for establishment.

## **2.7 STUDIES ON WORK AND STRESS**

Stress of women executives was studied by Datar, Patel and Gandotra in 2003. The data were collected through pre tested, pre coded, close ended questionnaire. The major findings of the study specified that majority of women were employed since last 22 to 30 yeas and thus were performing dual role since long. They reported that as an employed lady, women were punctual and regular. Many a times they had to work without rest. Majority of the respondents got good co-operation from colleagues. It was analyzed that the homemaker was a successful housewife, mother and daughter- in- law also.

Occupational stress index was administered on 30 married and 20 unmarried working women by Chhaya in 2005. Analysis revealed significant

differences on two dimensions, viz. group political pressures and poor peer relations. Unmarried working women reported high stress at workplace due to group political pressure. For married women it was due to poor peer relations. Physicians increasingly acknowledged that stress was a contributing factor in a wide variety of health problems. Disorders, diseases brought or worsened by psychological stress. These disorders commonly involve the autonomic nervous system, which controls the body's internal organs.

A study was conducted by Joshi, in 2005 aiming at finding out difference in life stress among working women and housewives. 120 working women and 120 house wives were taken as subjects. A trivariate factorial design with three independent variables was used. Interactive effects of type of women, type of family and women's nature (introvert / extrovert) on life stress were studied. No main variable was found significant nor were any interactions found significantly affecting the life stress.

Nagadeepthi, et al studied stress among working women in public sector banks in 2005. They reported that globalization of trading activities, economic polices, competition, need based developments, have resulted in overall drastic changes in the set up of public sector banks. The recent changes included computation, automation, consumer oriented service, work beyond time schedule, additional activities like doorstep service and canvassing. All these led to stress among selected women.

The aim of the study by Parmar, in 2005 was to examine the effect of gender and income on occupational stress. 30 males and 30 females were taken as subjects. Two groups above Rs 4000 and below Rs 4000 were found according to income. To measure stress, scale constructed by Shivastava and Singh was used. The results showed that degree of stress was more in female workers than in male workers. Similarly the workers belonging to below Rs. 4000 income group had more occupational stress than their counter parts.

Patel and Gohel in 2005 conducted a study aiming at investigating the impact of a sense of closeness with husband on stress experienced by married working women. The study consisted of 80 working married women. The data was collected by using Daily Hassles Scale developed by Thaker and Mishra and Intimate Relationship Scale developed by Valos and Kammermann. Result revealed that working women with lowest perceived intimacy with husband experienced highest amount of stress in which they significantly differed on stress with women perceiving highest level of intimacy with husband. No other significant differences were observed.

## **2.8 STUDIES ON WORK AND ATTITUDE**

A study of the attitude of new generation girls regarding entrepreneurship was conducted by Rachchha, B in 2004. The study was conducted on S.Y. and T.Y. B.Sc. (Home Science and Science) students across Jamnagar. Discussion with respondent's method was applied. It was found that girls inclined towards entrepreneurship were very few. Their work included services, sale, production, etc. Many of them did not have an idea of other enterprises, training, governmental schemes, marketing, enterprise related items and problems of the enterprises.

Vanar, R in 2005 conducted a research study with purpose of comparing the attitudes of P.G. students towards working women. The total sample consisted of 60 boys and 60 girls. The research tool to measure attitude was made by Sultan Akhtar and Sangeeta Sharma. The data was analyzed by *t* test. The results showed that there was significant difference in the attitude of boys and girls towards working women.

## **2.9 STUDIES ON WORK AND TRAININ**

Rao, 2002 reported entrepreneur's development perspective of IMA, Ahmedabad as follows –



- The record of creating entrepreneur is not too significant especially considering the fact that the institute's primary thrust has been on creation of professional managers.
- The institute of late has recognized entrepreneurship as an area that needs great attention in teaching and research.

Durkal and Pandeyain, 2004 made an attempt to train women to start day care centers. A feasibility study was conducted before starting the training programme. The resource persons were finalized by referring different books, consulting experts and various day care centers. Fifty six women attended the training programme. Majority of the women were unmarried. They were literate and were interested to become economically independent. A creative activity for children was most liked and nutrition for children was least liked session as reported by them.

The main objective of project by Patil and Kshtruja, in 2004 was to develop women entrepreneurs from Vadodara. It focused on training, availing financial loans and starting their own enterprises. The trainees were exposed to inspirational lectures highlighting the benefits of entrepreneurship to consolidate their motivational levels. This was followed by lectures from experts. Drawn from various organizations financial institutions and by successful entrepreneurs. 23 women attended the training and 15 started their own business.

Acharya, M. 2007 studied on Advances in researches in Home Science, especially in Entrepreneurship Development She too asserted that entrepreneurs were not born but through education, and proper training, they can be groomed. Entrepreneurship provided an opportunity to women to solve many economic problems at macro and micro levels. It helped elevate position of women in society, developed economic independence and boosted self-esteem.

## **2.10 CASE STUDIES ON WOMEN ENTREPRENEURS**

Dak, in 1988 studied women and work. It was reported that one respondent was a widow. Out of her salary of Rs. 1200 a month she was given only Rs. 400 for her bus fare, medicines and other necessities for children and herself. What was left for her pocket expenses was almost nothing. It was concluded that many working women felt short of pocket money to use for her.

In 1988 Dak conducted case studies of many working women. A well educated respondent, holding a position of responsibility in semi government institution reported that her husband had never given his share in home expenses. In the beginning, she thought that the business was in early stage and his earnings were less. But after a few years she came to know that he had a soft relationship with a girl. He had settled in a new house and paid all his income to her. On raising quarrel he bluntly asked her to leave the house or accept the situation. Thus, education, exposure and experience of the women did not help her to save her home and husband.

A case study of middle class women was reported by Dak in 1988. She had to plan the expenses. Before the salary came in hand nothing was left for pocket expenses. She could not afford wearing different saris. On the contrary she was so much burdened with work at home and office that she had no time to look at mirror. She used to come to office shabbily dressed and nobody cared for her. She has no complaints about others' behavior in the office. But at times she felt bad about her condition; got depressed and cursed her fate. She had lost enthusiasm for life even though she wanted to lead a happy life.

Dak, T. M. in 1988 conducted case studies on working women. One respondent working in government office said that if she was late in preparing lunch or if one or two items were less in dishes or if clothes were not ironed it was construed by family members as if she was not attending the home duties

and children. She was blamed to be inefficient, careless and not interested in the family. The males felt that she worked for her personal interest.

Sundaran, in 1998 reported case studies of eight women who owned enterprise. The reasons for starting the enterprise were reported as: limited opportunities as an employee, daughter needed a service which was non-existent, no prospect for growth in jobs, profit using ideas, loved craft and used contacts job in bank-wanted to get in to designing business, desire for large architectural firm and desire to build a high profit business. The strategies used were pointed out as-

- Focused on a niche, personalized approach to customers, close contact with developers.
- Stress on stable customer base, quality service, controls costs.
- Created growth in declining business through innovative service, good cost control.
- Own skill in purchasing unique items, discounts on purchasing, gives credit to supplier, does supervision.
- Educated customers, developed stable/small clientele, personalized service.
- Individualized quality service, stable, loyal, niche, aggressive.
- Problem solving approach, perfectionism.
- Customization of service marketing strategies.

Dudi, A. and Singh, A.R. in 2006 reported case studies of Bikaner in Rajasthan. Women entrepreneurship in the developing world made a large and often unorganized contribution to their countries economic development. To improve the living standard of families, it is very important to know the existing training needs of women. The study was conducted in three backward dwellings in Bikaner city of Rajasthan. From each dwelling twenty women were selected purposively who wanted to start income generating activities as an enterprise. The data were collected with the help of structured interview schedule. Majority of respondents belonged to nuclear, medium size family, were married, educated

up to middle level and had pucca house. Most of the respondents expressed need for the training in preparation of pickle, squash, cooking and bakery products. In the area of clothing and textile, need of majority of women were related to tie and dye, stitching, embroidery .Training was also needed in making soft toys and effective child rearing practice for starting crèche . In the area of family resource management training needs of majority were pot painting, flower making and utilization of waste materials to decorate home. It can thus be concluded that intensive training need for women was identified in the area of stitching which could really help them in starting of an enterprise.

## **2.11 STUDIES ON WOMEN IN AGRICULTURE AND RELATED WORK**

According to Nair, in 1990 women in the unorganized sector outnumbered the women in organized sector and they were more vulnerable to and suffered from disabilities and exploitation. The study on women in cashew industry of Kerala reported that men's income on their own was not enough, and families found the need for an additional source of income. Females [276] outnumbered males [176] in this unorganized sector. Thus, it was concluded that in cashew working class family, the women bring money in to the household and had an important economic role in the family. If the children were too young and wife also worked, some other adults had to remain at home to look after the children. The mother of the husband or wife or a sister came in handy for child care. Non-earning members, thus, had a useful role in the family.

Rathore, 2002 studied entrepreneurship in Vermiculture. The findings of the study were –

- 65 % reported that lack of proper awareness about preparation and use of vermi compost was the major stumbling block.

- 60 % reported that there were only few takers of this manure as substitute of chemical fertilizers.
- 55 % reported that there was no security and freedom to undertake this as an enterprise on a large scale.

Rathore. 2002 studied the rural employment through agro based industries. They reported that there was a tremendous scope for modernization of agro based industries. Ready to eat food products may help employed couples in reducing their physical labour put in cooking. They also pointed out that there was a change in the eating habits of people, which would result into higher demand for more secondary processed food products.

Badiger, and her team in 2004 studied women entrepreneurship and concluded that women in agriculture combine their home making and nurturing roles in agriculture and yet they remain as silent contributors. Many a times they exhibit their powerful position by combining their multiple roles in agriculture with farm oriented income generating activities to elevate their social status. They further reported that entrepreneurship development among women had enormous implication for combating poverty and deprivation as well as exploitation. This study was undertaken under the National Agriculture Technology Project for empowerment of Women in Agriculture wherein entrepreneurship development through “Self Help Groups” was encouraged. 36 groups of 540 farm women were formed. Their entrepreneurial needs were identified and then they were trained. These enterprises have proved to be income generating, providing good economic returns.

Verma, in 2004 while studying women’s entrepreneurship in post harvest processing, pointed out that there were several successful agro processing industrial models operating in the country on Amul pattern, tea industry, sugar industry, gur and khandsari, cotton textile, power looms, atta chakki, Lijjat papad and mobile door to door selling. All these imply low absorption capacity of women

in development programme. As a result the actual benefits were not availed by the needy women. 78% of women clearly indicate the possible extent to which women's entrepreneurship can take place. The researcher further suggested that this model needs to be popularized not only to generate additional income but also to provide food and nutritional security to rural areas having effective involvement of women.

Mandleker, J. from Dharanpeth Science College, Nagpur in 2005 conducted a research to study the role of rural women in managing small livestock units at home. It was undertaken keeping in mind the role of rural women in family affairs particularly rearing and maintaining livestock. The study was conducted in fifty villages within the radius of 25 km. around Nagpur city. Families having five milch animals and four hectares of land were considered. 300 families were selected for the interview. The result indicated that cent percent home makers took decision independently in respect of calf rearing, preparing milk products and preserving them. Activities that could be done at home and required time to be devoted at home were shared by rural women whereas activities that required time, labour and marketing were shared by men.

## **2.12 STUDIES ON PROBLEMS OF WOMEN ENTREPRENEURS**

A study by Sinha, in 1987 had employed a sample of 280 housewives in Patna who were also mothers. The results revealed that the working housewives in general were suffering from role conflict more than unemployed housewives. Working women perceived more conflicting role expectations. This was found due to absence of proper care of the family as well as job resulting into more grievances. They were also suffering from more intra individual conflict and their husband's attitude towards their job was often unfavorable. The results further revealed that the working wives were more burdened with than non-working housewives.

Purohit and Palker in 1996 studied problems of women in unconventional careers. They reported –

- Urban work force constituted 15.2 % females.
- Women constitute 2.3% share of technical and professional occupations and 0.1% share of administrative and managerial occupations
- 50 % of respondents worked with public institution and 39.39 % worked with private institutions.
- 19.7% were professionals, 65.15% were servicing, 9.09 % were business women and 6.06 % were engaged in social service.
- 36.36 % chose the career due to self determination, 3.03% out of social economic reasons, 37.88% due to better career prospects and 31.82 % to prove challenge.
- For 56.06 % their self was motivational force whereas for 40.91 % and 18.18 %, parents and husband/in-laws were motivational forces respectively.

Sounderpandian, 1999 suggested that for entrepreneurship development in India, there was a greater need to emphasize on research relating to process and enhancement of entrepreneurship. The problems of women entrepreneur are listed as follow:

- Stiff competition from male entrepreneurs
- High price of raw materials required
- Financial constraints
- Managerial constraints
- Technical difficulties
- Low ability to bear risks
- Low level of favorable family background
- Lack of entrepreneurial initiative

Rao, 2002 researched on problems of the women entrepreneurs. They classified the problems into personal, social and economic categories. Lack of experience, lack of business exposure, and conservative attitude towards risk were reported to be personal problems. Among social problems was male domination, unwritten rules of society and family responsibilities. Lack of economic power, no right over property, dependence on male members on banking and such others were the economic problems faced by women entrepreneurs.

Rao, 2002 studied the problems of women entrepreneurs in Chennai. Among the socio- personal problems, 70 % faced lack of family and community support. 60 % had managerial experience. Production problem in the form of availability of land, plots and premises was faced by 70 % respondents. Lack of knowledge about marketing the product was the major problem faced by 76 % of the respondents. 74 % faced financial problems regarding loan and subsidy whereas inadequate government assistance was reported as problem by 70 % respondents. The ranking given to problems by selected respondents was as under –

- Financial Problems
- Marketing Problems
- Production Problems
- Socio Personal Problems
- Problems of Government assistance
- Managerial Problems.

Chauhan and Sharma, in 2003 studied the problems faced by construction (women) workers. They found that women were important participants in construction work. They worked for long hours with no break and suffered from high physiological cost in building construction. The tasks assigned to them were carrying soil, etc on their heads or back from the place of storage to the site. It



was also reported that the problem of fatigue and rest pause is of great practical importance demanding a high degree of physical effort. Heavy manual work, if continued for long periods result in fatigue due to production of lactic acid. Due to excessive work, physiological and gynecological consequences like menstrual disorders, uterine prolepses and miscarriage resulted.

Managerial problems among working female headed households were studied by Mehrotra, in 2003. The sample of this research study comprised of 120 working families selected through purposive random sampling procedure. It was observed that majority of the respondents from both rural and urban areas were highly affected by the general decline in financial position. A large majority, i.e., 80 % were always under constant financial stress in spite of copying strategies adopted by them. Rural families felt that these tasks were very tiring and stressful due to the non availability of paid help. Further, 75 % of urban and 82 % rural families were either always or some times affected by psychological problems.

Problems of women entrepreneurs were studied by Chhichhia, in 2004. The information was collected by questionnaire from 40 women entrepreneurs who had invested Rs 2 to 15 lakhs in their enterprises. It was found that all entrepreneurs had some or the other problem. 91 % said that there was lack of training, 79 % entrepreneurs reported that they had family responsibilities and financial pressure, 54 % said that time spent did not give worthy outcome. 35 % said that there was a need of modification from time to time. 72 % reported that they had to struggle more to survive in the market. 93 % entrepreneur did not use internet in their enterprise, 3 % had complete organized computer set up in their enterprises.

Kapadia and Barodia 2004 while studying the problems of women entrepreneurs quote that in order to improve living conditions, developing capabilities of women for self employment had become essential. Women were

often the main economic agents to ensure the survival of a poor family. Hence women get empowered if they are led towards entrepreneurship. They also report that there were successful women entrepreneurs today heading enterprises like electronics, multimedia, garment industry and so on. They also suggested that women entrepreneurs had to face many problems.

Rao, K in 2004 conducted a survey in Rajkot and collected information by questionnaire method from 25 entrepreneurs from lower middle class. Families were grouped into three –

- Group -1 Education (Tuition and Play house)
- Group -2 Health and physique (Beauty Parlor)
- Group -3 Miscellaneous.

Survey showed that educational background was good for 28 % in group 1, 24 % in group 2 and 48 % in group 3. Age was no bar to start any enterprise. Most of the undergraduate women entrepreneurs in lower middle class had started business due to some problems like large family size or disability of male earner. Most of the women entrepreneurs in all groups had arranged their own funds, borrowing from friends or relatives but did not approach any financial institution.

Jobanputra. in 2004 highlighted those problems that followed entrepreneurs like shadow. If a women entrepreneur solves one, a few more crop up. It was suggested that a successful entrepreneur has to be vigilant and work as a tactful manager.

Jindal, U. 2005 at Ludhiana studied the work related problems faced by women. The findings showed that 60.67 % respondents had no work related problems, 59.33 % had work related worries, 13.33 % had planned work according to urgency for completion of tasks. Only 14.67 % organized their work

and made time plan as against 15.33 % who made no plans. 62.23 % were familiar with the supplies and equipments and 88 % knew the procedure for completing the work.

Trivedi, U. 2007 studied the problems of women workforce in India. Women are making important economic contribution to the society through paid and unpaid work. Paid work means working for financial returns whereas in unpaid work no money is given. Paid work includes any kind of job done in organized sector. Unpaid work includes survival needs of family. It can be concluded that problem of working women needs special attention. Problem faced by women in organization sector are dual responsibilities, restrictions on movement and others. Problems faced by women in organized sector included non payment of wages, longer hours of work and etc.

## **2.13 STUDIES ON WOMEN ENTREPRENEURS FROM DIFFERENT REGIONS**

Rao, U. studied women working in Karnataka in 1985 and found that women formed 75 % of the total number of primary and middle school teachers in private sectors. The proportion of unskilled women was much higher in private sector with 26.82 % as compared to 14.69 % in the public sector. The proportion of women in professional was 19.82 % in private sector as category as compared to 13.32 % in public sector. The absolute number of women workers in organised sector in Karnataka showed a steady increase in the public sector as noted earlier since 1970. The number of private sector women workers had been fluctuating. The proportion of women to total worker had declined from 13.4 % in 1967 to 12.7 % in 1980.

Berna, in 1960 reported the entrepreneurs of Madras as under –

**Table - 5**  
**Entrepreneurship in Madras.**

<b>Sr. No.</b>	<b>No. of firms</b>	<b>Daily Employment</b>	<b>Main product / Activity</b>
1	7	89	Power driven pumps
2	9	87	Truck/bus body building
3	12	90	Electronic motors
4	24	250	Nut and Plastic button
5	25	114	Textile Machinery
6	32	52	Tar Boilers
7	39	53	Structural, craft, trailers
8	41	58	Power driven pumps
9	49	75	Structural
10	50	60	Radio

Fatehally, found that women entrepreneurs played a significant role in Pakistani economy. It consisted of 0.25 of total population in 1951 and rose to 3.12 in 1984. It was also reported that attempts were being made to train women for self employment in rural sectors of Pakistan.

Gupta, in 1987 revealed the status of women entrepreneurship in Uttar Pradesh. He found that the average age for starting the enterprise was 32. Only 32 % of the selected samples were graduates or post graduates. The study also indicated that majority of entrepreneurs belonged to Vaisya community.

Anonymous, in 1988 in surveys of activities carried by women in Nauthalta block revealed that besides chores within the house, most women collected fuel and fetched drinking water for the family. A large majority of women labour force were unskilled which included occupations like farming, raising of animals and producing and /or rendering services which otherwise a family would have to buy. Most of them were ashamed to be working.

Mehta, P. in 1989 while studying market for papad industry found that cultural, social, personal, psychological, economical and environmental factors influenced buying behavior of a member in the family holding a leading position for purchasing the type and quantity of papad. It was further reported that packaging played a secondary role to attract consumers.

In 1989, Murthy, N. selected a stratified population and took care to see that sample drawn covered enterprises of all sizes. The size of sample was fixed at 20 % in different line of activity, except in agriculture in which the proportion of sample was restricted to 10 % due to greater homogeneity of group compared to others. The majority of entrepreneurs both at anakapalle (54.3 %) and guduvada (51.2 %) had only school education and college education. It was suggested to take every corner of country to meet the twin challenges of unemployment and underutilization of resource to achieve economic prosperity to each and every one in the society.

Sounderapanadian, 1999 conducted a study of women entrepreneurs in Chennai. A few characters in their social status were inevitable and described as under –

- Psychological dependency of business women on their family members in decision making
- Lack of interest and proper exposure to the things leading to run enterprises with binomial names of women
- Lack of proper training
- Not involving in innovative ventures
- Inability to distinguish entrepreneurial functions from management

Yadav, while studying women entrepreneurs of Saurashtra region in 1999 found that 50 % women entrepreneurs were managing their business successfully. None of them utilized 100 % production capacity. It was found that education; religion, age and marital status had significant impact on

entrepreneurship. 90 % of the women responded that it was very difficult to start and manage the business venture as a women independently .Other problems reported by them were related to financing and marketing. Lack of training was also one of the major constraints and the respondent suggested setting up of mobile training centers.

Rao, 2002 studied role of women entrepreneurship in economic development in Visakhapatnam. It was found that women ventured with support from government and voluntary organizations. It was shown that substantial number of women entrepreneurs came forward and were successfully running a variety of enterprises like toy making, basket making, handy crafts, etc. In spite of efforts by the government, it was found that rate of growth of entrepreneurial activity among women in country was still limited.

Rao, 2002 studied the women entrepreneurs of Pondicherry. He found that women constituted 55 % of the population and number of employed women was 49 % in Pondicherry. It was found that women had been taught to depend on others, to limit their time perspective and to avoid exposure to risk. As a result, of dependency and other female role prescriptions, women faced psychological barrier or lacked confidence in self.

Mehta, M. in 2003 studied women working in voluntary organizations in Vadodara. She pointed out that women attempted to attain rapid economic development and thereby to improve standard of living and quality of life. A lot needs to be done to control the quality of work environment. She further reports that today the development of women is a matter of national and international concern not only from the perspective of equity and justice but also from the point of view of human resource of nearly fifty percent. Women employed in labour force, no matter what social class they belonged to, perform a great variety of tasks during the working day and also face certain job related problems due to work environment.

A case study of women entrepreneurs in “Kadam Mahila Handicraft and Industrial Manufacturing and Sales Co-operative,” Rajkot was conducted by this researcher. A questionnaire was designed to collect information along with personal interview of 60 women workers of the unit. Various parameters ranking from economics of working condition, occupational hazards were evaluated. General information regarding current fashion trend in patola making and sale were also studied. On the basis of study, it was concluded that patola making was a very laborious art with little financial returns. So entrepreneurs in Rajkot were developing new pattern of patola with weaving design only in weft yarn which was more economical and viable in current situation.

## 2.14 STUDIES ON WOMEN IN FOOD PROCESSING

Oberi, with Kataria and Sharma studied women in dairy activities in 2005. They reported that participation of women in dairy sector was found as high as 75 million women against 15 million men. Two improved tools sickles for cutting fodder, and low height revolving stool for sitting while milking animals were designed as per the need of women. The impact of these tools was significant as these activities were most time consuming and difficult and was performed by the maximum number of women in Punjab.

Prasad, reported the employment in selected sub groups as under –

**Table – 6**  
**Employment according to sub Groups**

Sr. No.	Group	Percent	Percent	Rank
		1961	1981	
1	Textile/Cotton	28.56	18.62	1
2	Wood Products	16.02	16.36	2

<b>3</b>	<b>Food Stuff</b>	<b>11.14</b>	<b>13.15</b>	<b>3</b>
4	Textile Products	09.32	11.40	4
5	Mineral Products	08.55	08.41	5
6	Leather Products	05.90	05.68	6
7	Tobacco Products	04.45	04.10	7
8	Jute Textiles	01.56	02.75	8
9	Wool Products	01.39	01.91	9
10	Silk Products	01.20	0.09	10

The above table shows that the employment in food stuff increased in 1981 to 453,699 from 1,106,163 ranking in 1961 6th among all industrial groups.

Devi, L while studying women in food processing in 1998 in Bombay unveil the relatively invisible type of food processing. Food processing involves the use of labour to transform raw or partially processed food material into a form ready for eating. In most cultures, women have had the major responsibility in food processing for family consumption. With the development of a market economy, women have extended their household food processing activities in various ways.

Singh, I.S. reported the percentage of women workers to total as under –

**Table -7**  
**Percentage of women workers to total in certain industries, using or not using power**

<b>No.</b>	<b>Industry</b>	<b>using Power</b>	<b>Not using Power</b>
1	Manufacture of food Products	10.16	17.93
2	Manufacture of beverages, tobacco	35.50	49.00
3	Manufacture of cotton textiles	07.17	25.71



4	Manufacture of Metal Products	02.90	15.00
5	Manufacture of electrical Machinery	11.14	51.17

Here, reported to factories having employment of 10 workers and are those with 20 or more workers. Taking all industries together, one finds that the percentage of women workers declined to 27.80 in factories using power and to 7.30 in factories not using power. Further, within any given factories, the variation in employment of women turned out to be sizeable depending upon the sophistication of the product or the process.

A study by Sharma, K. and Gayal, M. in 2006, studied the employment elasticity of agriculture is reducing which demands a need to expand the role of farmer /farm women from producer to entrepreneurs as processor. The present study was conducted using aonla fruits to utilize the abundant availability of this perishable fruit in the form of value added preserve products After various trials, ten value added products were developed and standardized on the basis of sensory attributes i.e. color, flavor, appearance, texture /consistency taste and overall acceptability by expert panel on nine point hedonic ranking scale. The total cost of the developed products was calculated on the basis of the food cost (60%). On sensory evaluation, products data revealed moderate to extreme liking among the panel members. The total cost of the products was found to be economic, ranging from Rs. 20 -50 / kg. It shows that only with moderate money and technical knowledge a farm women can process the value added products and contribute nation as well as family income.

## **2.15 COMPARATIVE STUDIES ON MARRIED AND UNMARRIED WOMEN**

A study on effect of certain personal variables on depression among working married and unmarried women was carried out by Bhatt in 2005. The sample consisted of 80 married and 80 unmarried women. Personal data sheet

and Beck Depression inventory were utilized for data collection. T- Test was used to analyze the data. The result revealed that the depression among unmarried working women was higher than married working women. Area of residence and type of family had significant effect on depression of married and unmarried working women, but age did not have significant effect on depression of married and unmarried working women.

A study by Malek, M. in 2005 aimed at finding out mean difference in job involvement and social support among married and unmarried working women. The total sample consisted of 120 married and unmarried working women in the age group of 20 to 40 years from different parts of Rajkot city. The research tool used was the job involvement scale by Lodhar, Krenjar and Kulhara. Mean, F test and significant difference between married and unmarried working women in job involvement was used. There was a significant difference between married and unmarried working women who had to experience more or less than five years in social support.

Sidapara, in 2005 conducted a research with aim to find the emotional maturity of abandoned, married and unmarried of 180. 2\* 3 factorial design was used. The emotional maturity scale developed by Dr. Yashvir Singh and Dr. Mahesh Bhargava was used for data collect. f test was used for data analysis .The results revealed that marital status , economic and social status and interaction significantly affected the emotional maturity of women

## **2.16 COMPARATIVE STUDIES ON WORKING AND NON - WORKING WOMEN**

Harshpinder, in 2003 researched on stress among 75 working and 75 non-working women. They were interviewed personally and result revealed that working women were experiencing stress due to factors like pleasing others, over burden of work, difficulty in adjusting to marriage and dependence to take

decisions. While non-working women experienced more stress due to financial and environmental factors. Effects of stress were more prominent in working women as compared to non working women. Stress management techniques were used by both categories but the frequency of use was more among working women.

A study by Chauhan and Khanesara in 2005 dealt with insecurity among doctors, engineers, administrators, lecturers with working and non working as well as married and unmarried women. A sample of 160 women was studied. Pati's insecurity questionnaire was employed. The result showed that married working professional women were more secure than their counterparts. The result was discussed in the light of emerging trend of competition, family values and socialization pattern.

Maru, R. in 2005 conducted a study to investigate the difference in adjustment among working and non working women. The total sample consisted of 160 working and non working women between 20 to 40 years of age, from different parts of Rajkot city. The research tool used was adjustment scale by Dr D. J. Bhatt. F- Test, ANOVA and LSD were applied to check the significance of difference between adjustment of working and non working women. Job status and type of family did not have significant impact on adjustment.

Mishra, in 2005 researched the stress and coping styles of working and non working women. For this purpose 100 women- 50 working and 50 non-working, were assessed with regard to the nature of stress they experienced in a given period and coping strategies they used to overcome these stresses. Results showed that there were significant differences in the fraudulency of use of coping styles in response to different areas of stress.

## 2.17 BENEFIT EFFORTS BY GOVERNMENT

In order to support working mothers, the government provides facilities of crèche for their children. The state wise data regarding these crèches as given by National Institute of Public Co-operation and Child Development in 1996 was as under:

Government of India is actively associated with the entrepreneurial development and also played a leading role as an engine promoting industrial and economic environment. The government has spent a huge amount of financial resources on public enterprises.

The government's draft of the National Perspectives Plan for Women, for the 1998 to 2000 has mooted a wide range of proposals including job reservations for women in anti poverty programmers, wholesome projection of women in media and provision of thorough legal safeguards to women in various endeavors. In order to encourage more women to come to the field of industry, the government has introduced several schemes for providing training and extension services to women entrepreneurs. The government has 27 beneficiary oriented and 45 training programmers designated for women. At present there are 1084 training institutes, of which about 126 are exclusively for women with approximately 5600 seats

**Table- 8**  
**Implementation of Programme of Crèches for Children**

<b>Sr. No.</b>	<b>State/Union Territories</b>	<b>No. of Units</b>	<b>No. of Beneficiaries</b>	<b>Amount Sanctioned</b>	<b>Amount released</b>
Assam	79	79	1975	14.60	7.8
Bihar	13	50	1250	9.24	10.80

Gujarat	89	733	18275	135.08	144.13
Karnataka	204	461	10025	74.35	73.98
Kerala	412	568	14125	100.59	98.90
Maharashtra	255	1025	25625	189.44	189.90
Punjab	42	168	4175	31.14	26.00
Rajasthan	125	406	9300	68.56	67.14
WestBengal	335	498	12375	92.02	103.88
Delhi	23	132	3175	23.47	20.57

Ganeshan, S. in 2003 reports schemes for women empowerment as under:

**Table – 9**  
**Schemes for Women Empowerment**

Name of the programme/ Institution	Objectives	Allocated Funds	No.of Beneficia- ries	Activities Covered
SBI (Entrepreneur Scheme1967)	To provide finance	54 cr.	1.8 lakhs	
TRYSEM (1979)	To give training to unemployed women for self employment	1.5 cr. every year	2 lakhs (every year)	Units in SSI
NORAD (1982)	To help educated and uneducated women financially	335.91 lakhs	64.200	Electronics, computer programming, manufacturing of watches, printing, etc

DWCRA(1982)	To group strategy aiming to strengthen the role of women in broader perspective	-	20 women each in 50 districts	Traditional business. food and beverages, cosmetics, dairy and animal husbandry, sericulture and horticulture.
STEP(1987)	To provide training to increase production capacity	1.44 cr.	52000	Agriculture, fisheries, milk, handloom khadi development
Rahstriya Mahila Kosh (RMK) (1993)	To enhance the daily income of rural poor women.	26 cr.	18.000	Training, apprenticeship and orientation programmers
Indira Mahila Yojana (IMY) (1995)	To give a forward thrust to income generation and employment of women.	15 cr.	26.000	Education, awareness and income generation capacity.
Small Industries Development Bank of India(SIDBI)	To provide training and extension services	10 lakhs per project	85.000 project	Industrial units in SSI
Mahila Udayam Nidhi (1995)	To provide Finance	10 cr.	1 lakh	Units of SSI
RWDEP(1998)	To strengthen the process and create an environment for employment of women	191.21 cr.	6 states	Units of SSI

## 2.18 THE INTERNATIONAL LABOUR ORGANIZATION

The International Labour Organization provides following facts about women employment in 2003, ([www.ilo.org](http://www.ilo.org) / seed).

- Women are significant employers, employing an average of 7 persons per enterprise
- A significantly large number of women operate as portfolio entrepreneurs, preferring to grow more than one enterprise rather than expanding an existing one.
- Women entrepreneurs often have a clearly articulated business logic and marketing strategy underpinning their multiple enterprise strategies.

- Women entrepreneurs are not risk averters; rather they balance risks in terms of likely impact on both the enterprise and the household.
- Women's perceptions of and attitudes to growth are broad based and often take into account impacts on customers, workers and family.
- Women have to use personal saving to finance the establishment and growth of their enterprises. They have relatively easy access to micro finance but little access to formal finance.
- Many women have limited awareness of and make little use of networks and membership associations.
- The application and implementation of government policies and programs are often not evenly and equally applied to both women and men.

Further, ILO recommended following actions for governments:

- Background gender analysis should be carried out so as to clearly identify the differing social, cultural and economic contexts and resource basis of both female and male entrepreneurs.
- There is a need to provide more sophisticated marketing support mechanisms, such as design centre, packaging assistance, etc.
- Government should engage and consult with representative associations, including associations of women entrepreneurs, while holding investment and business for and when formulating enterprise development policies.
- There is a need to promote positive images of women and women entrepreneurs, in particular as partners and contributors to economic and social development.

## **2.19 CONCLUSION**

The studies reviewed in this chapter point out that lot of research have been done among women clientele. Studies on status of women highlight the fact that since ancient times women were unable to enjoy the deserved status. They were regarded as stereotype home makers in most cases. But their contribution towards the economic and social enlistment of family was never given consideration.

Research on work and health revealed that lot of problems occur among workers depending on nature of work. Stress was the major problem faced by all the selected women. However there were many influencing factors like closeness to husband, etc that influenced the problems faced.

Many researches have been undertaken with women entrepreneurs as the samples. The studies highlight that they are successful in areas related to food processing. Thus the researcher felt the need to research this area and create a detailed database of women entrepreneurs engaged in food processing.



Women constitute only 6 p.c. of total workforce in industrial sector

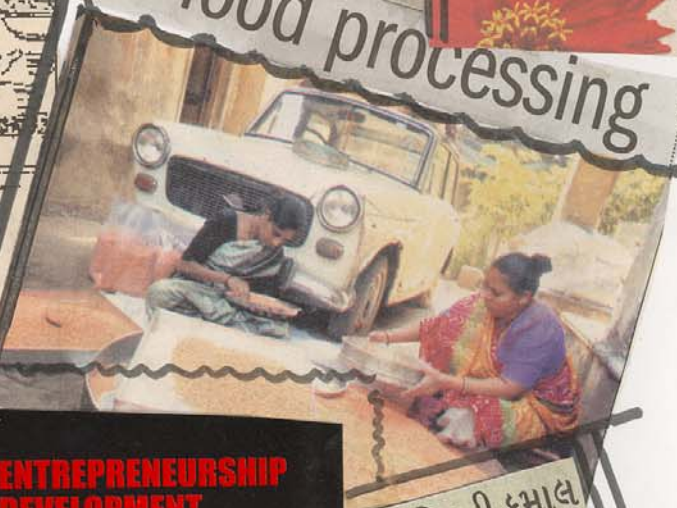


CHAPTER 3  
METHODOLOGY

RS 1,000 cr corpus for food processing



પ્રોત્સાહન આપ્યું છે. નાબૂદ હવે ફૂડ પ્રોસેસિંગ સેક્ટર ગણશે. ઉપરાંત વહિવટી કડપથી કરવા સંપર્ક વિન્ડો શરૂ કરાશે. ફૂડ પ્રોસેસિંગ સેક્ટરના વિકાસ માટે રાષ્ટ્રીય સંસ્થા શરૂ કરાશે.



ENTREPRENEURSHIP  
DEVELOPMENT  
INSTITUTE OF INDIA  
AHMEDABAD



નિરક્ષર પુખ્તક પરિવારોની સ્ત્રીઓની સંગઠિત શક્તિની કમાલ  
મહિલાઓનો ચીઝ પ્લાન્ટ: હિજરતની  
પીડા મટીને વતનમાં જ થયું ખુશહાલ જીવન

## **CHAPTER 3**

### **METHODOLOGY**

The study on women entrepreneurs engaged in food processing units was conducted by following systematic and scientific methodology. The method of procedure can be described in following aspects:

- 3.1 Selecting the Sample
- 3.2 Development of the Tool
- 3.3 Pilot Study
- 3.4 Validating the Tool
- 3.5 Data Collection
- 3.6 Categorization of the Variables
- 3.7 Analysis of the Data

#### **3.1 SELECTING THE SAMPLE**

The present study on women entrepreneurs was done on a sample of 300 women of Rajkot city who were engaged in various types of food processing activities. Hence, for the data collection of research study, they were divided into five categories as follows

- 1. Dry and Wet snacks making units
- 2. Tiffin service, catering and canteen units
- 3. Khakhara and Thepla making unit
- 4. Papad making units
- 5. Other food processing units

The diagrammatic representation can be seen as under:

**Figure - 3**

**Distribution of selected Sample**

**Total - 300 Women Entrepreneurs Engaged In Food Processing Units.**

- 60 Women from Dry / Wet Snacks making units.
- 60 Women from Tiffin service, Dining hall, Catering ,  
And Canteens.
- 60 Women from Khakhara and Thepla making units.
- 60 Women from Papad making units.
- 60 Women from other food processing units.

The food processing units like khakhara and thepla dry and wet snacks or tiffin service, catering and canteen services had similar types of functioning and thus were clubbed together. In addition to the four above categories, women entrepreneurs of Rajkot city were also engaged in production of bakery products, cold drinks, masalas, pickles, sweets, confectionaries and readymade batters [khiru]. But, their number was not large enough to form a separate category of sample. Therefore, they were clubbed together and referred to as others. All the enterprises selected in the five mentioned categories were managed by women entrepreneurs.

To select the sample for the research study, the researcher obtained addresses of women entrepreneurs from various sources as follows:

- The packaging of various food products brought at home or sold at shops revealed the addresses of various such enterprises. They were contacted and found whether they suited the criteria for selection. List of selected women entrepreneurs was prepared.
- The sales men/women moving from house to house or having their sales outlet at fairs [or similar gatherings] were contacted and addresses /contacts of women entrepreneurs were obtained or established. Selected ones were further added to the list.
- A directory of women entrepreneurs in Gujarat was obtained from the Centre of Entrepreneurship development [CED], Gandhinagar. The addresses of women from Rajkot were short listed. Selected names and addresses were added to the prepared list.
- Gatherings of students, women and those of cultural and caste clubs were organized by the researcher. People were informed about the purpose and methodology of the research study on women entrepreneurs. Contact addresses of many women were obtained with the help of these gatherings. They were added to the list after contacting them personally.
- Many addresses of other related women entrepreneurs were also given by women entrepreneurs themselves. Finally they were also added to the list.

The final list of women entrepreneurs engaged in food units of Rajkot was prepared in five categories. Each category had 70 names from which 60 were to be randomly selected. For the ease of data collection the list of entrepreneurs was divided in to geographical areas of Rajkot city, following:

- Gandhigram / Raiya road
- Raiyadhar / Raiya road
- Hudco / Kotharia road
- Junction /Jamnagar road
- Gondal road / Mavadi
- Canal road

- Bhakti nagar
- Jain chawl / Dhebar road
- Babaria colony
- Kuwadava road
- Kalawad road / University road
- Ramnath para / Jilla garden slum quarters/ Bhavangar road
- Yagnik road.

### **3.2 DEVELOPMENT OF THE TOOLS**

The researcher was desirous to collect data on women entrepreneurs of Rajkot who were engaged in food processing units. For this purpose, first of all the researcher conducted an informal survey among the selected sample. She met some of them personally and obtained information about them, their family and their work. The details were roughly jotted down at all such meetings. This helped the researcher to formulate the tool and gave an idea of what items to include in the tool.

It was decided that the data will be collected with the help of personal interview. Personal interviews would be helpful in following ways-

1. Obtaining more detailed answers wherever required
2. Rapport building with respondents
3. Developing understanding with respondents so that they are not shy or hesitant to reveal any details
4. Clarifying the purpose of research to the respondents
5. Cross checking in case any doubtful data was given by the respondents
6. Probing of answers where required

The interview schedule for research was developed in following parts –

### **3.2.1 Covering Letter**

This consisted of a letter from the researcher to the respondent in order to clarify the purpose of data collection and the procedure of research. It clearly mentioned that the data was collected for research purpose only and that it will not be used for any other purpose. This note helped the respondent to get an overall idea of what was to be done and why. Addresses of the researcher as well as the guide were given so that the respondents may feel free to answer.

### **3.2.2 Background Information**

The first part of the interview schedule consisted of questions on name, address, contact number, age, education, marital status and other personal and family details. Most of them questions were kept close ended. Options were given and space was given to tick mark on the applicable option.

### **3.2.3 Basic Details Of Enterprise / Unit**

In the second part, questions like training obtained, types of food products manufactured, reasons for starting the enterprise and other such related questions were asked. All of them were close ended questions with yes / no or multiple choice answers.

### **3.2.4 Information About Raw Materials**

The third part included questions like what they buy and how they buy the raw materials required for producing food products. Questions like whether they could get the raw materials at appropriate price and whether they face shortage of raw materials were asked. The answers were either in yes / no format or multiple choice options were given.

### **3.2.5 Information About Facilities**

Details like type and quantity of fuel used and water supply were included in fourth section of the interview schedule. Here multiple options (answers) were given for all questions wherein the applicable one or more were to be tick marked.

### **3.2.6 Information About Building / Infrastructure**

Area of the building, distance from home etc. were included in the fifth section of the interview schedule. All questions were close ended with multiple choice answers.

### **3.2.7 Information About Workers / Employees**

The sixth section of the interview was about the workers working at the food processing enterprises/units. The details pertaining their number, age, sex, timing, education, pay etc. were sought. They were included in the form of close ended questions.

### **3.2.8 Information About Finance**

Details on investment, budgeting, profit, calculation, etc. were asked in this part of the interview schedule. Details about loan and accounting were also included.

### **3.2.9 Information About Production**

Quantity, type, frequency, pricing and other related details about production were asked with the help of close ended questions in this part of interview schedule. Details on techniques of preservation and packaging were also included.

### **3.2.10 Information About Marketing**

The researcher asked about techniques of marketing, advertising, stock clearance and issues of rejection in the ninth section of the interview schedule. All possible options in this case were also laid down for close ended questions.

### **13.2.11 Information About Account**

This part of the interview schedules not only included the information on profit but also those on future investments /savings and efforts to survive in the competitive market.

### **3.2.12 Opinion Scale**

It was a five point opinion scale with highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied categories. Scores of +2, +1, 0,-1 and -2 were given respectively for each of the above categories. Items like support of family members, problems faced, etc. were included in this part of the interview schedule.

### **3.2.13 Information about Experiences**

This was the only open ended part of the interview schedule wherein the details about outstanding experiences were asked.

While formulating the interview schedule, care was taken to use simple and clear language. This was done because the schedule should be easily understood and followed by anyone else other than the researcher, in case the researcher needed help. All desired details were clubbed together and divided into sections. Mostly close ended format was followed for the ease of statistical analysis. The



content was neatly typed in Gujarati with the help of computer software. Uniform fonts and margins were given in the layout of interview schedule. Multiple copies of the tool were taken.

### **3.3 PILOT STUDY**

Thirty women entrepreneurs were selected randomly from the list (of women entrepreneurs engaged in food processing industry in Rajkot ) prepared by the researcher for pilot study. Interviews of these women were conducted with the help of the tool prepared. The tool was analyzed in terms of clarity, detailing, space provided, language used and time taken. Few modifications were made in the interview schedule on the basis of this pilot study.

### **3.4 VALIDATING THE TOOL**

In order to ensure the validity of the tool developed for the research, the researcher got the tool validated from various experts as follows –

#### **3.4.1 Subject Experts**

1. Dr. K.K. Khakhar  
Former Head of Department  
Department of Economics  
Saurashtra University  
Rajkot.
2. Dr. M. Bharawada.  
Director, Center for Entrepreneurship Development  
Rajkot.

### **3.4.2 Research Experts**

- 1 Dr. Alok Chakrawal  
Reader, Department of Commerce,  
Saurashtra University,  
Rajkot.
- 2 Dr. Hemixa Rao  
Head of Department of Sociology  
Saurashtra University  
Rajkot.

### **3.4.3 Language Experts**

- 1 Smt. Bhavana Sojitra  
Lecturer in Gujarati  
Matushree Virbaima Mahila Arts college , Rajkot.
- 2 Smt. Neela Upadhyay  
Lecturer in English  
Matushree Virbaima Mahila Science & Home Science college , Rajkot.

The schedule was finalized after incorporating the modifications suggested by all these experts. Now the 350 copies of schedule were taken.

## **3.5 DATA COLLECTION**

The selected sample of 300 women entrepreneurs engaged in food processing units in Rajkot was divided in to 12 geographical categories.

In each of these areas, around 20 to 30 women entrepreneurs were found. The schedule followed for data collection was as under:

- Day 1: Rapport building and scheduling interviews at Gandhigram / Raiya road
- Day 2 to 5: Conducting interviews of selected women entrepreneurs of Gandhigram / Raiya road

- Day 6: Rapport building and scheduling interviews at Raiyadhar / Raiya road
- Day 7 to 10: Conducting interviews of selected women entrepreneurs of Raiyadhar / Raiya road
- Day 8: Rapport building and scheduling interviews at Hudco / Kotharia road
- Day 9 to 12: Conducting interviews of selected women entrepreneurs of Hudco / Kothria road
- Day 13: Rapport building and scheduling interviews at Ramnathpara /Jillagarden slum quarters / Bhavanager road.
- Day 14 to 17: Conducting interviews of selected women entrepreneurs of Ramnathpara / Jilla garden slum quarters / Bhavanager road.
- Day 18: Rapport building and scheduling interviews at Junction /Jamnagar road
- Day 19 to 22: Conducting of selected interviews of Junction /Jamnagar road
- Day 23: Rapport building and scheduling interviews at Gondal road / Mavadi
- Day 24 to 27: Conducting interviews of selected women entrepreneurs of Gondal road / Mavadi.
- Day 28: Rapport building and scheduling interviews at Canal road
- Day 29 to 32: Conducting interviews of women entrepreneurs of Canal road.
- Day 33: Rapport building and scheduling interviews at Bhaktinagar
- Day 34 to 37: Conducting interviews of selected women entrepreneurs of Bhaktinagar.
- Day 38: Rapport building and schedule interviews at Jain chawl / Dhebar road
- Day 39: Conducting interviews of selected women entrepreneurs of Jain chawl / Dhebar road
- Day 40: Rapport building and schedule interviews at Babaria colony/

- Day 41 to 42: Conducting interviews of selected women entrepreneurs of Babariya colony
- Day 43: Rapport building and schedule interviews at Kalawad road/ University road.
- Day 44 to 46: Conducting interviews of selected women entrepreneurs of Kalawad road / University road.
- Day 47: Rapport building and schedule interviews at Kuwadava road
- Day 48: Conducting interviews of selected women entrepreneurs of Kuwadava road.
- Day 49: Rapport building and schedule interviews at Yagnik Road.
- Day 50: Conducting interviews of selected women entrepreneurs of yagnik road
- Day 51 to 54: organizing and rechecking the obtained data.

The schedule of data collection was spread into 50 days but the data collection continued till three months. This was because immediate dates could not be obtained after completing one particular area. Changes in planned schedule were also made due to some emergencies and unavailability of respondents.

The researcher interviewed all the selected women entrepreneurs personally. However, she was accompanied by friends, relatives and colleagues whenever required. But collecting the data personally helped the researcher to gain better understanding of the entrepreneurs and their work. Although tiring and time-consuming, collecting the data personally was advantageous for the researcher.

## **3.6 CATEGORISATION OF VARIABLES**

The categories of all the selected independent and dependent variables were made prior to data collection. They were as follows:

### **3.6.1 Success of Entrepreneurs**

The researcher had considered three criteria for assessing the success of selected entrepreneurs. The first criterion was the annual income of women entrepreneur. It was obtained in five categories of below Rs 50,000, Rs 50,001 to Rs 100,000, Rs100, 001 to Rs 200,000, Rs 200,001 to Rs 300,000 and more than Rs 300.001. Scoring of 1,2,3,4 and 5 were given respectively for the income categories. The second criterion was time since the enterprise got started functioning. The answers were obtained in four categories of 0 to 5 years, more than 5 to 10 years, more than 10 to 15 years and more than 15 years. Scores of 1, 2,3 and 4 were given respectively. The third criterion was number of workers in the enterprise. Data regarding this number was obtained in four categories of 1 to 10, 11 to 20, 21 to 30 and more than 30. For this scores of 1, 2,3 and 4 were given respectively. Thus the maximum attainable score was  $5+4+4=13$ . The respondents were categorized into less successful and more successful.

### **3.6.2 Problems Of Entrepreneurs**

The problems faced by the selected women entrepreneurs were probed in five parts. A five point scale of highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied was used for which scores of +2,+1,0,-1 and -2 were given. A respondent could gain a maximum of +2 score for each part and thus the maximum attainable score would be 10. Here, three categories were considered on the basis of combined scores of 5 parts - faced problems- Negative scoring, Neutral- 0 scoring, faced no problems – positive scoring.

### **3.6.3 Education**

This independent variable was categorized into four:

- Illiterate to primary education
- Secondary education
- Higher education till graduation
- Higher education till post graduation and more

### **3.6.4 Training**

The entrepreneurs engaged in food processing industry may or may not have obtained the training for doing their work. Thus the dichotomous variable was categorized into two:

- Obtained training
- Did not obtain training

### **3.6.5 Age**

The selected women entrepreneurs may be young or old. There was no fixed age decided for a person to be an entrepreneur. But from the informal survey and pilot study it was revealed that all respondents were above 20 years of age. Therefore the following four categories were made-

- 20 to 30 years
- 31 to 40 years
- 41 to 50 years
- More than 50 years.

### **3.6.6 Religion**

This polychromous variable was categorized into four –

- Hindu
- Muslim
- Christian
- Others.

### **3.6.7 Marital Status**

It was found that both married and unmarried women were engaged in food processing. But it was even found that those women who were divorcees or were widows also started their own enterprise to make productive use of time and for economic independence. Thus, this variable was categorized into four as follows –

- Married
- Unmarried
- Widow
- Others

### **3.6.8 Type Of Family**

The selected women entrepreneurs may belong to different types of families Thus, this variable was categorized as –

- Joint family
- Nuclear family.

## **3.7 ANALYSIS OF THE DATA**

The complete data on selected women entrepreneurs engaged in food processing units in Rajkot was obtained using interview schedule .The data were

rechecked in the schedule to assure that no important or applicable information was missing. Then the data was coded in the form of numbers. Numbers 1, 2, and so on were given for the (closed ended) options for all questions. These codes were entered into coding sheets. Separate coding sheets were prepared for each of the five categories of 60 women entrepreneurs. The coding was then transferred to the computer using SPSS software. It was analyzed using mean distributions, standard deviations, ANOVA test etc. The derived results were converted into table and necessary explanation and interpretations were given

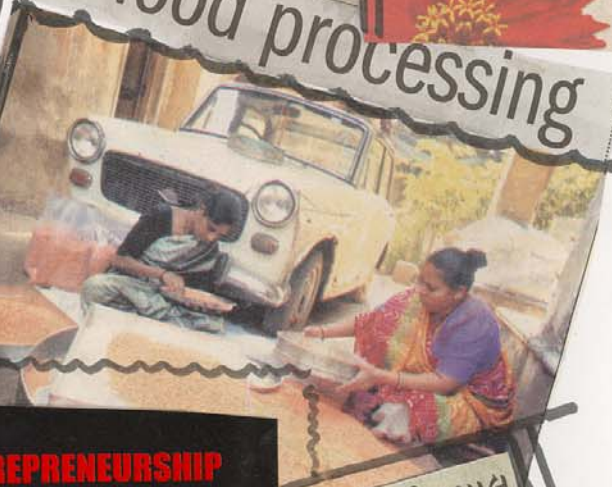


Women constitute only 6 p.c. of total workforce in industrial sector



CHAPTER 4  
RESULT AND  
DISCUSSION

RS 1,000 cr corpus for food processing



ENTREPRENEURSHIP  
DEVELOPMENT  
INSTITUTE OF INDIA  
AHMEDABAD



પાલક પરિવારોની સ્ત્રીઓની સંગઠિત શક્તિની કમાલ  
મહિલાઓનો ચીઝ પ્લાન્ટ: હિજરતની  
પીડા મટીને વતનમાં જ થયું ખુશહાલ જીવન

## CHAPTER 4

### RESULTS AND DISCUSSION

The researcher conducted a study on 300 women entrepreneur engaged in food processing unit. The required data were collected using interview method. The data were than coded and analyzed using various statistical methods. The results of the same are presented in this chapter.

**Table -10**

**Types of women entrepreneurs**

Sr. No.	Types of Women Entrepreneurs	Number of Sample
1	Snack Preparations	60
2	Food Service Providers	60
3	Khakhara, Thepla Makers	60
4	Papad Makers	60
5	Others	60
6	Total	300

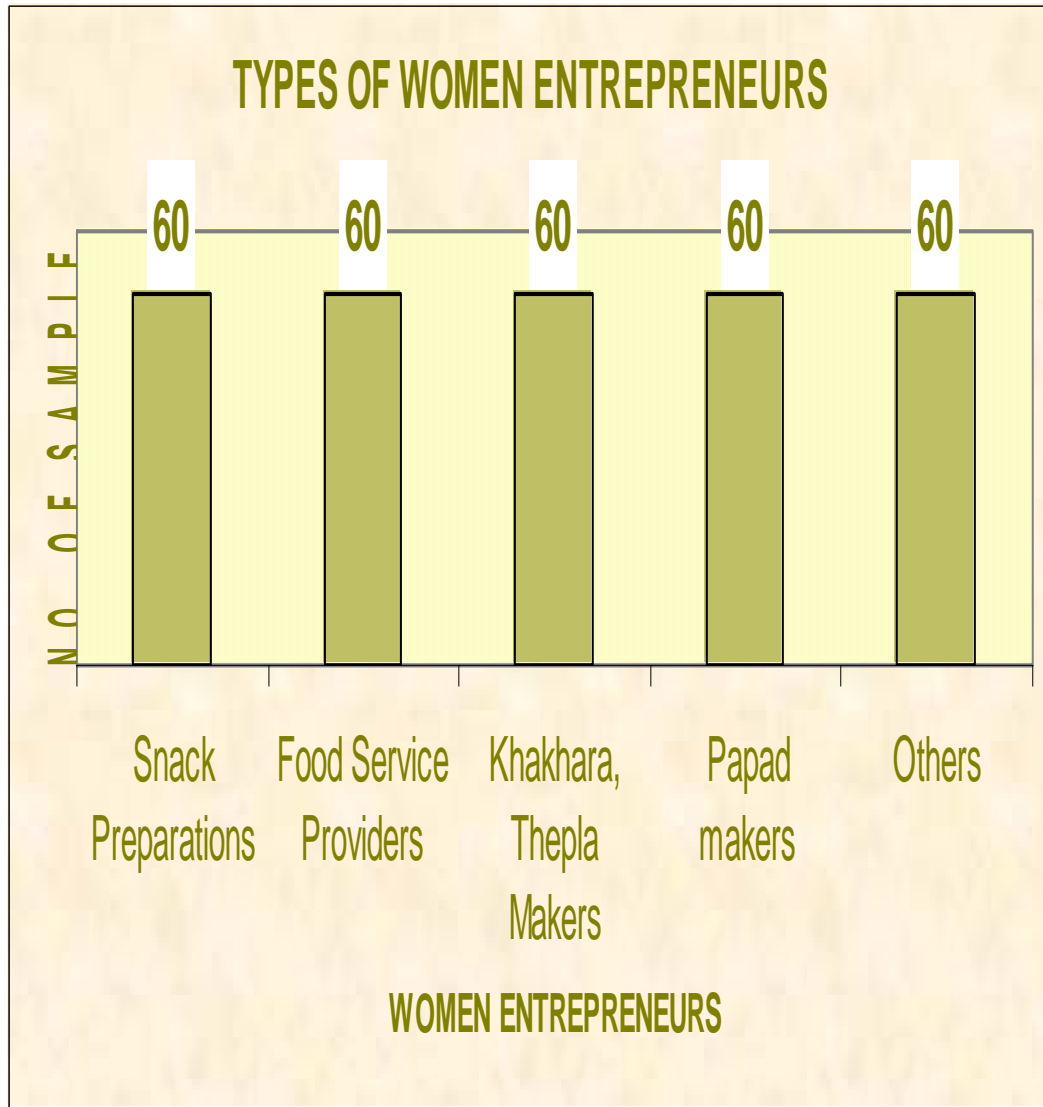
**Table -11**

**Detailed Distribution as per Type of Food Production**

<b>Sr.No.</b>	<b>Type of Production</b>	<b>Variety of food Products</b>	<b>Total No. of Sample</b>
1	Snack	Wet Snacks	60
		Dry Snacks	
2	Food Service	Caterers	60
		Dining Hall	
		Tiffin / Parcel	
		Canteen	
3	Khakhara, Thepla	Khakhara (different varieties)	60
		Thepla	
4	Papad	Uadad, Moong Papad	60
		Khichi Papad	
5	Others	Cold- drinks	60
		Pickle/masala	
		Bakery	
		Others(khiru, sweets, ice cream)	
6	Total	*****	300

**Figure – 4**

**Types of women entrepreneurs**



In the first category, larger number of entrepreneurs preferred making wet snacks. In the second category, it could be seen that larger number of women were engaged in dining hall, followed by tiffin, caterers and canteen respectively. In the third category, khakhra and thepla making enterprises were equal in terms of number. Likewise, equal number of entrepreneurs were engaged with udad – moong and khichi papad in fourth category. In the fifth one, largest number of

entrepreneurs was found making pickles, while there was little numerical difference among units making cold drinks/ice cream, bakery and other items.

**Table -12**  
**Distribution of Sample According to Geographical Area**

- 1 Jamanagar Road.      2 Kuwadawa Road      3 Gondal,Mavadi,Dhebar Road.  
4 Kalawad, Uni Road.      5 Bhavnagar Road.      6 Yagnik Road.  
7 Canal Road.      8 Raiya Road .      9 Kotharia Road

No	Food Products	1	2	3	4	5	6	7	8	9	Total
1	Snack	08	01	16	17	00	01	07	04	06	60
2	Food Service	10	00	15	25	00	00	07	03	00	60
3	Khakhara, Thepla	03	06	17	13	00	02	07	09	03	60
4	Papad	12	02	11	08	3	00	07	12	05	60
5	Others	06	00	16	14	01	08	05	06	04	60
6	Total	39	09	75	77	04	11	33	34	18	300

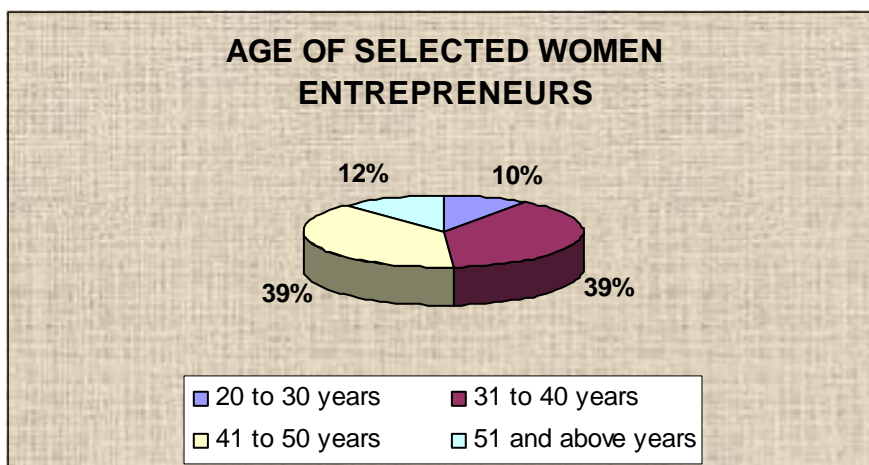
Distribution of the selected sample according to Geographical area shows that the highest number of women entrepreneurs engaged in food processing was found at Kalawad Road, University Road, Gondal Road, Mavadi Road and

Dhebar Road. The least number of samples were found at Bhavnagar Road and Kuwadava Road and Yagnik road. All most equal size of sample was found from Jamnagar Road, Canal Road and Raiya Road.

**Table –13**  
**Age of Selected Women Entrepreneurs**

<b>Sr.No.</b>	<b>Food Products</b>	<b>20 to 30 years</b>	<b>31 to 40 years</b>	<b>41 to 50 years</b>	<b>51 and above years</b>	<b>Total</b>
1	Snack	06	30	13	11	60
2	Food Service	06	14	31	09	60
3	Khakhara, Thepla	04	25	24	07	60
4	Papad	11	19	26	04	60
5	Others	03	29	23	05	60
6	Total	30	117	117	36	300

**Figure -5**  
**Percentage Distribution of**  
**Age of Selected Women Entrepreneurs**



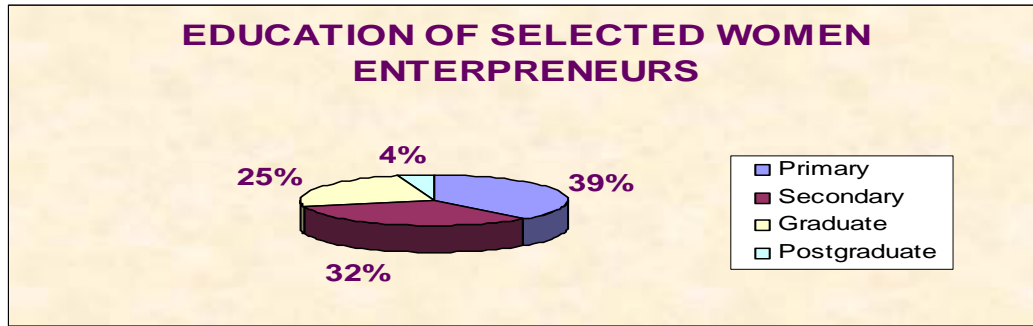
The sample distribution according to 4 age groups showed that a large majority of women entrepreneurs engaged in food unit belonged to the age group of 31 -50 years. A smaller size also belonged to the age group of 21 -30 years and above 50- years. This could be seen among all the types of samples or, in other words, all the selected women engaged in different types of food processing showed a similar age group distribution according to age. The larger number of women entrepreneurs belonging to the age group of 31 -50 years may be because by this time they are mature enough to start their own professional life. In addition to this, it may also be possible that by this age they are free from major family responsibilities.

**Table -14**  
**Education of Selected Women Entrepreneurs**

SrN o	Food Products	Primary	Secondary	Graduate	Post graduate	Total
1	Snack	28	20	05	07	60
2	Food Service	19	27	12	02	60
3	Khakhara, Thepla	21	20	19	00	60
4	Papad	30	19	11	00	60
5	Others	17	11	28	04	60
6	Total	115	97	75	13	300

**Figure – 6**  
**Percentage Distribution of Education of Selected Women Entrepreneurs**





The collected data also pointed that a large majority of selected women had low level of education. 39% of women entrepreneurs had primary education followed by 32% having secondary education, 25% graduation and 4% post graduation. This also points out that most women having higher education preferred service than business. Those having low education may not get suitable job and the need for income generation or creative utilize action of time leads them to undertake entrepreneurship.

**Table -15**

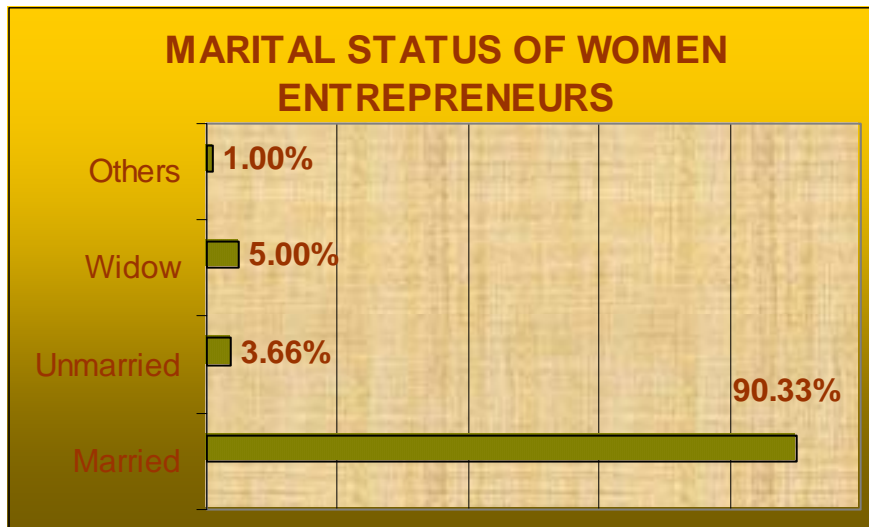
**Marital Status of Selected Women Entrepreneurs**

Sr. No.	Food Products	Married	Unmarried	Widow	Others	Total
1	Snack	56	00	03	01	60
2	Food Service	56	00	04	00	60
3	Khakhara, Thepla	57	00	01	02	60
4	Papad	49	05	06	00	60
5	Others	53	06	01	00	60
6	Total	271	11	15	03	300

**Figure-7**



**Percentage Distribution of  
Marital Status of Selected Women Entrepreneurs**



The data in above table show that 90.33% of women were married,3.66% were unmarried 5%were widow, 1% of the selected women were single. Others category included divorcee as well as married but separated women.

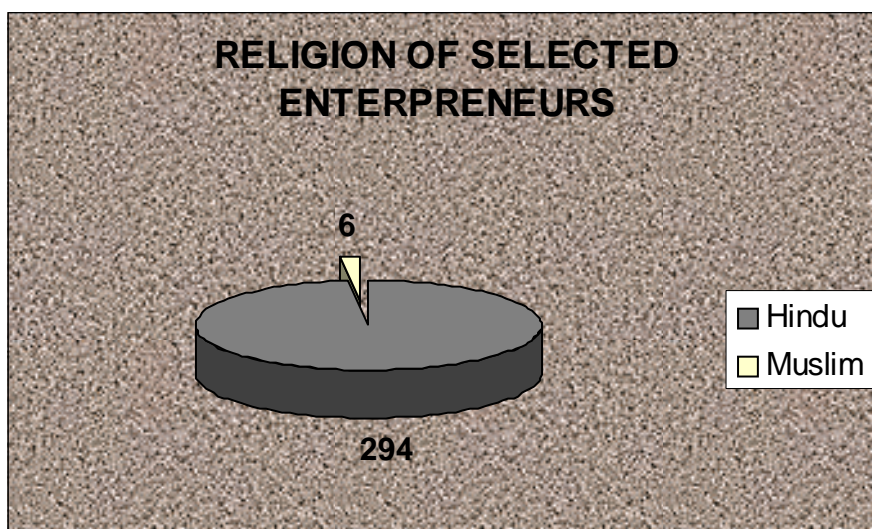
**Table -16**

**Religion of Women Entrepreneurs**

Sr. No.	Food Products	Hindu	Muslim	Christian	Total
1	Snack	60	00	00	60
2	Food Service	60	00	00	60
3	Khakhara, Thepla	59	01	00	60
4	Papad	59	01	00	60
5	Others	56	04	00	60
6	Total	294	06	00	300

**Figure – 8**

## Religion of Women Entrepreneurs



The data when distributed according to religion suggested that very large majority of selected women entrepreneurs were Hindus. Only a small number of women were Muslim and no Christian women entrepreneurs engaged in food processing were found.

**Table – 17**

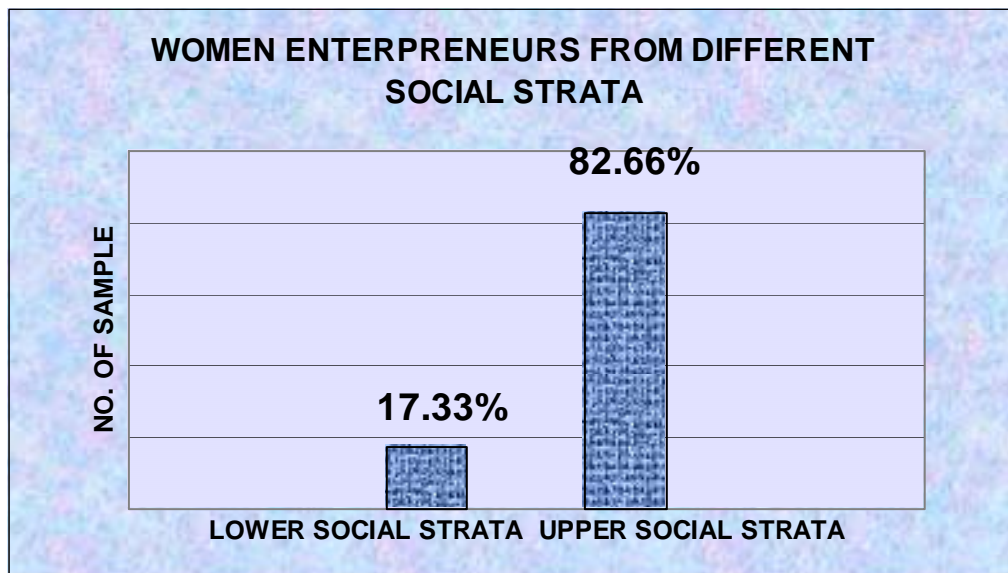
### Women Entrepreneurs from Different Social Strata

Sr. No.	Food Products	Lower Social Strata			Upper Social Strata					Total
		S.C.	O.B.C.	S.T.	Vaniya	Brahimin	Patel	Lohana	Others	
		<b>52</b>			<b>248</b>					300
1	Snack	00	13	00	10	07	20	07	03	60
2	Food Service	07	05	00	07	07	13	18	03	60
3	Khakhara, Thepla	00	03	00	34	11	05	04	03	60
4	Papad	01	12	00	10	06	11	18	02	60
5	Others	00	11	00	16	06	15	10	02	60
6	Total	08	44	00	77	37	64	57	13	300

S.C. = Scheduled Caste  
 O.B.C. = Other Backward Class  
 S.T. = Schedule Tribe

**Figure - 9**

### Percentage Distribution of Women Entrepreneurs from different Social Strata



Analysis of women entrepreneurs according to their social strata is very important for formulating suitable government policies. The sample was divided into two categories, viz women entrepreneurs belonging to lower social strata and upper social strata. Lower social strata constitute Scheduled Castes and Tribes besides Other Backward Classes. It was found that OBCs entrepreneurs form the large chunk in the lower social strata, while very few belonged to Scheduled Caste category. There was none from Scheduled Tribe category, understandably because their population in the city is much little

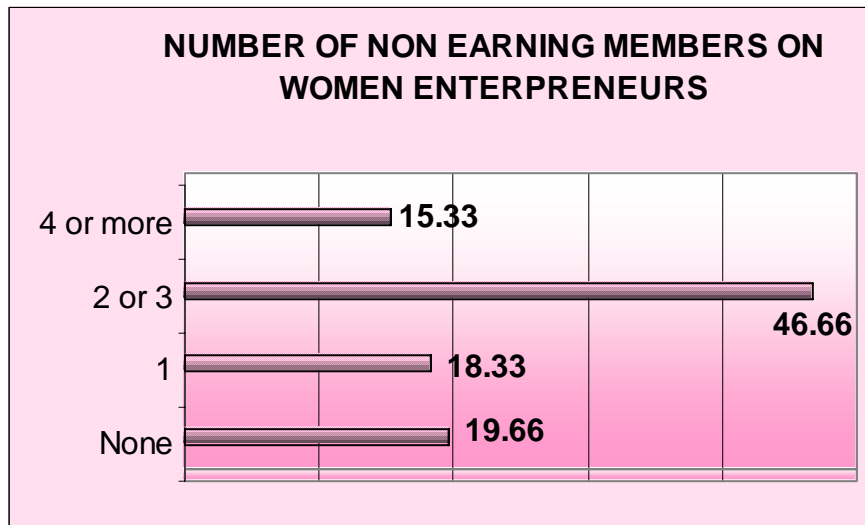
A glance at the number of women entrepreneurs belonging to upper social strata indicate large number of women from this social category belonged to Vaniya community, followed by Patels, Lohana and Brahmins. Some women engaged in food processing were found from other than these three castes

Women entrepreneurs in low social strata formed a smaller group compared to a much larger number belonging to the upper social strata.

**Table- 18**  
**Number of Non Earning Members in Family of Selected Women Entrepreneurs**

Sr. No.	Food Products	None	1	2 or 3	4 or more	Total
1	Snack	09	14	30	07	60
2	Food Service	15	11	28	06	60
3	Khakhara, Thepla	09	09	30	12	60
4	Papad	11	09	27	13	60
5	Others	15	12	25	08	60
6	Total	59	55	140	46	300

**Figure -10**  
**Percentage Distribution of**  
**Number of non Earning on Selected Women Entrepreneurs**



About half of the selected sample had 2 or 3 non earning members in their/her family. The data also showed that the number of women entrepreneurs having 0 or 1 non earning member was more than those having 4 or more non earning family members. The earning member/s in the family besides the women entrepreneur was/were not considered here.

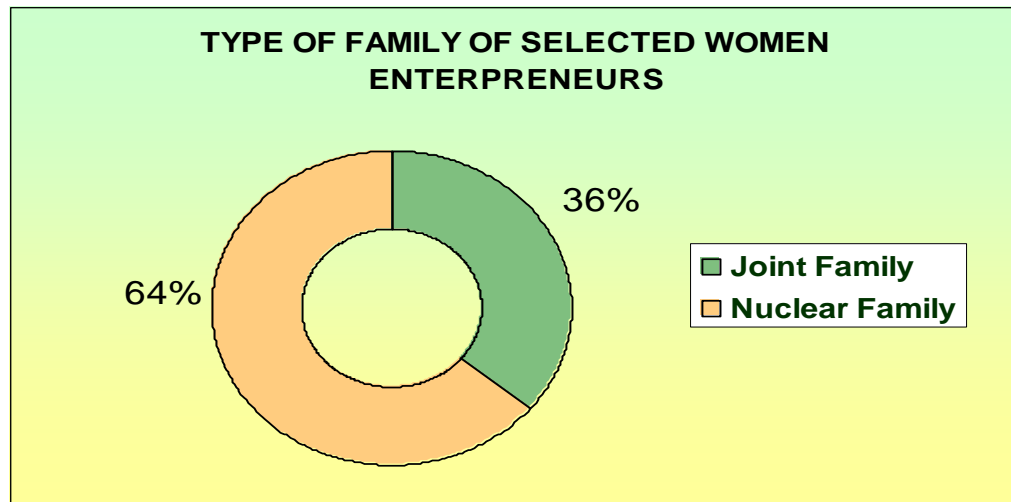
**Table – 19**  
**Type of Family of Selected Women Entrepreneurs**

Sr.No.	Food Products	Joint Family	Nuclear Family	Total
1	Snack	22	38	60
2	Food Service	19	41	60
3	Khakhara, Thepla	26	34	60
4	Papad	23	37	60
5	Others	18	42	60
6	Total	108	192	300

**Table - 20**  
**Help of Husband and Family Members in Joint Family & Nuclear Family**

Sr.No.	Food Products	Type of Family							
		Joint Family				Nuclear Family			
		108				192			
		Help of husband		Help of Family members		Help of husband		Help of Family members	
		Yes	No	Yes	No	Yes	No	Yes	No
1	Snack	08	14	21	01	20	18	06	32
2	Food Service	05	14	08	11	07	34	02	39
3	Khakhara, Thepla	06	20	08	18	11	23	04	30
4	Papad	03	20	17	06	08	29	03	34
5	Others	04	14	12	06	11	31	02	40
6	Total	26	82	66	42	57	135	17	175

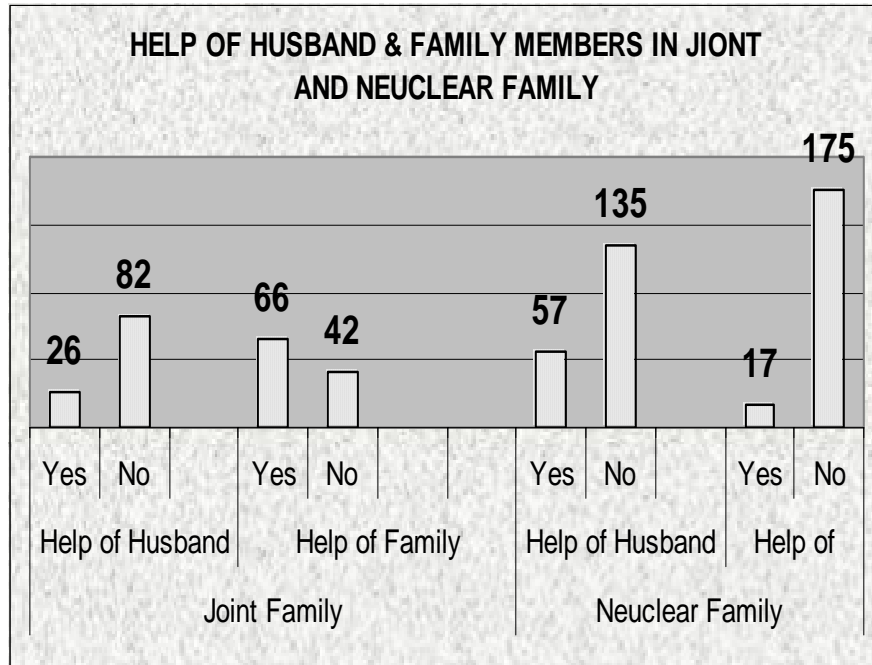
**Figure -11**  
**Percentage Distribution of Type of Family of Selected Family**



The above data point out that 64% of women entrepreneurs belonged to nuclear family. This could be because in nuclear families, women have fewer responsibilities and can take their decisions independently as compared to the women from joint family. A smaller number of entrepreneurs coming from joint families could possibly be due to more responsibilities and rigid mentality of not allowing women to work or earn.

**Figure -12**

**Help of Husband and Family Members in Joint Family & Nuclear Family**

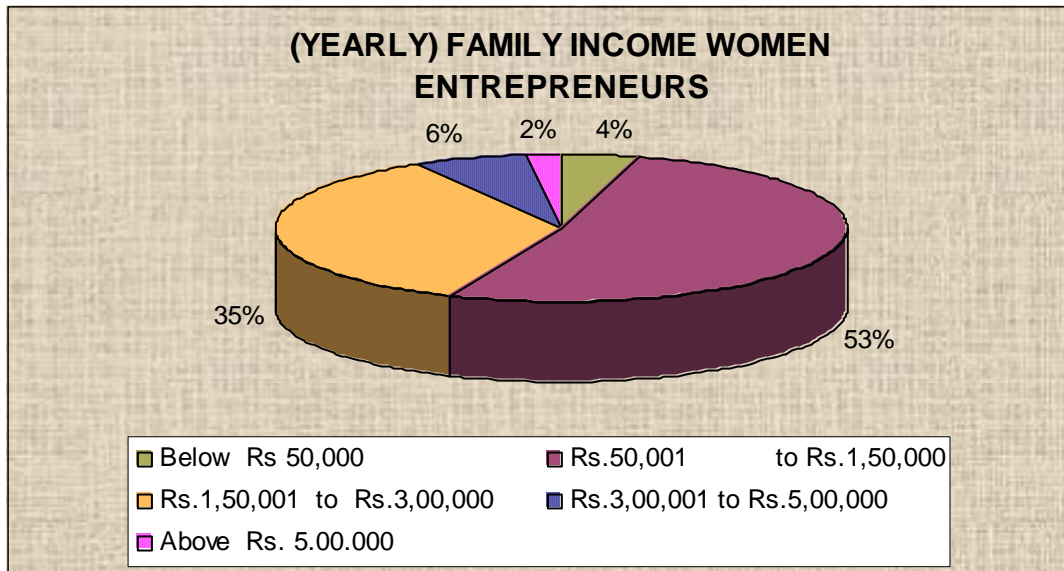


As seen from the above figure, the sample had 108 joint families and 192 nuclear families. Help received from husbands in joint family was very little compared to that in nuclear families. Whereas help received from other family members was much more in joint families than in nuclear families, simply because of the composition of joint and nuclear families.

**Table-21**  
**(Yearly) Family Income of Women Entrepreneurs**

Sr .N o.	Food Products	Below Rs 50,000	Rs.50,001 to Rs.1,50,000	Rs.1,50,001 to Rs.3,00,000	Rs.3,00,001 to Rs.5,00,000	Above Rs. 5.00.000	Total
1	Snack	07	36	14	03	00	60
2	FoodServie	02	34	17	06	01	60
3	Khakhara, Thepla	01	36	20	02	01	60
4	Papad	02	26	25	05	02	60
5	Others	01	24	30	03	02	60
6	Total	13	156	106	19	06	300

**Figure -13**  
**Percentage Distribution of**  
**(Yearly) Family Income of Women Entrepreneurs**



The figures in the table related to family income showed that a high majority of selected women had their annual income between Rs 50, 000 to Rs 3, 00,000. Very few women having their family income below and above these figures were found.



**Table -22**

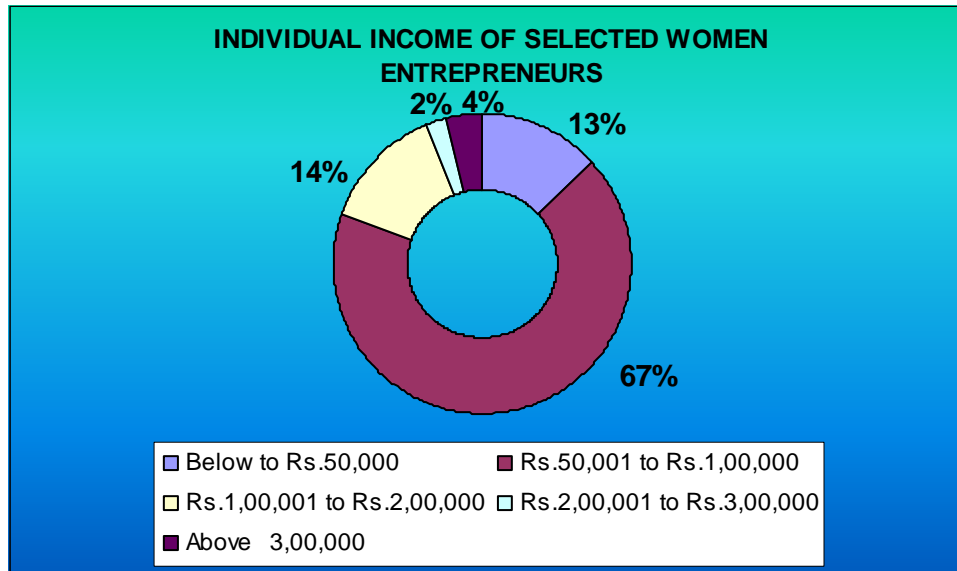
**(Individual) Income of Selected Women Entrepreneurs**

Sr .No	Food Products	Below to Rs.50,000	Rs.50,001 to Rs.1,00,000	Rs.1,00,001 to Rs.2,00,000	Rs.2,00,001 to Rs.3,00,000	Above 3,00,000	Total
1	Snack	22	34	02	01	01	60
2	Food Service	04	45	08	01	02	60
3	Khakhara, Thepla	00	43	12	01	04	60
4	Papad	05	35	14	02	04	60
5	Others	08	45	05	01	01	60
6	Total	39	202	41	06	12	300

**Figure - 14**

**Percentage Distribution of**

**Individual Income of Selected Women Entrepreneurs**



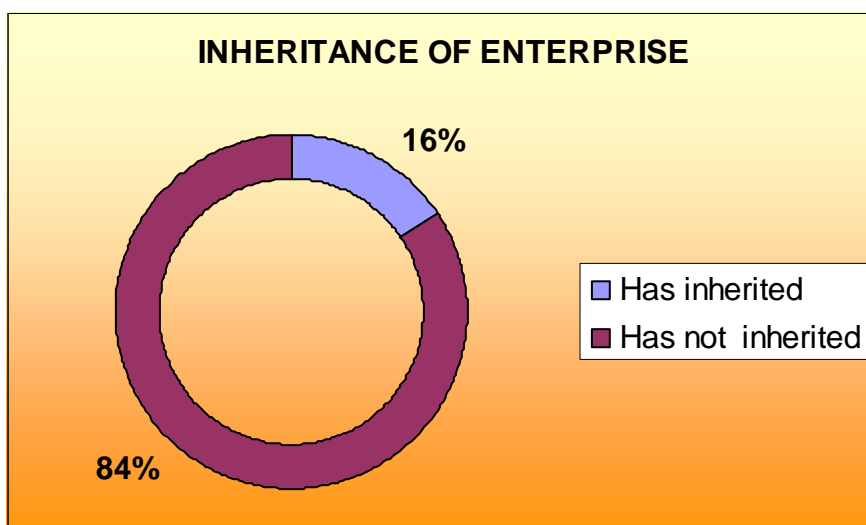
On the other hand, the data on individual income point out that a 67% of selected women entrepreneurs had their income between Rs.50, 000 to Rs 1, 00,000 annually. Only 2% women had their income between Rs. 2, 00,000 to Rs. 3, 00,000. Whereas only 4% had their income higher than 3 lakh

**Table- 23**  
**Inheritance of Enterprise**

Sr.No	Food Products	Has inherited	Has not inherited	Total
1	Snack	12	48	60
2	Food Service	05	55	60
3	Khakhara, Thepla	10	50	60
4	Papad	14	46	60
5	Other	06	54	60
6	Total	47	253	300

**Figure -15**

**Percentage Distribution of Inheritance of Enterprise**

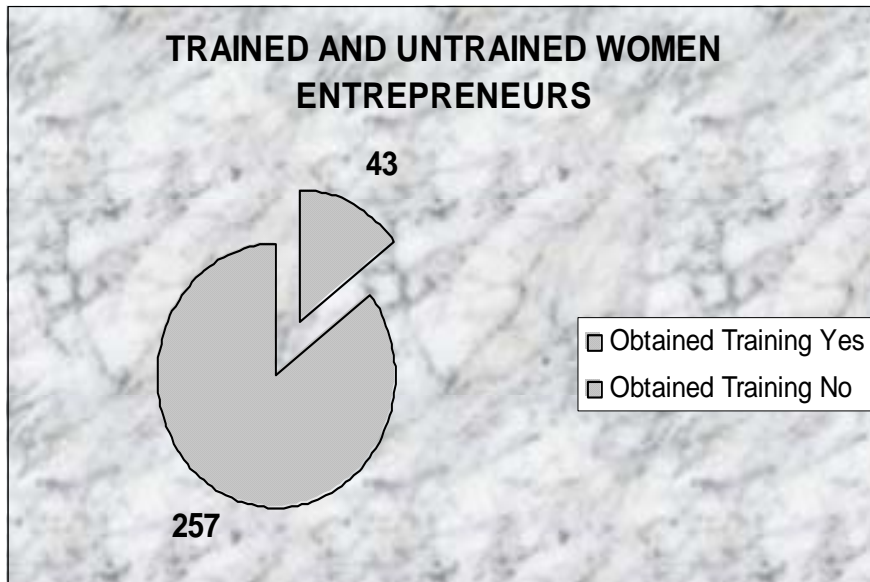


It was found that 84% of selected women started the food processing enterprise on their own. Only 16% of them had received the enterprise inheritably.

**Table -24**  
**Training Obtained by Selected Women Entrepreneurs**  
**From Various Institutions**

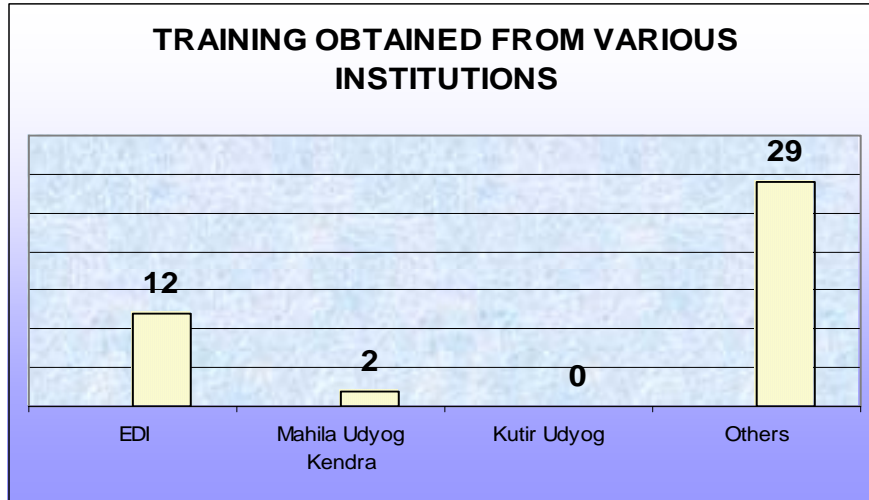
Sr. No	Food Products	Obtained Training				Total
		Yes		No		
		43		257		
		EDI /CED	Mahila Udyog Kendra	Kutir Udyog	Others	
1	Snack	01	00	00	08	09
2	Food Service	00	00	00	00	00
3	Khakhara, Thepla	00	00	00	10	10
4	Papad	05	00	00	09	14
5	Other	06	02	00	02	10
6	Total	12	02	00	29	43

**Figure -16**  
**Percentage Distribution of Trained and Untrained Women Entrepreneurs**



The data on training showed that 43 women entrepreneurs had obtained formal training. 257 women entrepreneurs had not obtained formal training

**Figure -17**  
**Percentage Distribution of Trained Women**  
**Entrepreneurs from Various Institutions**



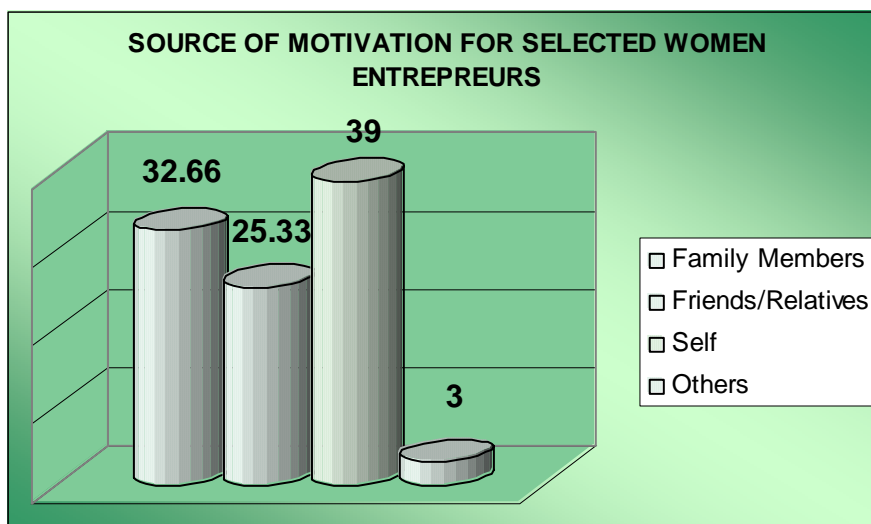
The data on training showed that a small number of women had obtained formal training from respective institutes. The women who had obtained training had undergone a course organized by Entrepreneurship Development Institute of India, The Centre for Entrepreneurship Development or Mahila Udyog Kendra.

**Table -25**  
**Source of Motivation for Selected Women Entrepreneurs**

Sr.No	Food Products	Family Members	Friends/ Relatives	Self	Others	Total
1	Snack	24	07	29	00	60
2	Food Service	14	30	16	00	60
3	Khakhara, Thepla	19	11	23	07	60
4	Papad	21	16	22	01	60
5	Other	20	12	27	01	60
6	Total	98	76	117	09	300

**Figure -18**

**Percentage Distribution of  
Source of Motivation for Selected Women Entrepreneurs**

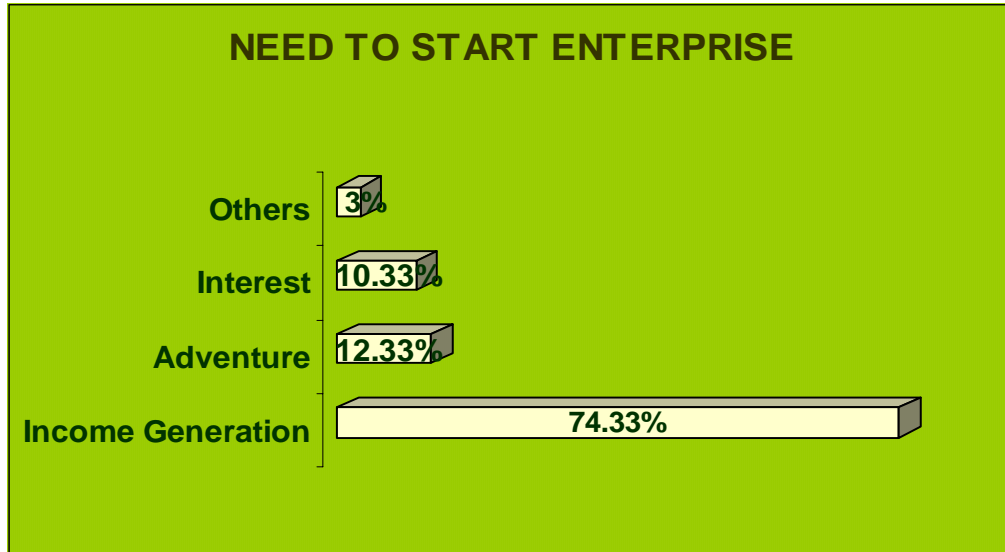


The collected data described that for most of the selected women sample, the source of motivation was none other than self, followed by motivation by family, friends and relatives.

**Table- 26  
Need to Start Enterprise**

Sr.No	Food Products	Income Generation	Adventure	Interest	Others	Total
1	Snack	43	08	05	04	60
2	Food Service	43	07	07	03	60
3	Khakhara, Thepla	50	04	06	00	60
4	Papad	50	07	03	00	60
5	Other	37	11	10	02	60
6	Total	223	37	31	09	300

**Figure -19**  
**Percentage Distribution of Need to Start Enterprise**



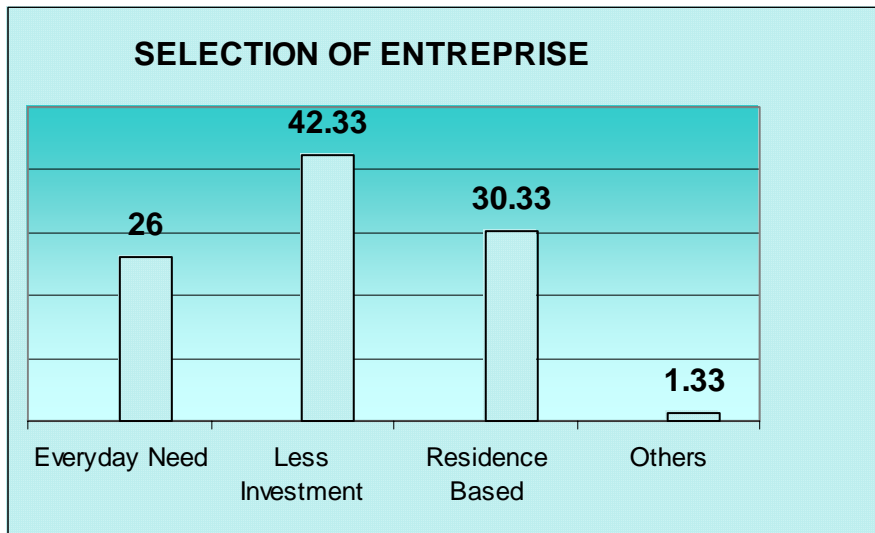
The above table shows that a 74.33% of women started food processing enterprise to generate income. Quite a few started because of interest or a sense of adventure.

**Table -27**  
**Selection of Enterprise**

Sr.No	Food Products	Everyday Need	Less Investment	Residence Based	Others	Total
1	Snack	08	38	14	00	60
2	Food Service	12	24	20	04	60
3	Khakhara, Thepla	16	26	18	00	60
4	Papad	16	25	19	00	60
5	Other	26	14	20	00	60
6	Total	78	127	91	04	300

**Figure -20**

**Percentage Distribution of Selection of Enterprise**



Large majority of selected sample considered less investment as the major criterion for selection of enterprise. It was followed by the option of residence based and every day need.

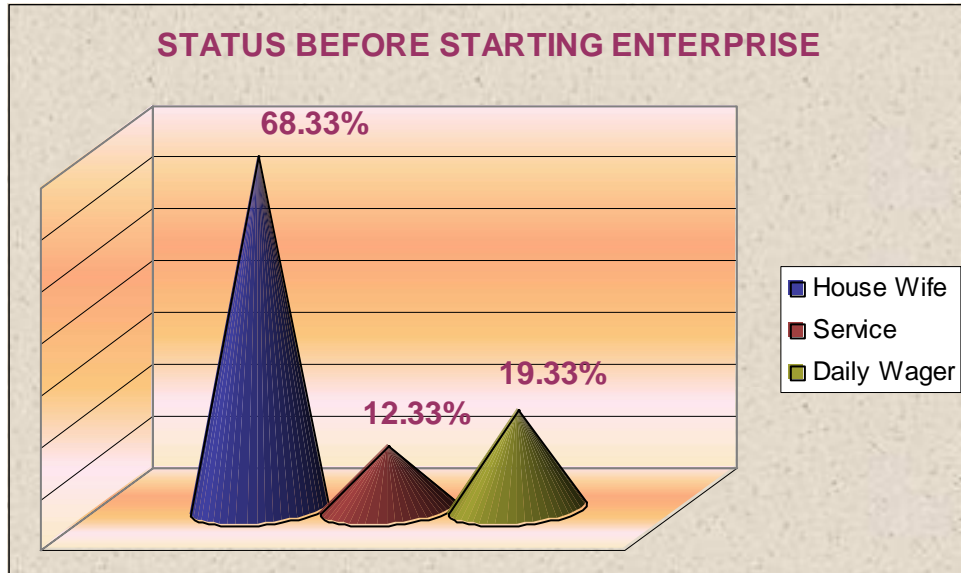
**Table -28**

**Status before Starting Enterprise**

Sr.No	Food Products	House Wife	Service	Daily Wager	Total
1	Snack	45	07	08	60
2	Food Service	42	10	08	60
3	Khakhara, Thepla	39	12	09	60
4	Papad	39	02	19	60
5	Other	40	06	14	60
6	Total	205	37	58	300

**Figure -21**

**Percentage Distribution of Status before Starting Enterprise**



Before starting enterprise, it was found that 68.33% of them were housewives and very few - 19.33% were daily wagers and 12.33% service women.

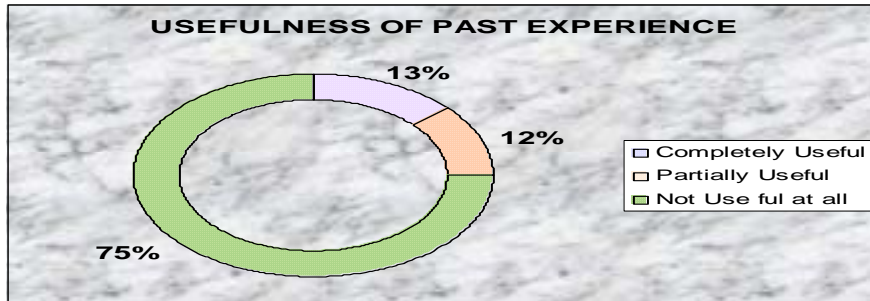
**Table - 29**

**Usefulness of past work experience**

Sr.No.	Food Products	Completely Useful	Partially Useful	Not Useful at all	Total
1	Snack	05	04	51	60
2	Food Service	08	06	46	60
3	Khakhara, Thepla	05	13	42	60
4	Papad	13	07	40	60
5	Other	09	05	46	60
6	Total	40	35	225	300



**Figure -22**  
**Percentage Distribution of Usefulness of Past Work Experience**



In majority of the cases, the past experience could not be of much help. Of the 225 women entrepreneurs, 205 were house wives (Fresher) as mention in table 28. Beside these women entrepreneurs 20 other also gained no benefit from the past work experience because it was found that most of the selected women were engaged in work which was completely different from the present work of food processing. However, 13 % and 12% also opined that past work experience was completely and partially useful.

**Table -30**  
**Types of Enterprise**

Sr. No.	Food Products	Individual	Partnership	Co – Operative Society	Total
1	Snack	60	00	00	60
2	Food Service	60	00	00	60
3	Khakhara, Thepla	57	03	00	60
4	Papad	59	01	00	60
5	Other	60	00	00	60
6	Total	296	04	00	300

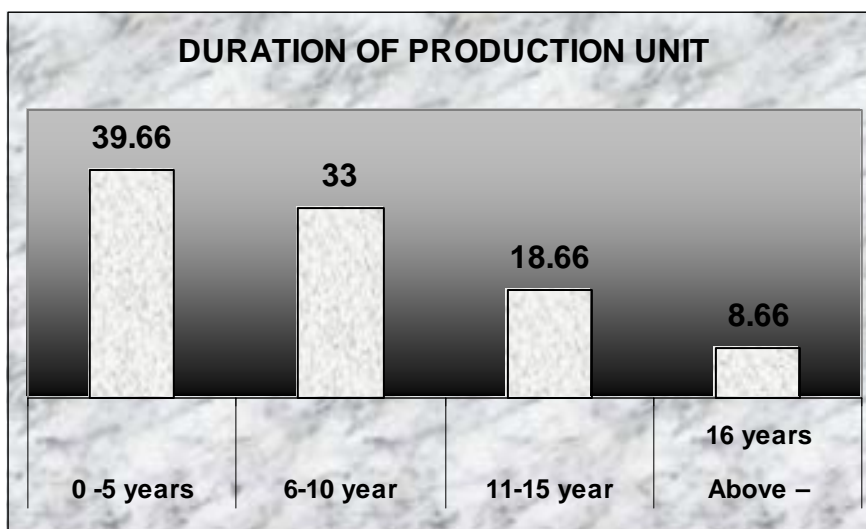
The data clearly show that a very large majority of selected women entrepreneurs engaged in food processing had individual enterprise. The sample selected for the study comprised of unorganized sector and hence no unit was registered.

**Table - 31**  
**Duration of Production Unit**

<b>Sr, No.</b>	<b>Food Products</b>	<b>0 -5 years</b>	<b>6-10 year</b>	<b>11-15 year</b>	<b>Above – 16 years</b>	<b>Total</b>
1	Snack	33	09	11	07	60
2	Food Service	30	16	09	05	60
3	Khakhara, Thepla	24	24	06	06	60
4	Papad	12	25	17	06	60
5	Other	20	25	13	02	60
6	Total	119	99	56	26	300

**Figure -23**

**Percentage Distribution of Duration of Production Unit**



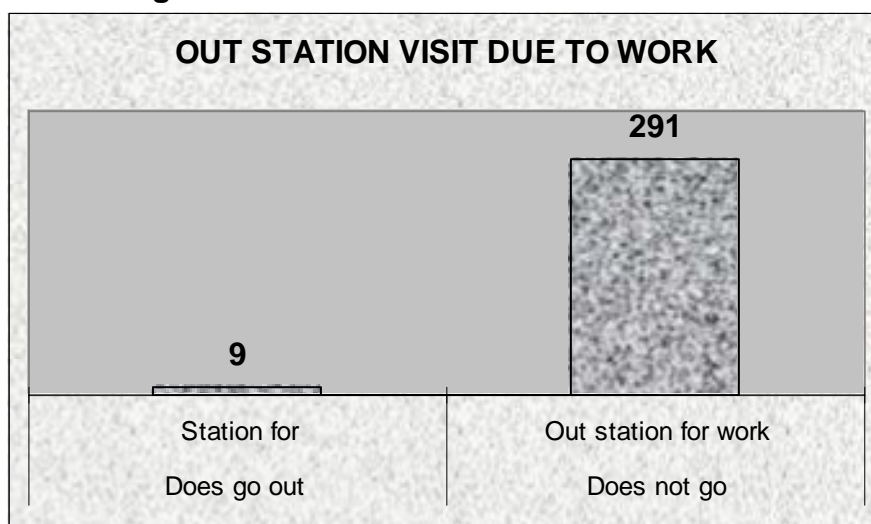
39.66% of the food processing units of selected women were 0 to 5 years old while there were 8.66 % numbers of units in existence beyond 16 years. This clearly points out that women are engaged in food processing enterprise and their number is increasing day by day since 15 years.

**Table -32**  
**Out station Visits due to Work**

Sr. No.	Food Products	Does go out Station for work	Does not go Out station for work	Total
1	Snack	04	56	60
2	Food Service	04	56	60
3	Khakhara, Thepla	00	60	60
4	Papad	00	60	60
5	Other	01	59	60
6	Total	09	291	300

**Figure -24**

**Percentage Distribution of out station Visits due to Work**

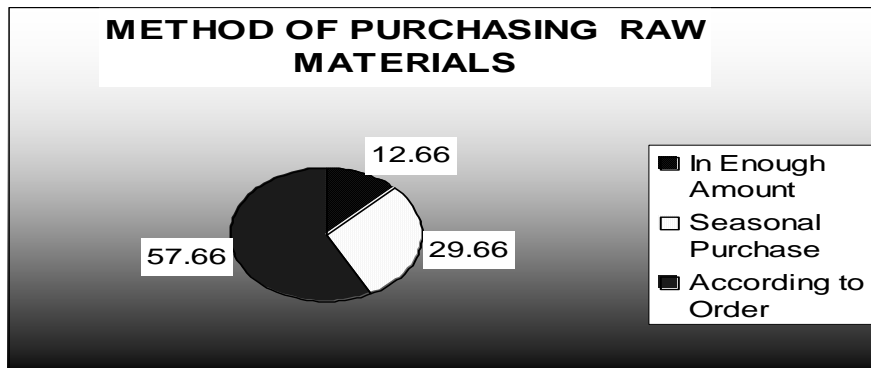


The data regarding outstation visits show that majority of selected women entrepreneurs engaged in food processing did not go out of station for their work. A few of them engaged in snacks and catering related enterprises visited out station for work related purposes. This may be because most of them had parallel responsibilities of home and children also. It may be also possible that majority of them may not have to go out station for raw materials, training, any such related work.

**Table -33**  
**Method of Purchasing Raw Materials**

Sr.No.	Food Products	In Enough Amount	Seasonal Purchase	According to Order	Total
1	Snack	12	14	34	60
2	Food Service	05	10	45	60
3	Khakhara, Thepla	05	18	37	60
4	Papad	04	30	26	60
5	Other	12	17	31	60
6	Total	38	89	173	300

**Figure -25**  
**Percentage Distribution of Method of Purchasing Raw Materials**

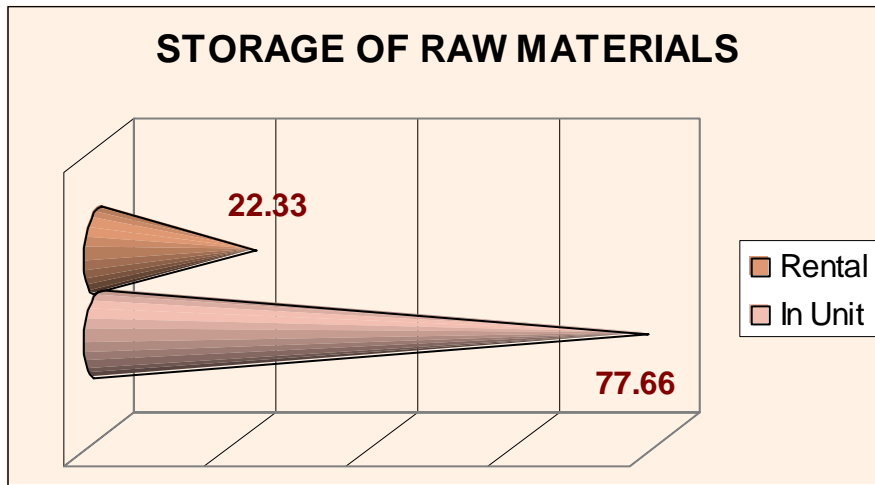


Purchasing details reveal that women entrepreneurs in all food processing fall under three categories. The number of women entrepreneurs opting for purchase according to order were more than those opting for seasonal purchase or bulk buying of raw materials.

**Table-34**  
**Storage of Raw Materials**

Sr.No.	Food Products	In Unit	Rental	Total
1	Snack	47	13	60
2	Food Service	47	13	60
3	Khakhara, Thepla	40	20	60
4	Papad	52	08	60
5	Other	47	13	60
6	Total	233	67	300

**Figure -26**  
**Percentage Distribution of Storage of Raw Materials**



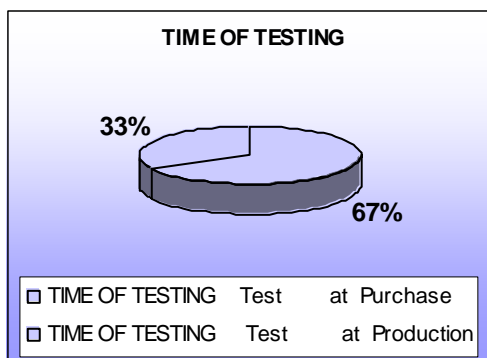
It was found that a large majority of selected women entrepreneurs stored their raw materials in their own unit. A fewer number opted for rental storage.

**Table -35**  
**Time and Type of Testing**

Sr. No.	Food Products	Testing of Time		Type Testing			Total
		Test at Purchase	Test at Production	Testing of Quantity	Testing of Quality	Test of Adulteration.	
1	Snack	49	11	19	24	17	60
2	Food Service	47	13	16	33	11	60
3	Khakhara, Thepla	39	21	16	30	14	60
4	Papad	31	29	25	34	01	60
5	Other	36	24	20	35	05	60
6	Total	202	98	96	156	48	300

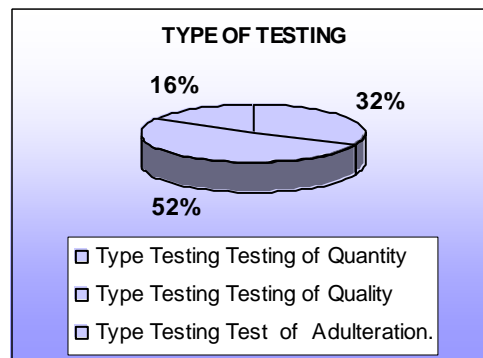
**Figure – 27**

**Percentage Distribution of Time testing**



**Figures -28**

**Percentage Distribution of Type of testing**



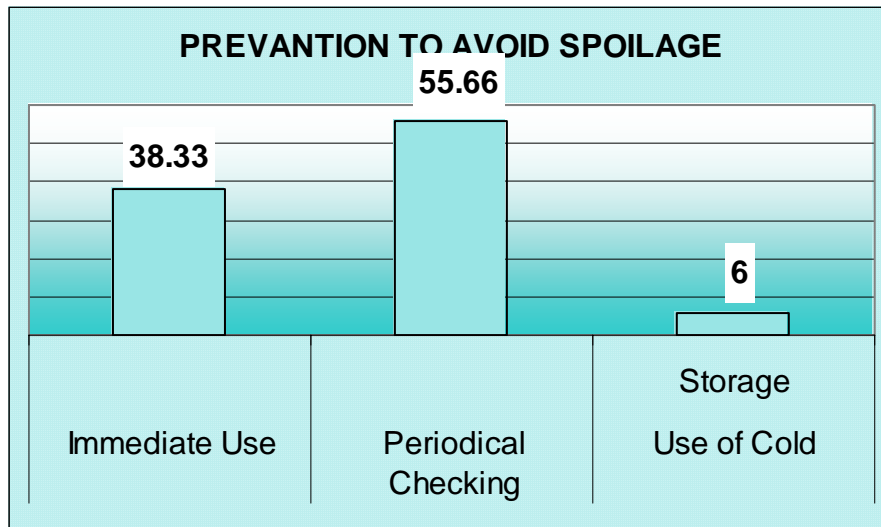
Large number of women entrepreneurs in all five food processing categories preferred to test raw materials at time of purchase. However some of them also did testing at various stages of production. Most of them believed that test at the time of purchase decreases the possibility of wastage and quality degradation during stages of production. The data in above table clearly point out that majority of women did testing of quality followed by test of quantity and test of adulteration.

The tests conducted for detecting adulteration mainly involved those for testing the presence of inferior quality adulterants added, or use of non permitted colours. No quality control checks were done to assess the quality of materials used for preparation of various food items.

**Table -36  
Prevention to Avoid Spoilage**

Sr.No.	Food Products	Immediate Use	Periodical Checking	Use of Cold Storage	Total
1	Snack	25	30	05	60
2	FoodService	25	35	00	60
3	Khakhara, Thepla	13	47	00	60
4	Papad	26	34	00	60
5	Other	26	21	13	60
6	Total	115	167	18	300

**Figure -29**  
**Percentage Distribution of Prevention to Avoid Spoilage**



In order to avoid spoilage 55.66 % of selected women entrepreneurs engaged in food processing preferred to check their food items periodically compared to those who preferred to use them immediately, only 6% preferred to use cold storage for prevention of spoilage.

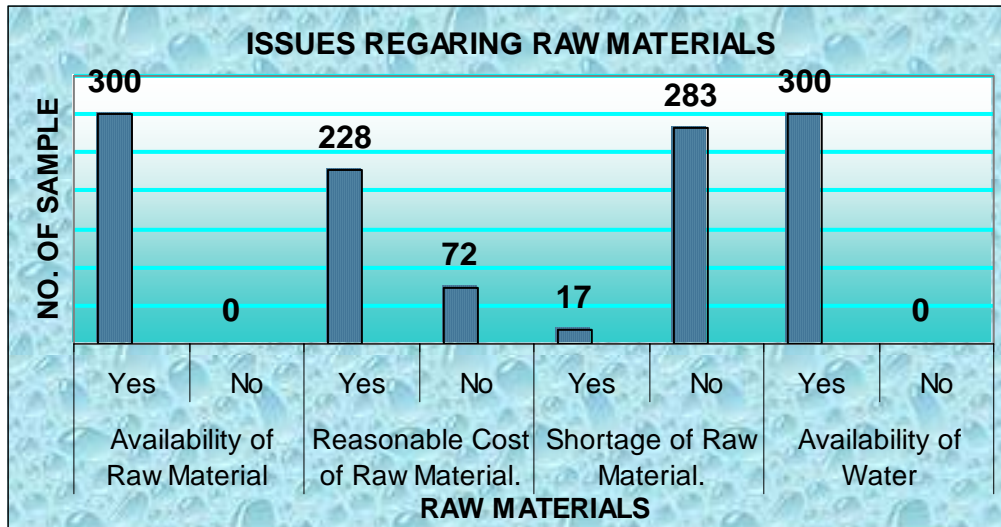
**Table -37**

**Issues Regarding Raw Materials**

Sr. No.	Food Products	Availability of Raw Material		Reasonable Cost of Raw Material.		Shortage Of Raw Material.		Availability of Water		Total
		Yes	No	Yes	No	Yes	No	Yes	No	
1	Snack	60	00	36	24	05	55	60	00	60
2	Food Service	60	00	40	20	00	60	60	00	60
3	Khakhara, Thepla	60	00	60	00	00	60	60	00	60
4	Papad	60	00	50	10	00	60	60	00	60
5	Other	60	00	42	18	12	48	60	00	60
6	Total	300	00	228	72	17	283	300	00	300

**Figure - 30**

**Issues Regarding Raw Materials**



The data regarding raw materials showed that all the selected women entrepreneurs engaged in food processing had easy availability of raw materials. More than half of them obtained their raw materials at reasonable rates. Majority of the selected women entrepreneurs did not face shortage of raw materials or water for food processing.

**Table - 38**

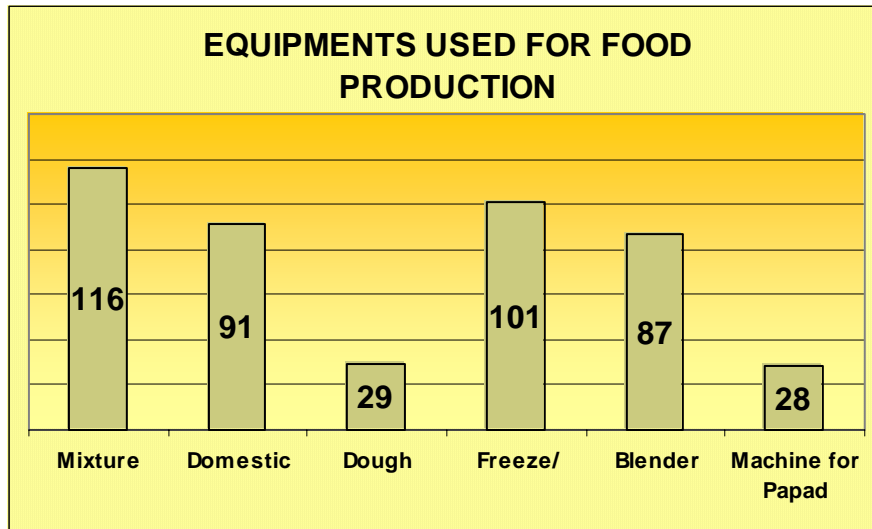
**Equipments used for Food Production**

Sr. No.	Food Products	Mixture	Domestic Floor Mill	Dough Making Machine	Freeze	Blender	Machine for Papad
1	Snack	37	20	01	10	23	00
2	Food Service	60	28	00	60	60	00
3	Khakhara, Thepla	00	22	16	00	00	00
4	Papad	00	20	12	00	00	28
5	Other	19	01	00	31	04	00
6	Total	116	91	29	101	87	28



**Figure -31**

**Equipments used for Food Production**



The figures related to use of equipments showed that a large majority of selected women entrepreneurs used mixture, followed by freeze, domestic flour mill, blender, dough making machine and papad making machine.

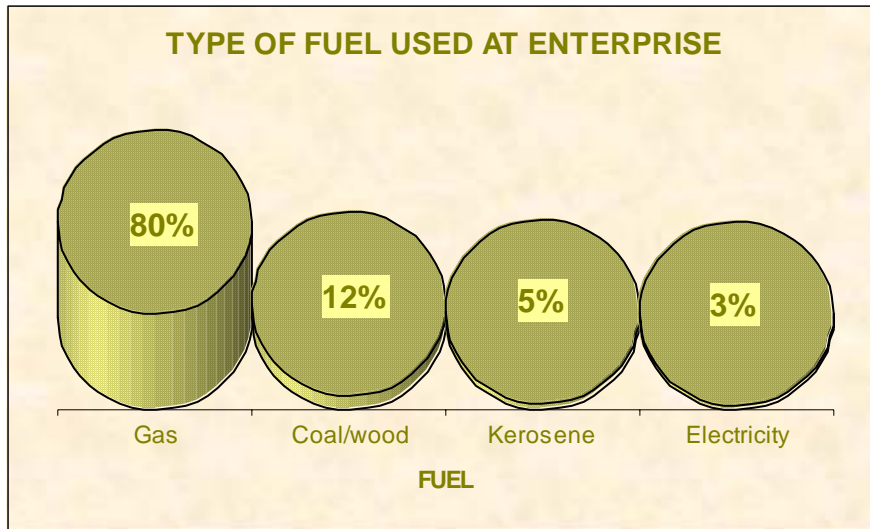
**Table - 39**

**Types of fuel Used**

Sr.No.	Food Products	Gas	Coal/wood	Kerosene	Electricity	Total
1	Snack	44	06	07	03	60
2	Food Service	60	00	00	00	60
3	Khakhara, Thepla	60	00	00	00	60
4	Papad	45	15	00	00	60
5	Other	31	15	02	12	60
6	Total	240	36	09	15	300

**Figure -32**

**Percentage Distribution of Types of fuel used**



80% of selected entrepreneurs used gas as fuel. Some of them also used coal, wood, kerosene and electricity. All the selected women entrepreneurs engaged in services and khakhara / thepla categories used gas as fuel for food processing.

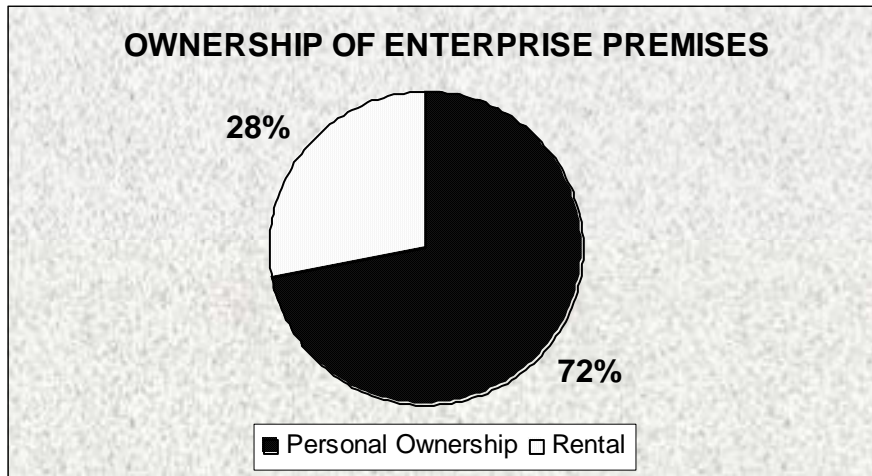
**Table – 40**

**Ownership of Enterprise Premises**

Sr.No.	Food Products	Personal Ownership	Rental	Total
1	Snack	44	16	60
2	Food Service	40	20	60
3	Khakhara, Thepla	36	24	60
4	Papad	47	13	60
5	Other	49	11	60
6	Total	216	84	300

**Figure -33**

**Percentage Distribution of Ownership of Enterprise Premises**



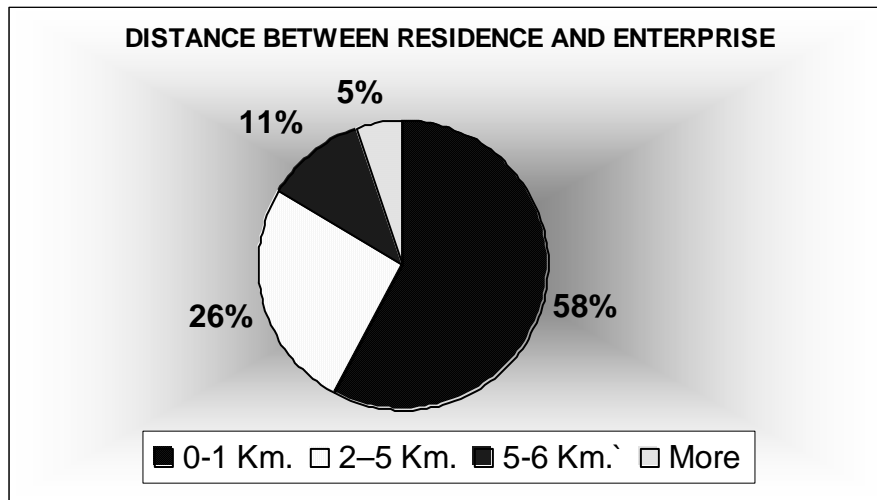
The above table reveals that a 72% of selected women entrepreneurs engaged in food processing owned the premises of their enterprises personally. There were 28% women entrepreneurs who managed their enterprises on rental premises. But in all categories of food processing, it was found that personal ownership was more than rental ones.

**Table – 41**

**Distance between Residence and Enterprise**

<b>Sr. No.</b>	<b>Food Products</b>	<b>0-1 Km.</b>	<b>2-5 Km.</b>	<b>5-6 Km.</b>	<b>More</b>	<b>Total</b>
1	Snack	30	21	09	00	60
2	Food Service	30	09	05	16	60
3	Khakhara, Thepla	31	20	09	00	60
4	Papad	40	15	05	00	60
5	Other	42	13	05	00	60
6	Total	173	78	33	16	300

**Figure -34**  
**Percentage Distribution of**  
**Distance between Residence and Enterprise**



The collected data showed that more than half of selected women entrepreneurs had their food processing enterprise very near to their residence. As the distance between enterprise and residence increased, the number of enterprise decreased. However some entrepreneurs had to go to a distance more than 10 Km. for their work. High cost of land near residence and unavailability of suitable land infrastructure may be the major factors for far off manufacturing locations.

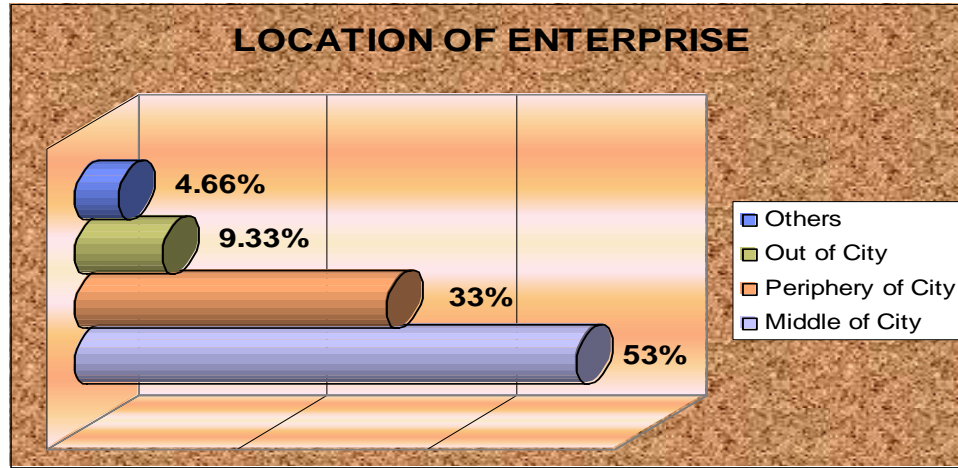
**Table - 42**

**Location of Enterprise**

Sr. No	Food Products	Middle of City	Periphery of City	Out of City	Others	Total
1	Snack	28	29	03	00	60
2	FoodService	38	05	03	14	60
3	Khakhara, Thepla	29	23	08	00	60
4	Papad	25	24	11	00	60
5	Other	39	18	03	00	60
6	Total	159	99	28	14	300

**Figure -35**

**Percentage Distribution of Location of Enterprise**



When the data were analyzed according to their location, it was found that more than 53% of the foods processing enterprises were in the middle of the city followed by those in the periphery of the city and those out of city. Some entrepreneurs provided spot services wherever needed.

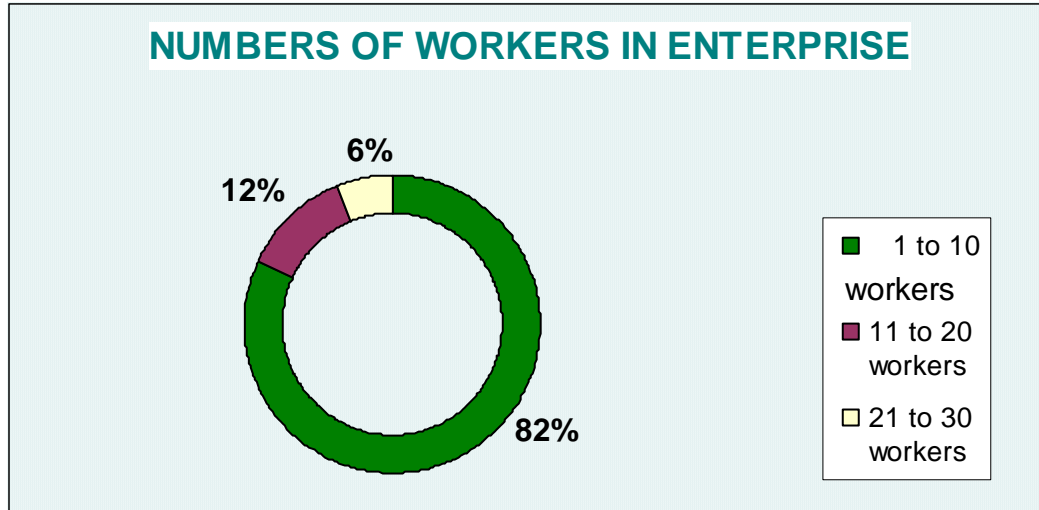
**Table 43**

**Numbers of Workers in the Enterprise**

Sr.No.	Food Products	1 to 10 workers	11 to 20 workers	21 to 30 workers	Total
1	Snack	53	07	00	60
2	Food Service	50	05	05	60
3	Khakhara, Thepla	47	10	03	60
4	Papad	42	10	08	60
5	Other	54	04	02	60
6	Total	246	36	18	300

**Figure -36**

**Percentage Distribution of  
Numbers of Workers in the Enterprise**



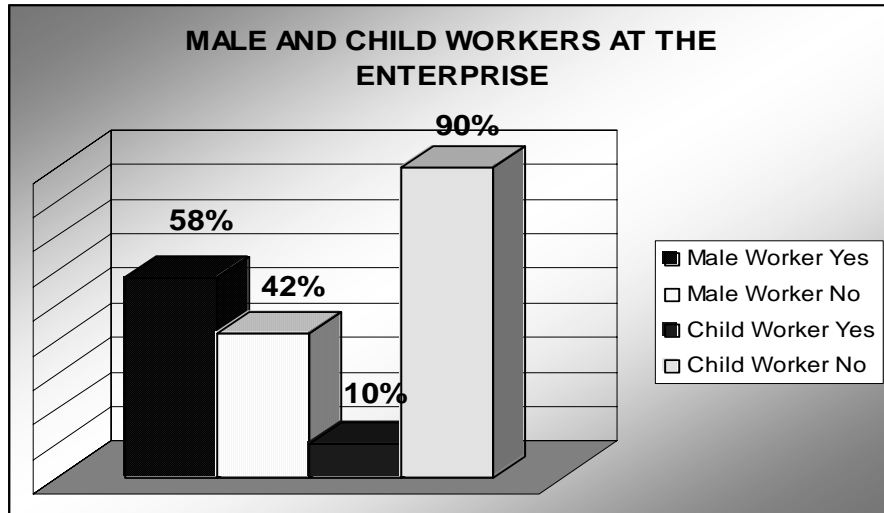
The data on number of workers showed that a very large majority of selected women entrepreneurs had 1 to 10 workers in their food processing enterprises. Those having 11 to 20 workers were exactly double than those having 21 to 30. However, no enterprise had more than 30 workers.

**Table – 44  
Male and Child Worker**

Sr.No.	Food Products	Male Worker		Child Worker		Total
		Yes	No	Yes	No	
1	Snack	40	20	09	51	60
2	Food Service	23	37	17	43	60
3	Khakhara, Thepla	49	11	00	60	60
4	Papad	45	15	00	60	60
5	Other	17	43	04	56	60
6	Total	174	126	30	270	300

**Figure -37**

**Percentage Distribution of Male and Child Worker**



Above table shows that as many as 58% units had male workers while only 10% units had child workers.

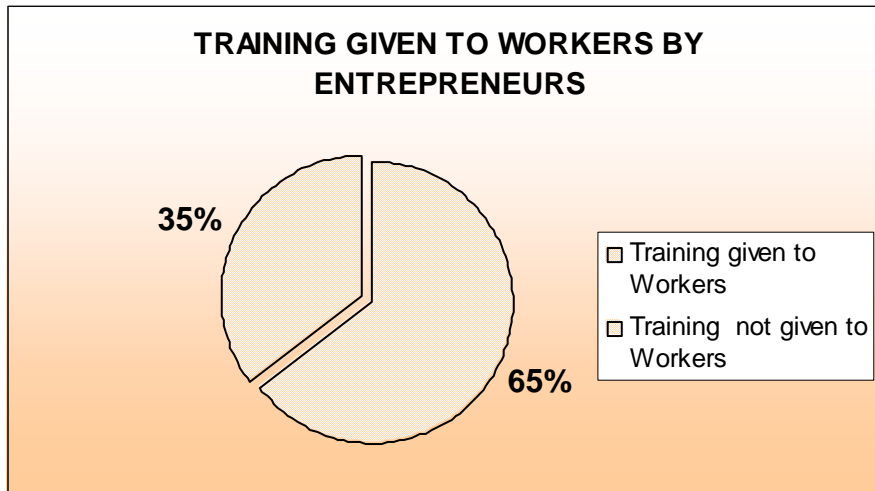
**Table -45**

**Training given to Workers by entrepreneurs**

Sr.No.	Food Products	Training given to Workers	Training not given to Workers	Total
1	Snack	34	26	60
2	Food Service	10	50	60
3	Khakhara, Thepla	50	10	60
4	Papad	60	00	60
5	Other	40	20	60
6	Total	194	106	300

**Figure-38**

**Training given to Workers by entrepreneurs**



Training, being an important aspect of entrepreneurship, was studied in various perspectives. It was seen that 65% of entrepreneurs gave training to their workers, while 35% did not.

**Table -46**

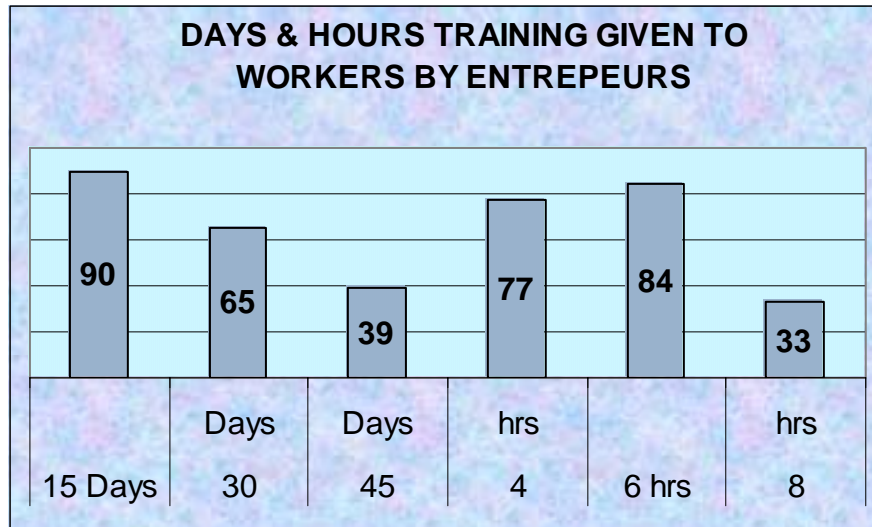
**Days & Hours of Training for Workers by Entrepreneurs**

S. r. N o.	Food Products	Training Given To Workers by Entrepreneurs						Total	
		Yes			No				
		194			106			300	
		15 Days	30 Days	45 Days	4 hrs	6 hrs	8 hrs	Total Days	Total Hrs
1	Snack	17	09	08	15	14	05	34	34
2	Food Service	08	02	00	07	03	00	10	10
3	Khakhara, Thepla	30	20	00	23	27	00	50	50
4	Papad	20	24	16	12	32	16	60	60
5	Other	15	10	15	20	08	12	40	40
6	Total	90	65	39	77	84	33	194	194



**Figure-39**

**Percentage Distribution of Days & Hours of Training for Workers by Entrepreneurs**



It was found that for most of enterprise the training period was of 15 days followed by those with 30 and 45 days respectively. It was found that majority of entrepreneurs trained their workers for six hours per day followed by those giving training for four and eight hours respectively.

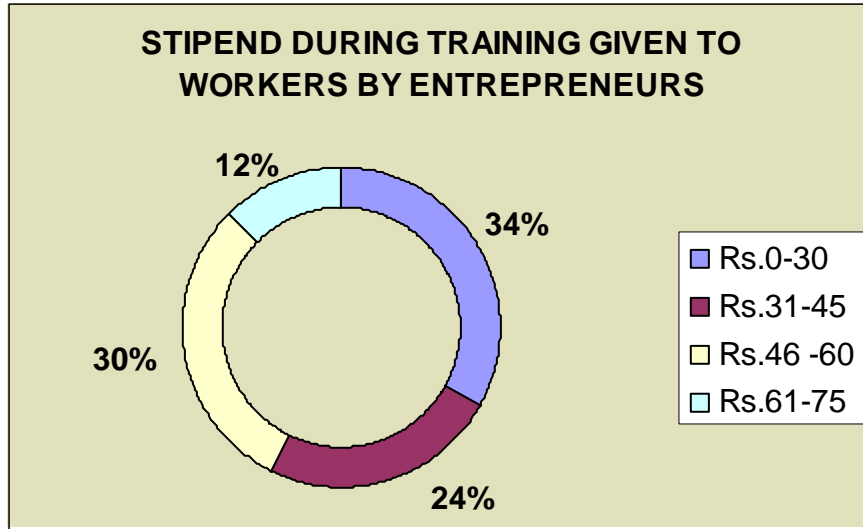
**Table -47**

**Stipend during Training Given To Workers by Entrepreneurs**

Sr. No.	Food Products	Rs.0-30 Per day	Rs.31-45 Per day	Rs.46 -60 Per day	Rs.61-75 Per day	Total
1	Snack	09	16	08	01	34
2	Food Service	02	06	02	00	10
3	Khakhara, Thepla	25	00	12	13	50
4	Papad	10	15	30	05	60
5	Other	18	10	07	05	40
6	Total	64	47	59	24	194

Figure – 40

Percentage Distribution of Stipend during Training Given To Workers by Entrepreneurs



Almost equal number of women entrepreneurs paid Rs. 0-30, 31 -45, 46 - 60 as stipend/per day to trainers. A few paid an amount higher than this as stipend/per day.

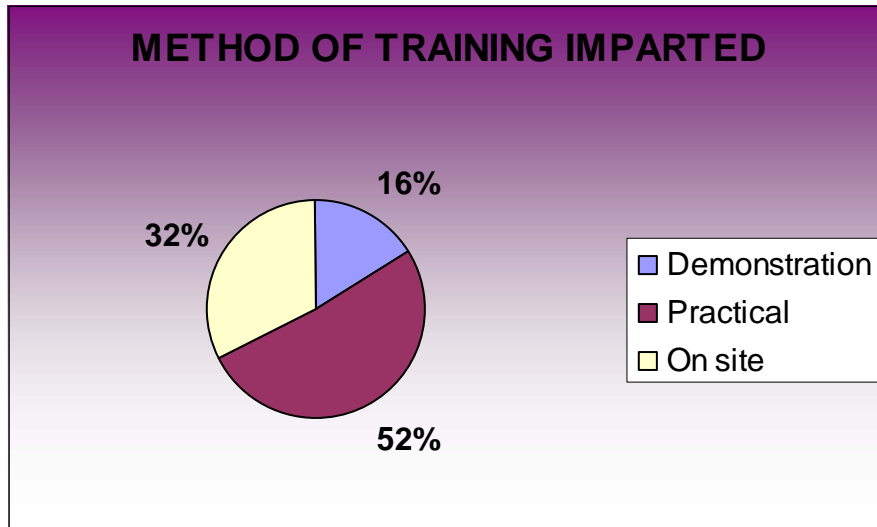
Table – 48

Method of Training Imparted

Sr.No.	Food Products	Demonstration	Practical	On site	Total
1	Snack	13	14	07	34
2	Food Service	02	06	02	10
3	Khakhara, Thepla	09	29	12	50
4	Papad	00	38	22	60
5	Other	08	12	20	40
6	Total	32	99	63	194

**Figure – 41**

**Percentage Distribution of Method of Training Imparted**



The data revealed that a large majority of women entrepreneurs preferred to give practical training followed by those using on site and demonstration techniques.

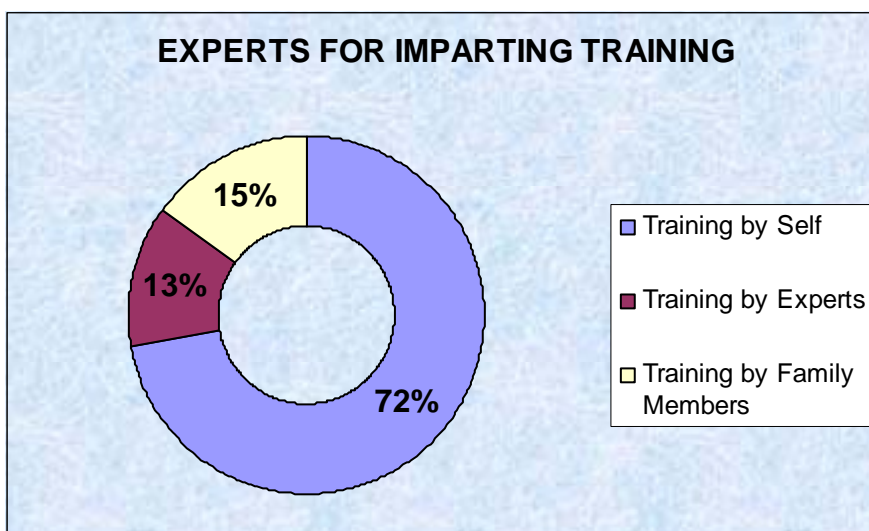
**Table -49**

**Experts for imparting training**

Sr. No.	Food Products	Training by Self	Training by Experts	Training by Family Members	Total
1	Snack	26	08	00	34
2	Food Service	10	00	00	10
3	Khakhara, Thepla	38	06	06	50
4	Papad	42	05	13	60
5	Other	24	06	10	40
6	Total	140	25	29	194

**Figure – 42**

**Percentage Distribution of Experts for Imparting Training**



The above table clearly depicts that 72% of the women entrepreneurs imparted training personally, whereas 15% cases family members also contributed to train workers for food processing. 13% took help of experts whenever needed.

**Table -50**

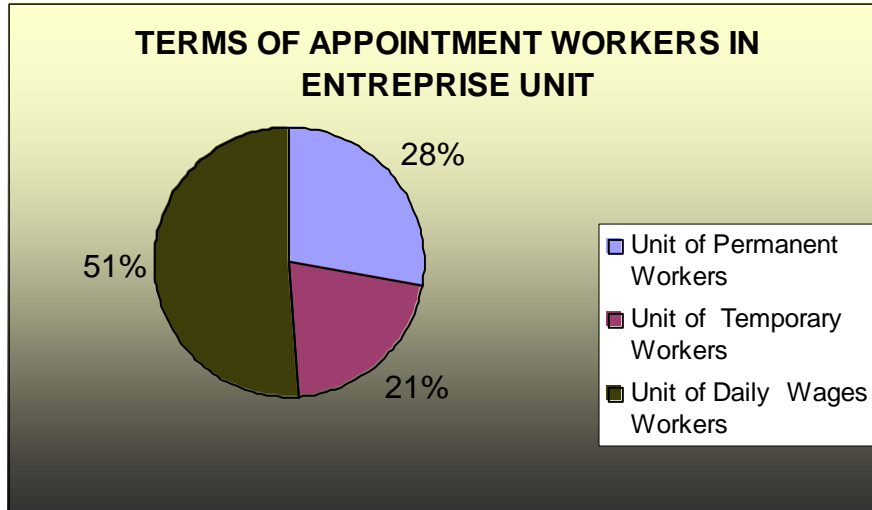
**Terms of Appointment of Workers in Enterprise Unit**

Sr.No.	Food Products	Unit of Permanent Workers	Unit of Temporary Workers	Unit of Daily Wages Workers	Total
1	Snack	15	07	38	60
2	Food Service	10	06	44	60
3	Khakhara, Thepla	16	07	37	60
4	Papad	12	33	15	60
5	Other	30	11	19	60
6	Total	83	64	153	300

- Permanent = Those who had worked more than 5 years
- Temporary = Those who had worked less than 2 years

**Figure – 43**

**Percentage Distribution of Terms of Appointment of Workers in Enterprise Unit**



In case of appointment of workers, the collected data showed that 51% selected women entrepreneurs had employed daily wagers. 28% selected women entrepreneurs had employed permanent, who had worked more than 5 years. 21% selected women entrepreneurs had employed temporary workers, who had worked less than 2 years.

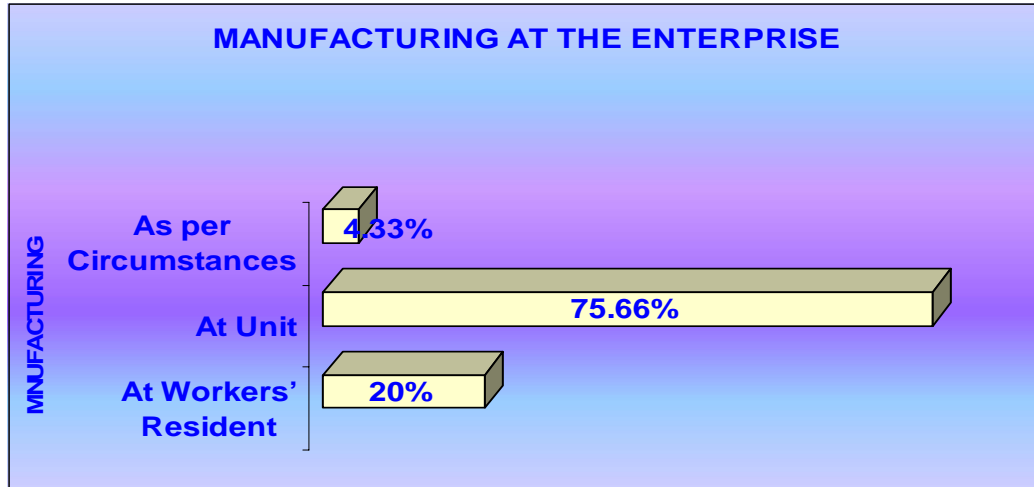
**Table – 51**

**Number of Units and Site of Production / Work**

Sr.No.	Food Products	At Workers' Resident	At Unit	As per Circumstances	Total
1	Snack	00	60	00	60
2	Food Service	00	47	13	60
3	Khakhara, Thepla	30	30	00	60
4	Papad	30	30	00	60
5	Other	00	60	00	60
6	Total	60	227	13	300

**Figure – 44**

**Percentage Distribution of Numbers of Units and Site of Production / Work**



In case of snacks and the other category, the data showed that all the entrepreneurs produced their food items at their unit only. The entrepreneurs producing Thepala and Papad at home and at unit were exactly same. Whereas more number of entrepreneurs providing food related services at the place of the unit than at workers' residence

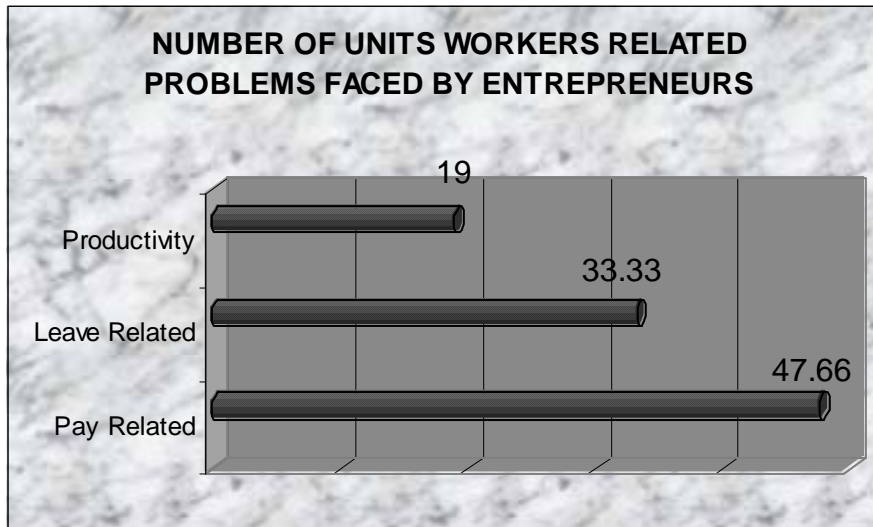
**Table-52**

**Numbers of Units and Workers Related Problems Faced By Entrepreneurs**

Sr. No	Food Products	Pay Related	Leave Related	Productivity	Total
1	Snack	26	20	14	60
2	Food Service	28	24	08	60
3	KhakharThepala	37	13	10	60
4	Papad	30	17	13	60
5	Other	22	26	12	60
6	Total	143	100	57	300

**Figure – 45**

**Percentage Distribution of Problems of Workers Faced by Entrepreneurs**



The data in above table clearly indicates that majority of problems were in terms of wages followed by those with respect to leave and productivity.

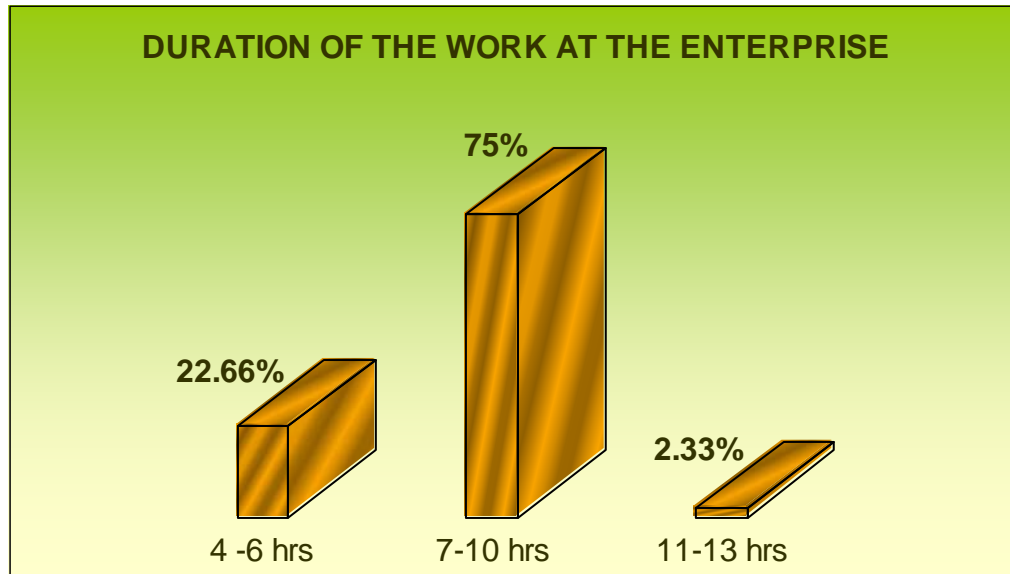
**Table -53**

**Duration of the Work at the Enterprise**

Sr.No.	Food Products	4 -6 hrs	7-10 hrs	11-13 hrs	Total
1	Snack	22	33	05	60
2	Food Service	11	47	02	60
3	Khakhara, Thepla	00	60	00	60
4	Papad	10	50	00	60
5	Other	25	35	00	60
6	Total	68	225	07	300

**Figure – 46**

**Percentage Distribution of Duration of the Work at the Enterprise**



It was seen that 75% of enterprises worked for 7 to 10 hours followed by 4 to 6 hours and 11 to 13 hours respectively. This may be because many of workers were females and they had to attend to other household responsibilities also.

**Table -54**

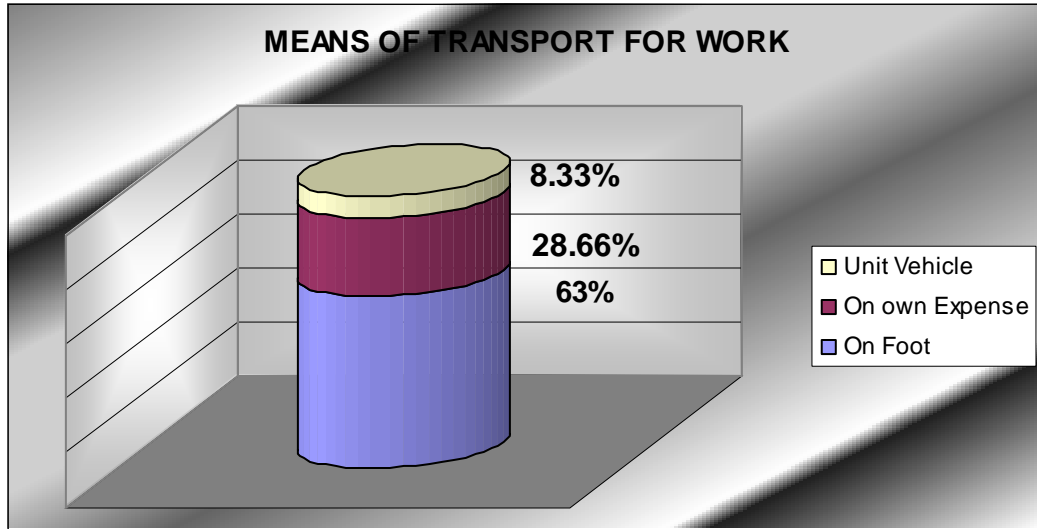
**Means of Transport for Worker**

Sr. No.	Food Products	On Foot	On own Expense	Unit Vehicle	Total
1	Snack	32	28	00	60
2	Food Service	29	18	13	60
3	Khakhara, Thepla	40	20	00	60
4	Papad	42	06	12	60
5	Other	46	14	00	60
6	Total	189	86	25	300



**Figure – 47**

**Percentage Distribution of Means of Transport for Workers**



The data with respect to transportation showed that majority of workers used to come to their work place on foot followed by those who traveled at their own expense and by unit vehicle respectively..

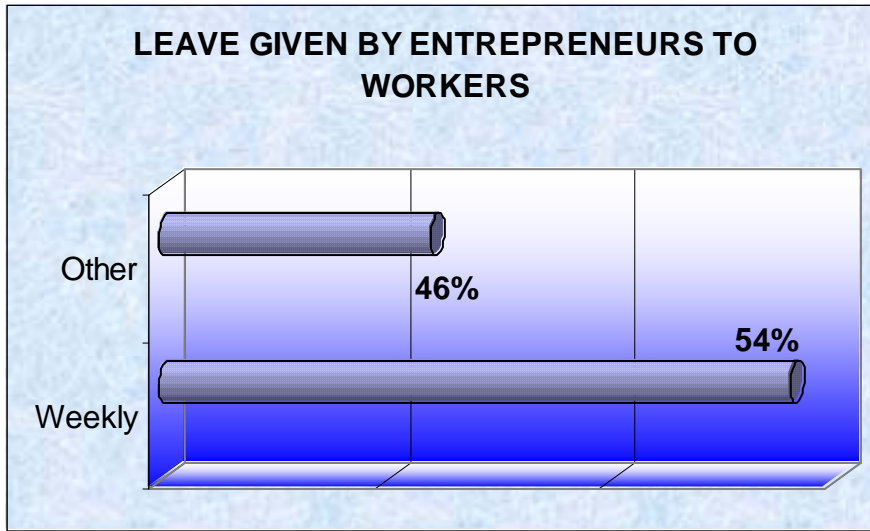
**Table – 55**

**Leave given by entrepreneurs to workers**

Sr.No.	Food Products	Weekly	Other	Total
1	Snack	51	09	60
2	Food Service	47	13	60
3	Khakhara, Thepla	22	38	60
4	Papad	14	46	60
5	others	28	32	60
6	total	162	138	300

**Figure – 48**

**Percentage Distribution of Leave given by entrepreneurs to workers**



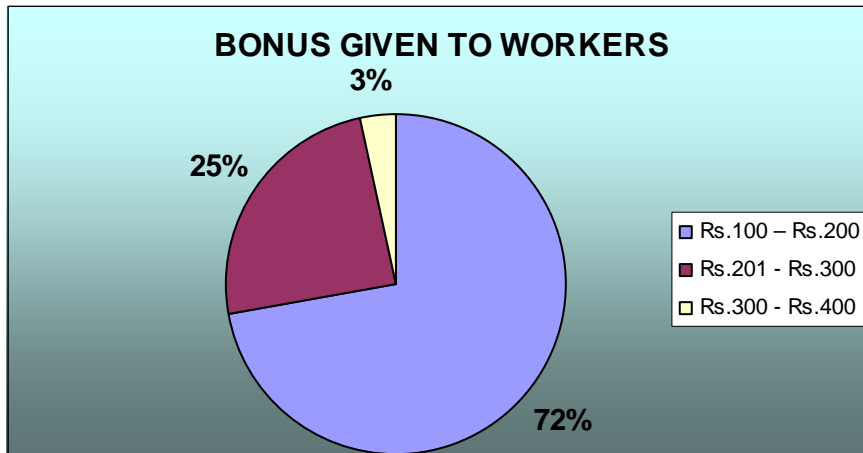
For a 54% of entrepreneurs leave / layoff were when there was no work, in other words there was no target to be met. 46% entrepreneurs followed weekly leave pattern.

**Table -56  
Bonus given to Workers**

Sr. No.	Food Products	Bonus given to workers			Total
		Yes	No		
		187	113		300
		<b>Rs.100</b> -	<b>Rs.201</b> -	<b>Rs.300</b> -	
		<b>Rs.200</b>	<b>Rs.300</b>	<b>Rs.400</b>	
1	Snack	37	08	00	45
2	Food Service	23	11	00	34
3	Khakhara, Thepla	18	10	02	30
4	Papad	36	12	04	52
5	others	21	05	00	26
6	Total	135	46	06	187

**Figure – 49**

**Percentage Distribution of Bonus given to Workers**



The details of bonus showed that only about half the workers were given bonus. Mostly they were paid about Rs. 100 to 200 as bonus. Only few selected women entrepreneurs gave more than the above mentioned amount as bonus.

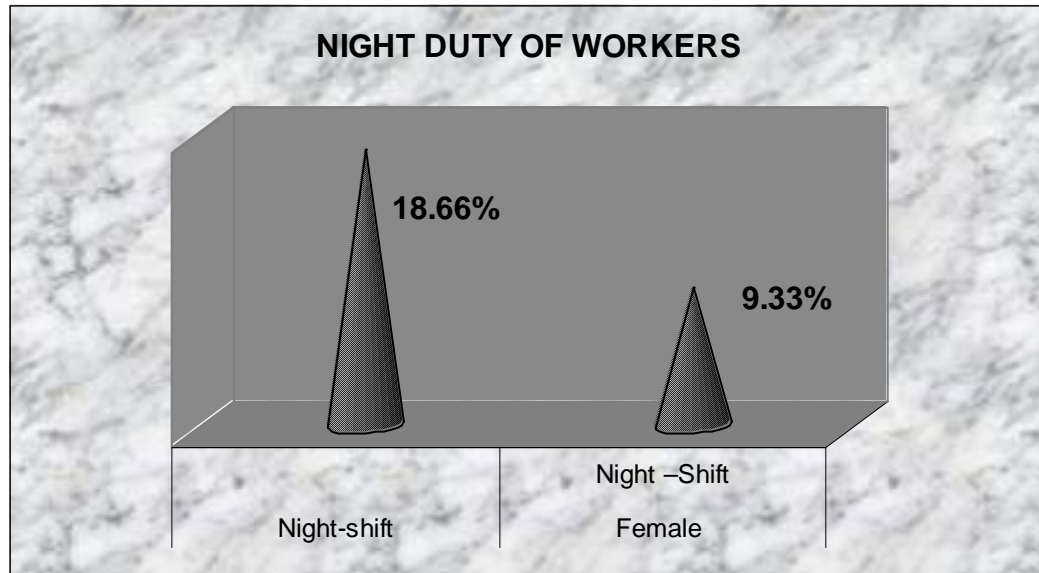
**Table -57**

**Number of Units Engaging Workers in Night Duty and Female Night Shift**

Sr.No.	Food Products	Night-shift		Female Night –Shift	
		Yes	No	Yes	No
1	Snack	11	49	10	50
2	Food Service	13	47	13	47
3	Khakhara,Thepla	17	43	03	57
4	Papad	09	51	02	58
5	others	06	54	00	60
6	Total	56	244	28	272

**Figure – 50**

**Percentage Distribution of Number of Units Engaging Workers in Night Duty and Female Night Shift**



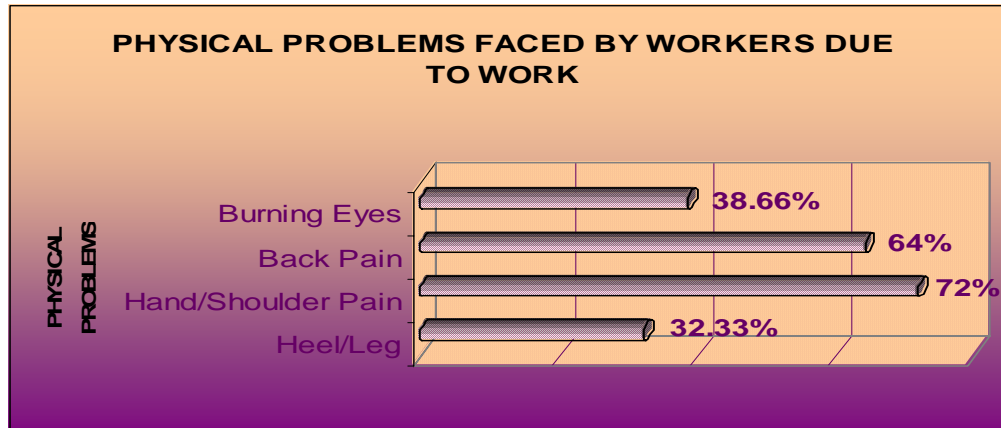
It was found that 18.66% of units took night shifts and out of them only 9.33% % units had females working in night shifts. This may be due to family responsibilities and security reasons. Females could not stay back at night.

**Table -58**

**Physical Problems Faced By Workers Due To Work**

Sr. No	Food Products	Heel/ Leg Pain	Hand/Shoulder Pain	Back Pain	Burning Eyes
1	Snack	32	50	40	26
2	Food Service	39	38	38	30
3	Khakhara, Thepla	12	54	45	41
4	Papad	06	55	52	08
5	Others	08	19	18	11
6	Total	97	216	193	116

**Figure – 51**  
**Percentage distribution of Physical problems faced by workers due to work**



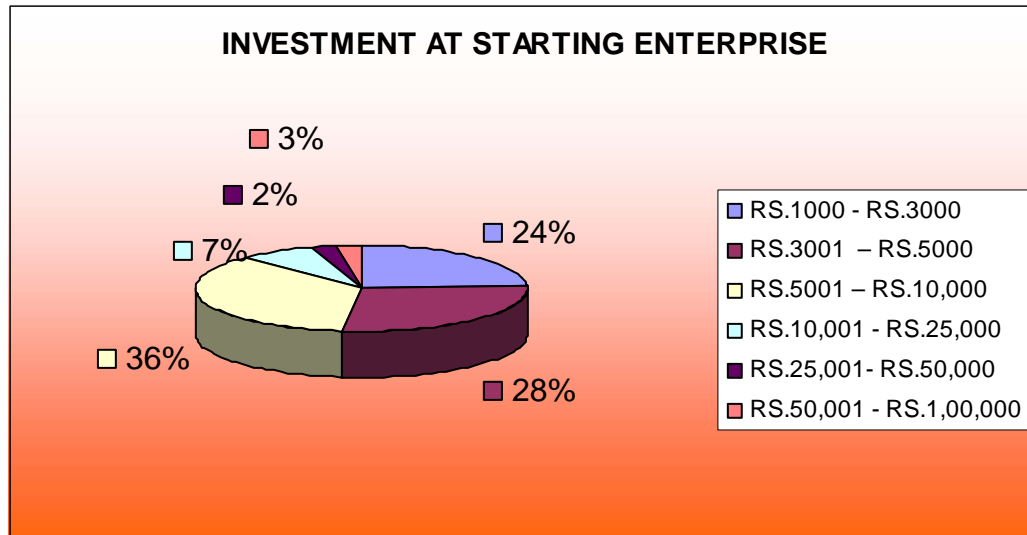
The work of food processing involved hand and shoulder to a maximum extent. Thus, it was found that workers suffering from hand and shoulder pain were maximum in number. It was followed by back pain may be because of long hours of sitting or because of lifting heavy loads. Eye burning was also found among many workers, may be due to long hours of cooking and smoke. As compared to others, problems regarding leg pain and heel pain were found to lesser extent among the workers of food processing entrepreneurs.

**Table -59**  
**Investment at Starting Enterprise**

S r · N o	Food Products	RS.1000	RS.3001	RS.5001	RS.10,001	RS.25,001	RS.50,001
		- RS.3000	- RS.5000	- RS.10,000	- RS.25,000	- RS.50,000	- RS.1,00,000
1	Snack	11	18	21	07	02	01
2	FoodService	09	18	23	08	01	01
3	Khakhara, Thepla	14	16	22	03	03	02
4	Papad	16	23	16	02	01	02
5	others	24	11	19	03	01	02
6	total	74	86	101	23	08	08

Figure – 52

Percentage Distribution of Investment at Start



Investment data shows that at the start most of women entrepreneurs invested a sum of Rs. 5000 to 10,000 whereas minimum number invested an amount higher than Rs. 25,000.

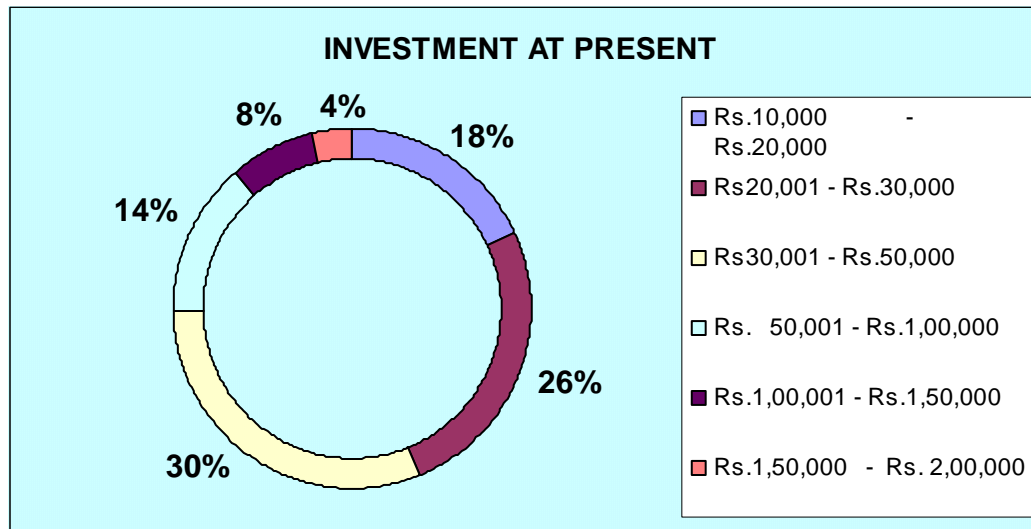
Table -60

Investment at Present

S r. N o. .	Food Products	Rs.10,000	Rs20,001	Rs30,001	Rs. 50,001	Rs.1,00,001	Rs.1,50,000
		Rs.20,000	Rs.30,000	Rs.50,000	Rs.1,00,000	Rs.1,50,000	Rs. 2,00,000
1	Snack	09	24	13	05	04	05
2	Food Service	06	15	24	10	04	01
3	Khakhara, Thepla	04	15	25	10	05	01
4	Papad	15	15	16	07	05	02
5	others	20	09	14	10	05	02
6	total	54	78	92	42	23	11

**Figure – 53**

**Percentage Distribution of Investment at Present**



After consolidation and development of enterprises, the average investment rose substantially in most of the units. However, the average investment remained between Rs. 30,000 to Rs. 50,000 in nearly one third of sample units. Only handful of units had seen investment rising beyond one lakh.

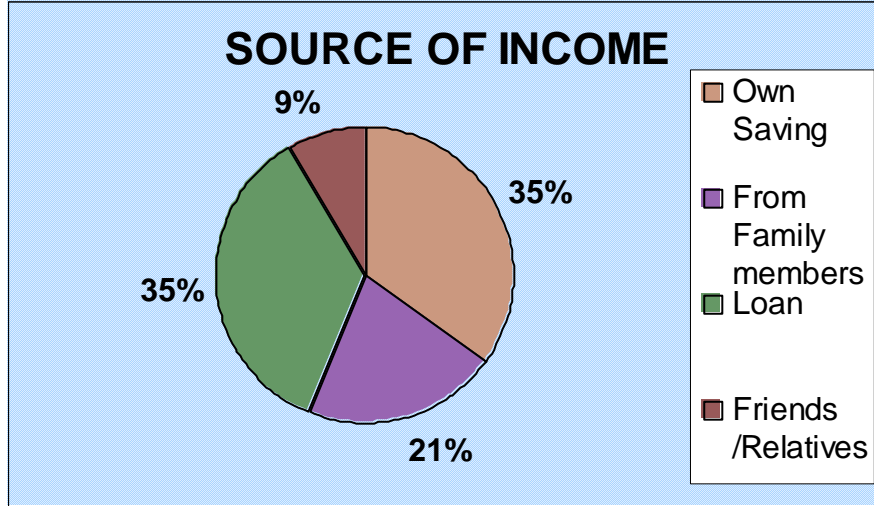
**Table -61**

**Source of Investment**

Sr. No.	Food Products	Own Saving	From Family members	Loan	Friends/ Relatives	Total
1	Snack	17	14	26	03	60
2	Food Service	19	15	24	02	60
3	Khakhara, Thepla	25	08	17	10	60
4	Papad	22	12	16	10	60
5	Others	22	14	23	01	60
6	Total	105	63	106	26	300

**Figure – 54**

**Percentage Distribution of Source of Investment**



The data in above table showed that almost equal number of selected women entrepreneurs' investment came from own saving or they preferred to take loan. It was found that lesser number of entrepreneurs had borrowed money from family or friends to start their enterprise.

**Table -62**

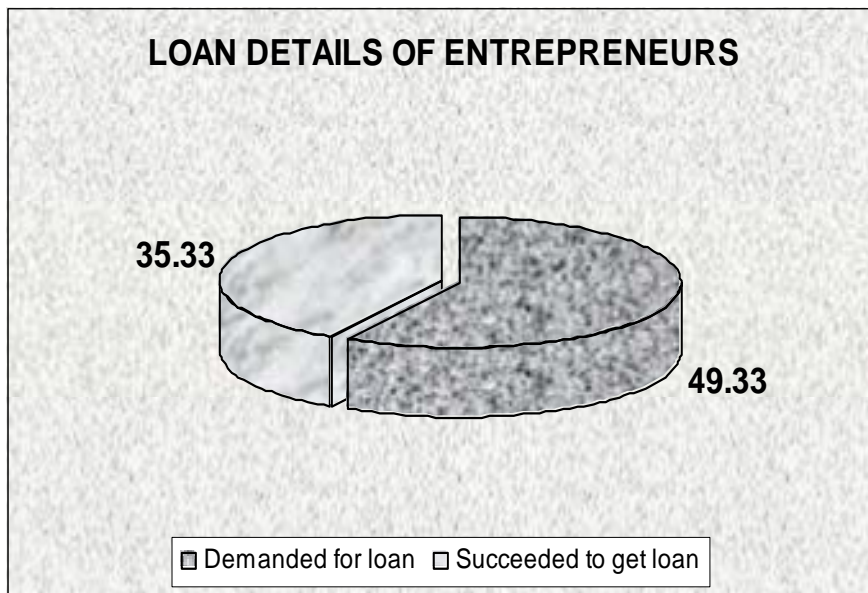
**Loan Details of Entrepreneurs**

Sr.No.	Food Products	Demanded for loan	Succeeded to get loan
1	Snack	32	26
2	Food Service	26	24
3	Khakhara, Thepla	24	17
4	Papad	36	16
5	others	30	23
6	Total	148	106



**Figure – 55**

**Percentage Distribution of Loan Details of Entrepreneurs**



The data regarding loan showed that 49.33% entrepreneurs wanted to take loan but 35.33% entrepreneurs were successful in obtaining loan.

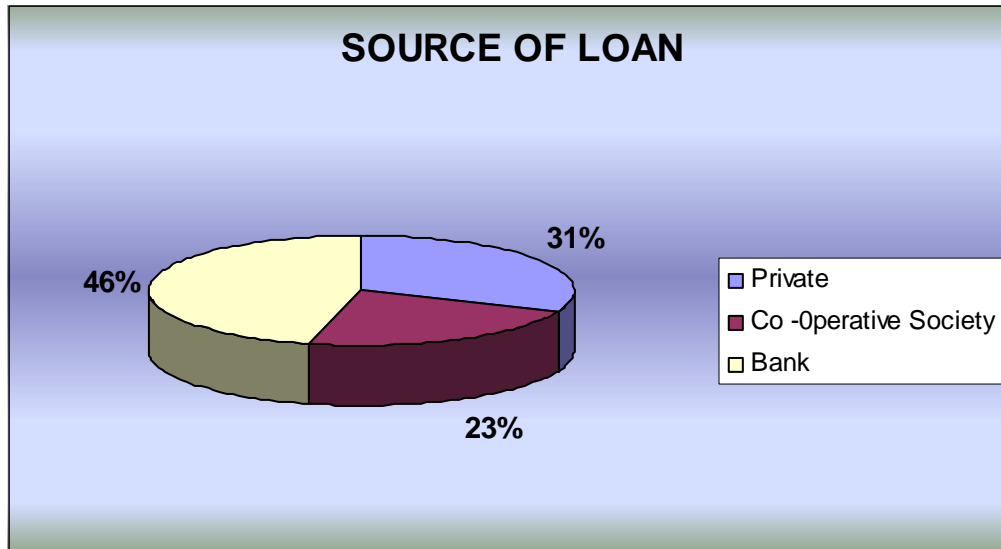
**Table -63**

**Sources of Loan**

Sr,No.	Food Products	Private	Co - Operative Society	Bank	Total
1	Snack	11	04	11	26
2	Food Service	04	07	13	24
3	Khakhara, Thepla	04	07	06	17
4	Papad	08	04	04	16
5	others	06	02	15	23
6	Total	33	24	49	106

**Figure – 56**

**Percentage Distribution of Sources of Loan**



The table shows that 46% of the entrepreneurs obtained loans from banks followed by private sector and co –operatives respectively.

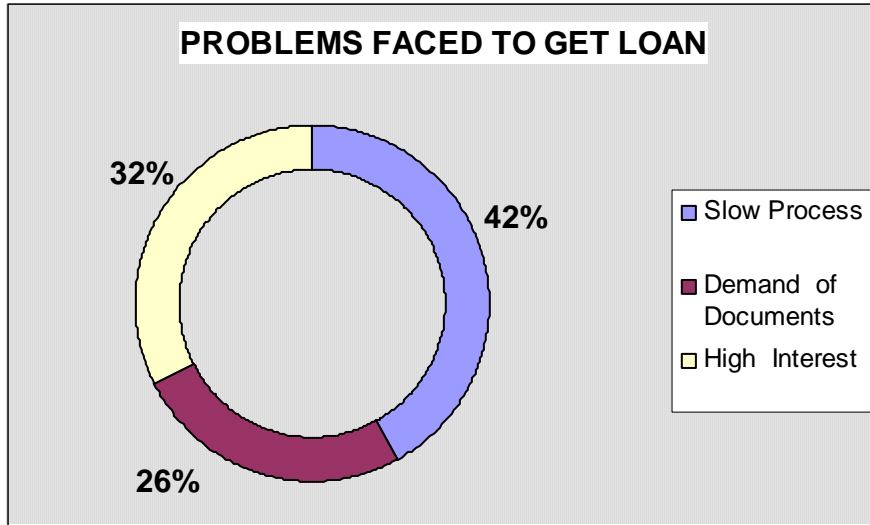
**Table -64**

**Problems faced to get Loan**

Sr.No.	Food Products	Slow Process	Demand of Documents	High Interest	Total
1	Snack	15	03	14	32
2	Food Service	07	10	09	26
3	Khakhara, Thepla	11	06	07	24
4	Papad	11	15	10	36
5	others	18	04	08	30
6	Total	62	38	48	148

**Figure – 57**

**Percentage Distribution of Problems faced to get Loan**



Majority of entrepreneurs felt that obtaining loan was slow process. Entrepreneurs also complained of high interest rates and procedural delays such as documents and securities.

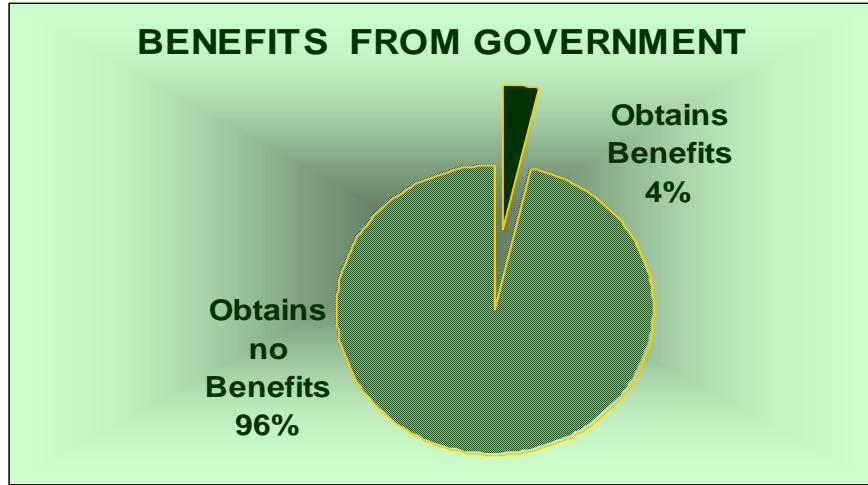
**Table -65**

**Benefits from Government**

Sr.No.	Food Products	Obtains Benefits	Obtains no Benefits	Total
1	Snack	01	59	60
2	Food Service	00	60	60
3	Khakhara, Thepla	00	60	60
4	Papad	04	56	60
5	Others	06	54	60
6	Total	11	289	300

**Figure – 58**

**Percentage Distribution of Benefits from Government**



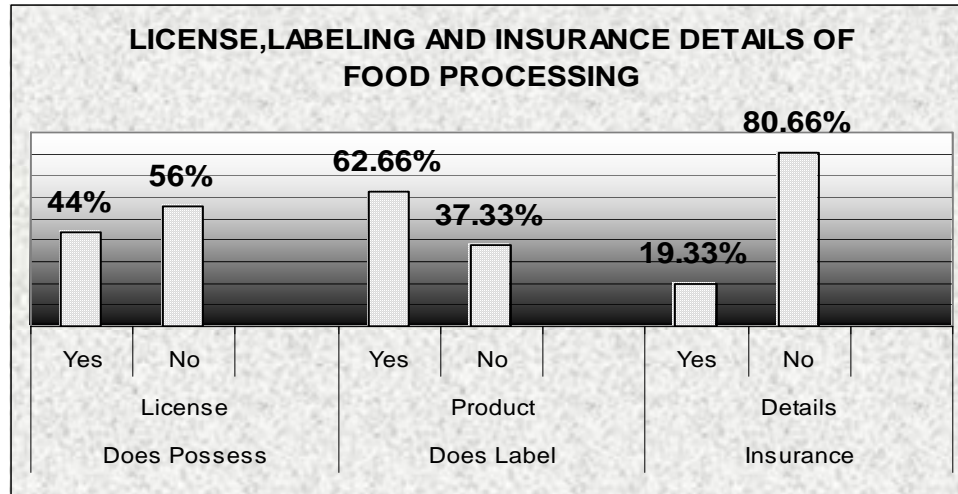
4% entrepreneurs took benefit of loan\ schemes of C.E.D. (Centre of entrepreneur’s development) E.D.P. (Entrepreneurs development programme). 96% entrepreneurs of the sample asserted that they obtained no benefits from government. This may be because either they are unaware of various government schemes under which financial assistance is given or they may have not made the necessary efforts in the right direction.

**Table -66**

**License, Labeling and Insurance Details of Food Production**

Sr. No	Food Products	Does Possess License			Does Label Product			Insurance Details		
		Yes	No	Total	Yes	No	Total	Yes	No	Total
1	Snack	28	32	60	54	06	60	13	47	60
2	Food Service	18	42	60	60	00	60	04	56	60
3	Khakhara ,Thepla	30	30	60	27	33	60	11	49	60
4	Papad	20	40	60	17	43	60	18	42	60
5	others	36	24	60	30	30	60	12	48	60
6	Total	132	168	300	188	112	300	58	242	300

**Figure – 59**  
**Percentage Distribution of**  
**License, Labeling and Insurance Details of Food Production**



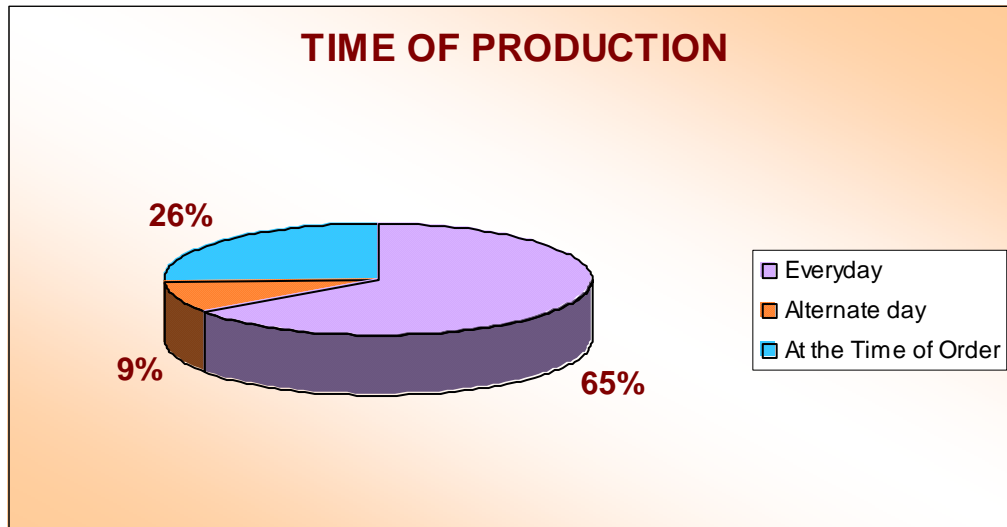
More than half of the selected women entrepreneurs engaged in food processing did not possess any license for food processing. A large majority of them labeled their products because they found labeling to be very important for the sale of food products. The data regarding insurance showed that a very few entrepreneurs had obtained insurances.

**Table -67**  
**Time of Production**

Sr. No.	Food Products	Every day	Alternate day	At the Time of Order	Total
1	Snack	36	24	00	60
2	Food Service	47	00	13	60
3	Khakhara, Thepla	30	00	30	60
4	Papad	50	00	10	60
5	Others	32	04	24	60
6	Total	195	28	77	300

**Figure – 60**

**Percentage Distribution of Time of Production**



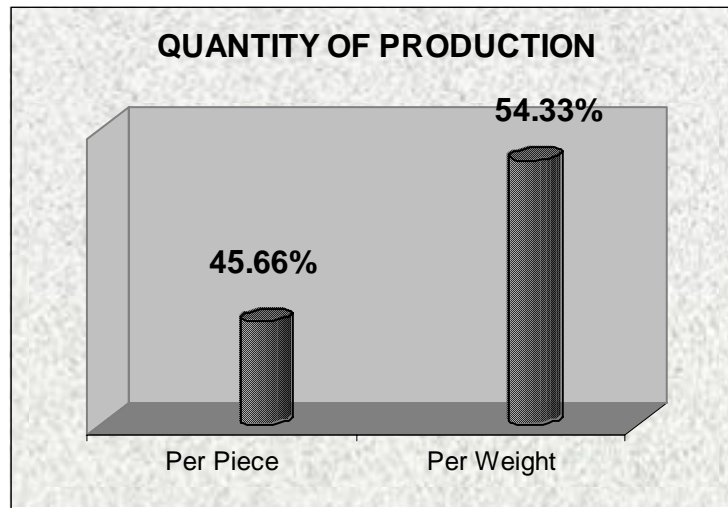
Most of the selected entrepreneurs produced their food products on daily basis, whereas there were some who did production on alternate day or as per a requirement.

**Table -68**  
**Quantity of Production**

Sr.No.	Food Products	Per Piece	Per Weight	Total
1	Snack	36	24	60
2	Food Service	60	00	60
3	Khakhara, Thepla	30	30	60
4	Papad	00	60	60
5	others	11	49	60
6	Total	137	163	300

**Figure – 61**

**Percentage Distribution of Quantity of Production**



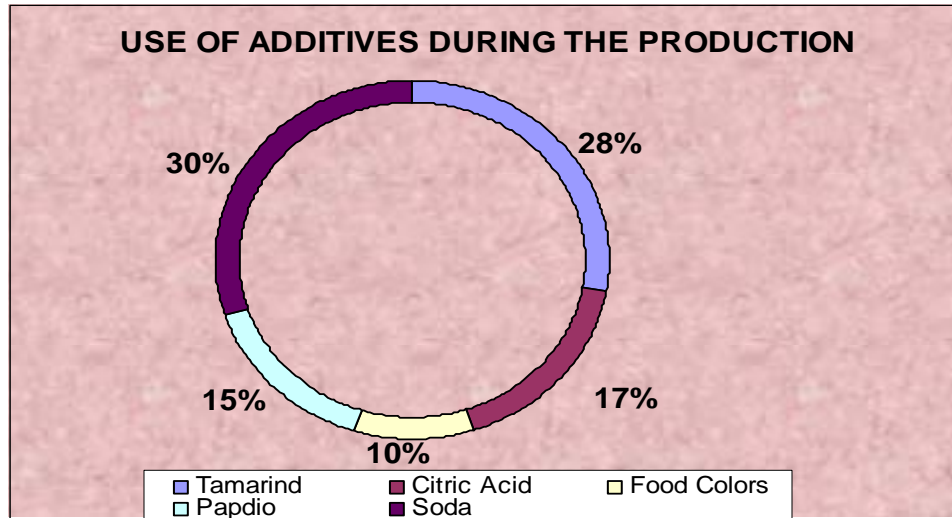
More than half sample entrepreneurs accounted and sold their production in terms of weight. Less than half sample entrepreneurs accounted and sold their production in terms of per piece.

**Table -69**

**Use of Additives during the Food Production**

Sr. No.	Food Products	Tamarind		Citric Acid		Food Colors		Papdio Kharo		Soda		Total
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
1	Snack	26	34	12	48	07	53	00	60	12	48	60
2	Food Service	52	08	42	18	07	53	00	60	60	00	60
3	Khakhara, Thepla	00	60	00	60	00	60	00	60	00	60	60
4	Papad	00	60	00	60	00	60	60	00	30	30	60
5	Others	30	30	13	47	24	36	00	60	15	45	60
6	Total	108	192	67	233	38	262	60	240	117	183	300

**Figure – 62**  
**Percentage Distribution of**  
**Use of Additives during the Production**



The above data pointed out that soda was used to a large extent followed by tamarind, citric acid papadiokharo, and food colors respectively. It could be seen that the use of items was according to the items produced in the food processing enterprise.

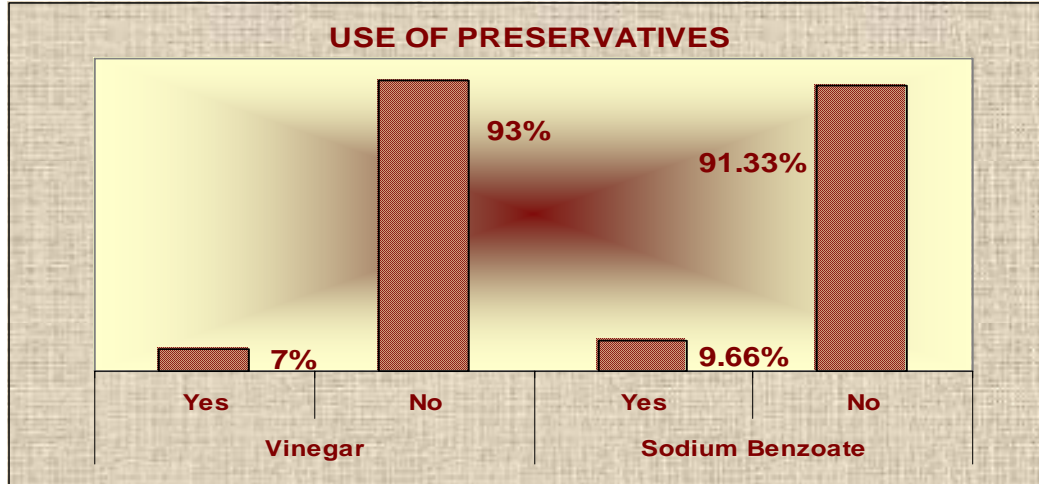
**Table -70**  
**Use of Preservatives**

Sr.No.	Food Products	Use of Preservatives				Total
		Yes		No		
		50		250		300
		Vinegar		Sodium Benzoate		
Yes	No	Yes	No			
1	Snack	00	60	15	45	60
2	Food Service	10	50	10	50	60
3	Khakhara, Thepla	00	60	00	60	60
4	Papad	00	60	00	60	60
5	Others	11	49	04	56	60
6	Total	21	279	29	271	300



Figure – 63

Percentage Distribution of Use of Preservatives



The data on preservatives show that very less number of selected women entrepreneurs used preservatives. Out of those who used, use of vinegar and sodium benzoate was done for food preservation

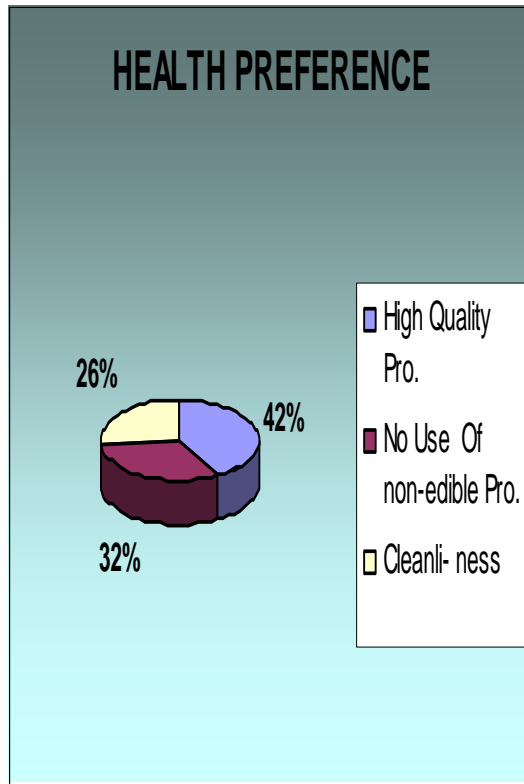
Table -71

Health and Hygiene preferences

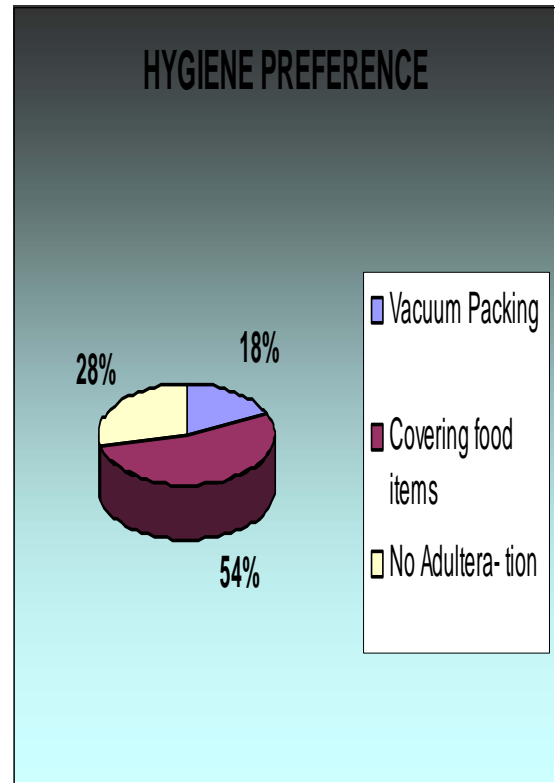
Sr.No	Food Products	Health				Hygiene			Total
		High Quality Pro.	No Use Of non-edible Pro.	Cleanliness	Total	Vacuum Packing	Covering food items	No Adultration	
1	Snack	24	18	18	60	13	29	18	60
2	Food Service	18	22	20	60	00	40	20	60
3	Khakhara, Thepla	24	23	13	60	12	37	11	60
4	Papad	26	15	19	60	00	31	29	60
5	Others	35	18	07	60	30	23	07	60
6	Total	127	96	77	300	55	160	85	300

Pro= Production

**Figure – 64**  
**Percentage Distribution of Health Preferences**



**Figure – 65**  
**Percentage Distribution of Hygiene Preference**



Above data show that in order to maintain hygiene, 42% entrepreneurs used high quality products, 32% entrepreneurs did not use inedible ingredients, 26% entrepreneurs cared for cleanliness

Above data show that in order to maintain hygiene, 54% practice covering food item was followed by most of the entrepreneurs and 18% vacuum packaging was done for least number of times. However, selected entrepreneurs revealed that they made sincere efforts to ensure production of hygienic food items.

**Table -72**

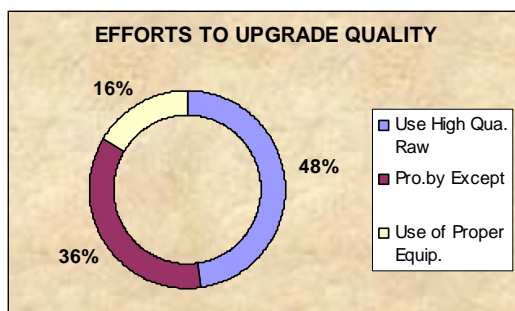
**Efforts to Upgrade Quality and to Reduce Price**

Sr. No.	Food Products	Upgrade Quality			Total	Reduce Price			Total
		Use High Qua. Raw M.	Pro.by Except	Use of Proper Equip.		More Pro. in less time	Seasonal Buying	Quantity Pro.	
1	Snack	28	19	13	60	21	19	20	60
2	Food Service	32	15	13	60	29	23	08	60
3	Khakhara, Thepla	24	21	15	60	23	25	12	60
4	Papad	30	24	06	60	26	21	13	60
5	others	29	29	02	60	21	13	26	60
6	Total	143	108	49	300	120	101	79	300

Pro. =Production M. = Materials

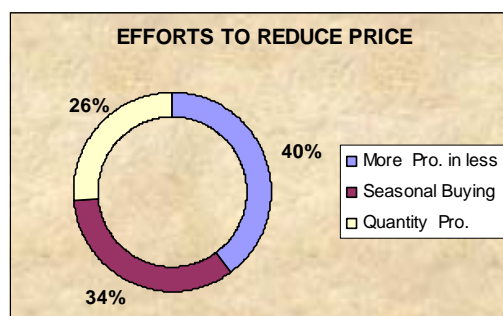
**Figure – 66**

**Percentage Distribution of Quality upgrade**



**Figure – 67**

**Percentage Distribution of Reduce Price**

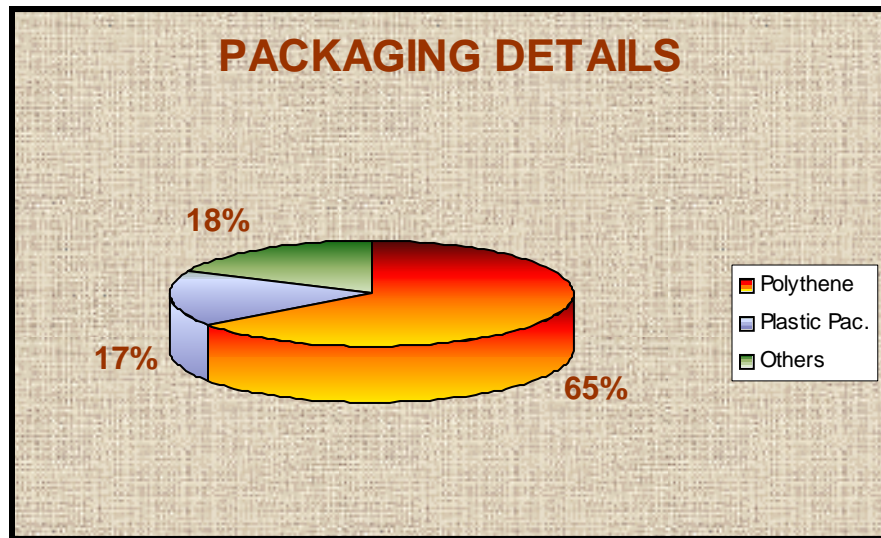


For up-gradation of products most of the entrepreneurs used raw materials of high quality followed by taking expert help. The use of appropriate machinery for up-gradation was minimal due to high cost of machinery. To reduce cost of their production, most of the selected entrepreneurs made efforts to produce more quantity in less time. Many also opted for seasonal buying, when, due to high availability, cost of raw materials would be less. Many of the entrepreneurs also tried bulk production as and when possible.

**Table -73**  
**Packaging Details**

Sr.No.	FoodProducts	Polythene	Plastic Pac.	Others	Total
1	Snack	36	24	00	60
2	Food Service	14	12	34	60
3	Khakhara, Thepla	60	00	00	60
4	Papad	60	00	00	60
5	Others	25	15	20	60
6	Total	195	51	54	300

**Figure – 68**  
**Percentage Distribution of Packaging Details**

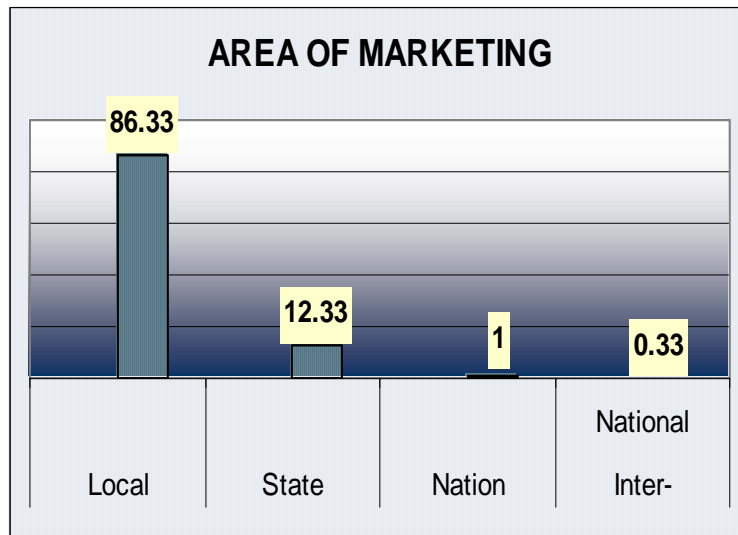


In above table, the data show that packaging was done in polythene by 65% entrepreneurs, 17% used plastic containers and 18% sold in different way of packaging

**Table -74**  
**Area of Marketing**

Sr.No.	Food Products	Local	State	Nation	Inter-National	Total
1	Snack	55	05	00	00	60
2	Food Service	58	02	00	00	60
3	Khakhara/ Thepla	57	02	00	01	60
4	Papad	35	22	03	00	60
5	Others	54	06	00	00	60
6	Total	259	37	03	01	300

**Figure – 69**  
**Percentage Distribution of Area of Marketing**



86.33% of the entrepreneurs were found selling their products at local market only. However, 12.33% entrepreneurs found State market, 1% national market and very rare international market for their products.

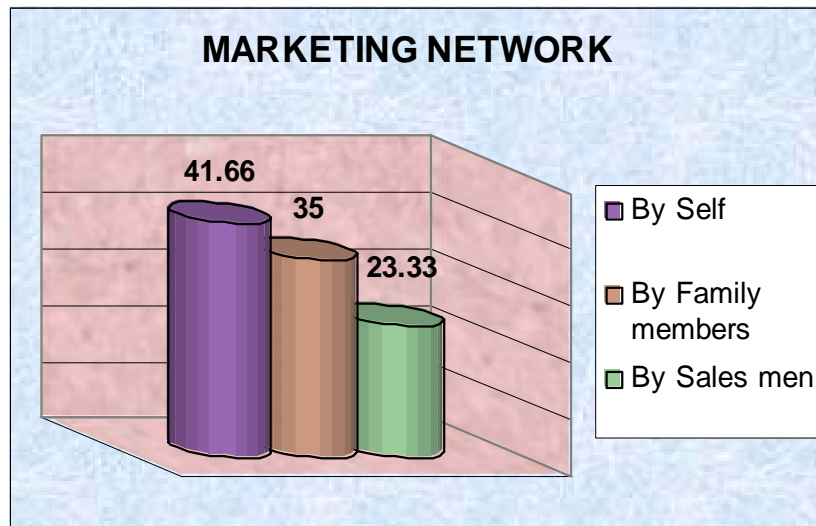
**Table -75**

**Marketing Network**

Sr.No.	Food Products	By Self	By Family members	By Sales men	Total
1	Snack	19	34	07	60
2	Food Service	38	22	00	60
3	Khakhara, Thepla	22	18	20	60
4	Papad	15	18	27	60
5	Others	31	13	16	60
6	Total	125	105	70	300

**Figure – 70**

**Percentage Distribution of Marketing Network**



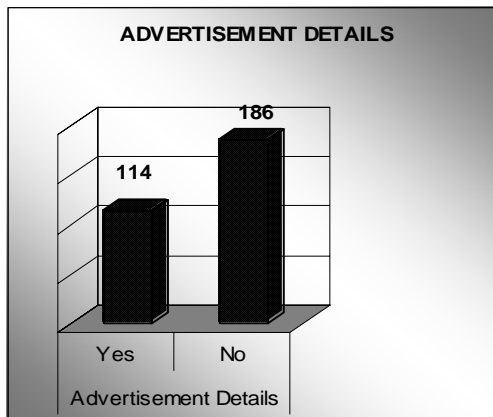
The table shows that marketing is done by self or family members in most number of cases. However, few enterprises also employed sales person for the sale.

**Table -76**  
**Advertisement Details**

Sr. No.	Food Products	Advertisement Details			Total
		Yes	No		
		114	186		
		News Paper	T.V. Channel	Pamphlets	
1	Snack	03	01	22	26
2	Food Service	02	03	15	20
3	Khakhara, Thepla	05	02	22	29
4	Papad	05	05	10	20
5	Others	06	02	11	19
6	Total	21	13	80	114

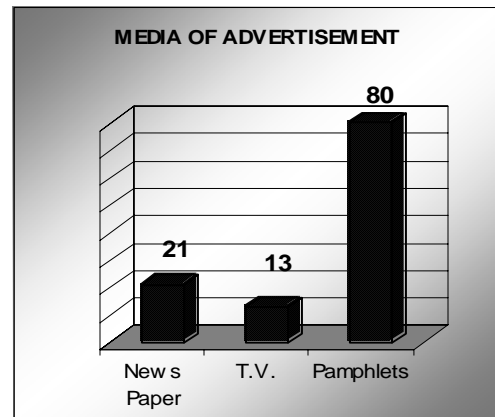
**Figure – 71**

**Percentage Distribution of Advertisement Details**



**Figure – 72**

**Percentage Distribution of Media of Advertisement**



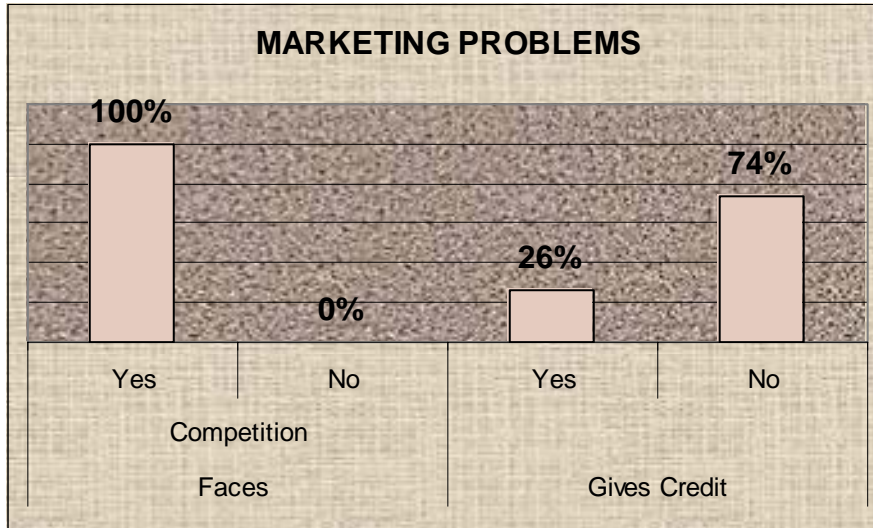
The figures related to advertisement point out that a little more than half of the selected women entrepreneurs advertised their products. Among those who advertised, maximum number of entrepreneurs used pamphlets for publicity. This was referred to as easy and cheaper source of advertising. However, some entrepreneurs also took help of newspaper and television media for advertising their food products.

**Table-77**  
**Marketing Problems**

Sr.No.	Food Products	Faces Competition		Total	Gives Credit		Total
		Yes	No		Yes	No	
1	Snack	60	00	60	08	52	60
2	FoodService	60	00	60	12	48	60
3	Khakhara,Thepla	60	00	60	16	44	60
4	Papad	60	00	60	24	36	60
5	Others	60	00	60	18	42	60
6	Total	300	00	300	78	222	300

**Figure – 73**

**Percentage Distribution of Marketing Problems**



The data on competition suggest that as many as 100 % entrepreneurs faced tough competition by rivals. This should not be surprising because market competition is intense in retail sale. Therefore, even small entrepreneurs had to sell their products on credit.

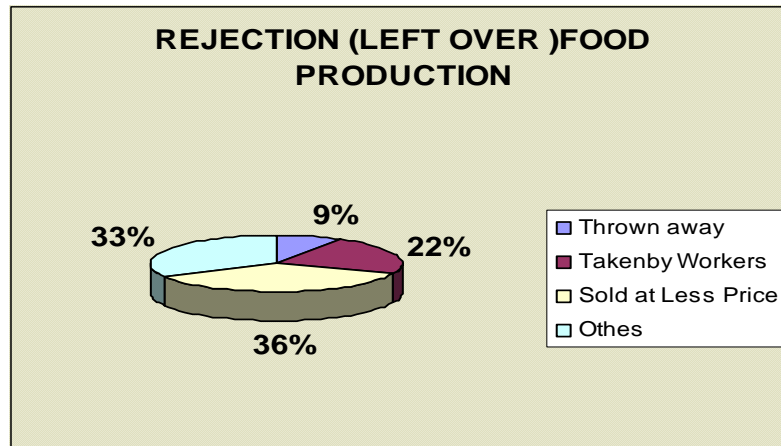


**Table -78**  
**Rejection (left over) of Food Products**

Sr. No.	Food Products	Rejection of Food Products				Total
		Yes		No		
		116		184		
		Thrown away	Taken by Workers	Sold at Less Price	Others	
1	Snack	10	14	00	12	36
2	FoodService	00	12	00	10	22
3	Khakhara, Thepla	00	00	20	10	30
4	Papad	00	00	12	00	12
5	Others	00	00	10	06	16
6	Total	10	26	42	38	116

**Figure – 74**

**Percentage Distribution of Rejection (left over)of Food Products**



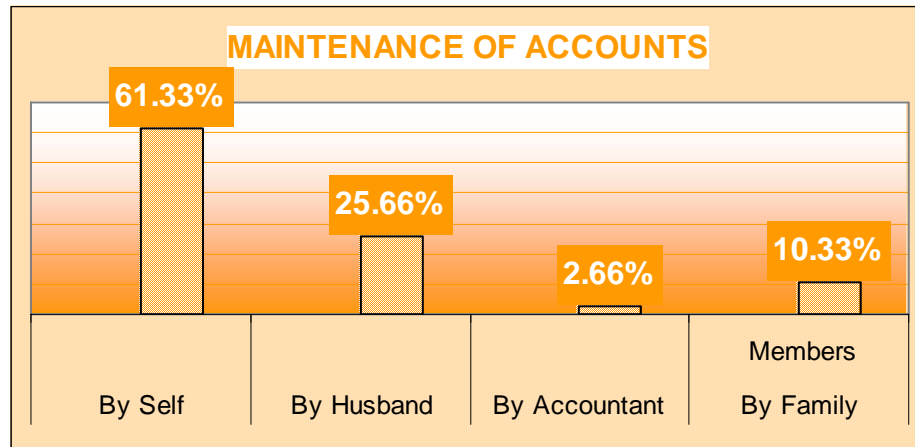
Given the nature of food products, the researcher was also interested to find out entrepreneurs' strategy to deal with unsold food items. Nearly half of the selected entrepreneurs faced this problem. In this case, most of them sold the products at reduced price or distributed them among workers. Some other strategies such as self consumption and free distribution were also adopted as per convenience

**Table -79**  
**Maintenance of Accounts**

Sr. No.	Food Products	By Self	By Husband	By Accountant	By Family Members	Total
1	Snack	32	22	00	06	60
2	Food Service	42	12	00	06	60
3	Khakhara, Thepla	37	13	02	08	60
4	Papad	32	22	02	04	60
5	Others	41	08	04	07	60
6	Total	184	77	08	31	300

**Figure – 75**

**Percentage Distribution of Maintenance of Accounts**



Accounting is one of the important aspects of the enterprise. 61.33% of them maintained their accounts themselves. 25.66% also took husband's help for the accounts, 10.33% took help of family members. Only 2.66% entrepreneurs appointed accountant to maintain their accounts.

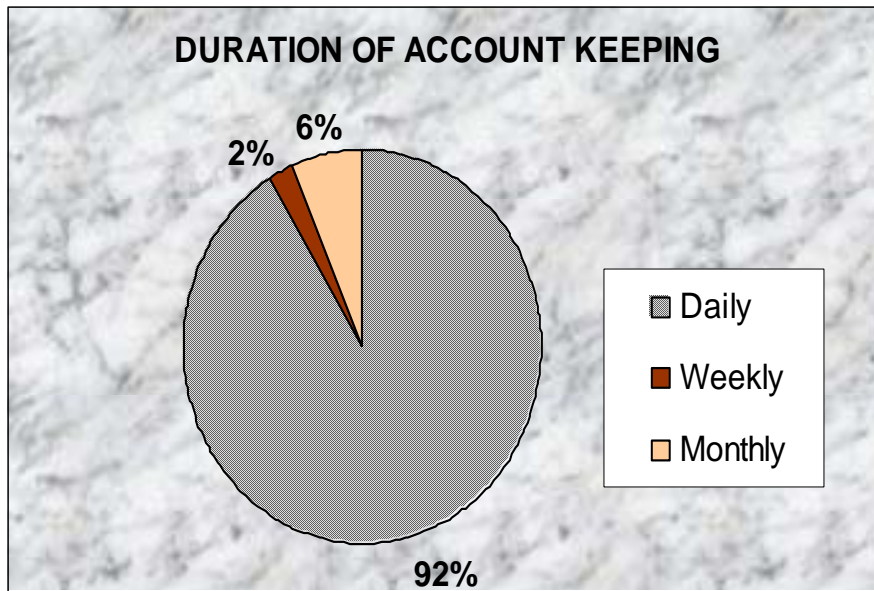
**Table -80**

**Duration of Account**

Sr.No.	Food Products	Daily	Weekly	Monthly	Total
1	Snack	60	00	00	60
2	Food Service	44	02	14	60
3	Khakhara, Thepla	60	00	00	60
4	Papad	60	00	00	60
5	Others	50	05	05	60
6	Total	274	07	19	300

**Figure – 76**

**Percentage Distribution of Duration of Account Keeping**



A very high majority of selected women entrepreneurs maintained daily accounts whereas some also preferred to have weekly and monthly accounts.

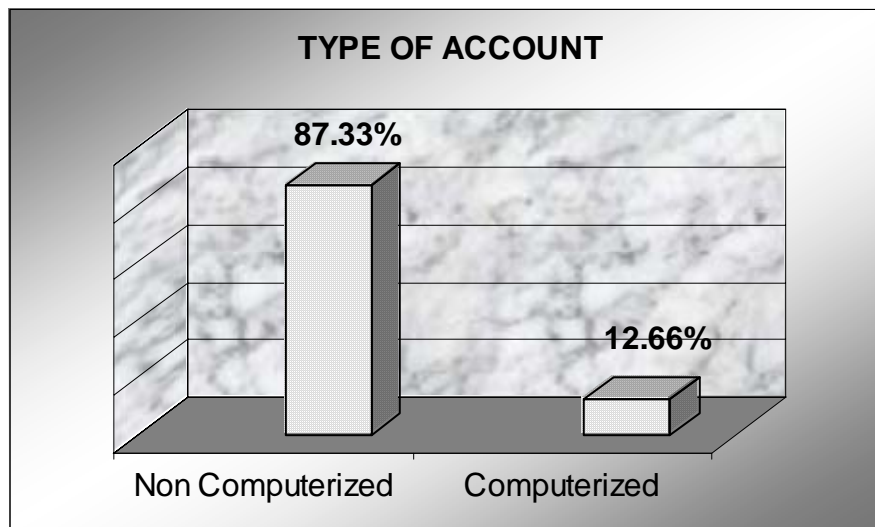
**Table -81**

**Accounting Methods**

Sr.No.	Food Products	Non Computerized	Computerized	Total
1	Snack	52	08	60
2	Food Service	54	06	60
3	Khakhara, Thepla	47	13	60
4	Papad	55	05	60
5	others	54	06	60
6	Total	262	38	300

**Figure – 77**

**Percentage Distribution of Accounting Methods**

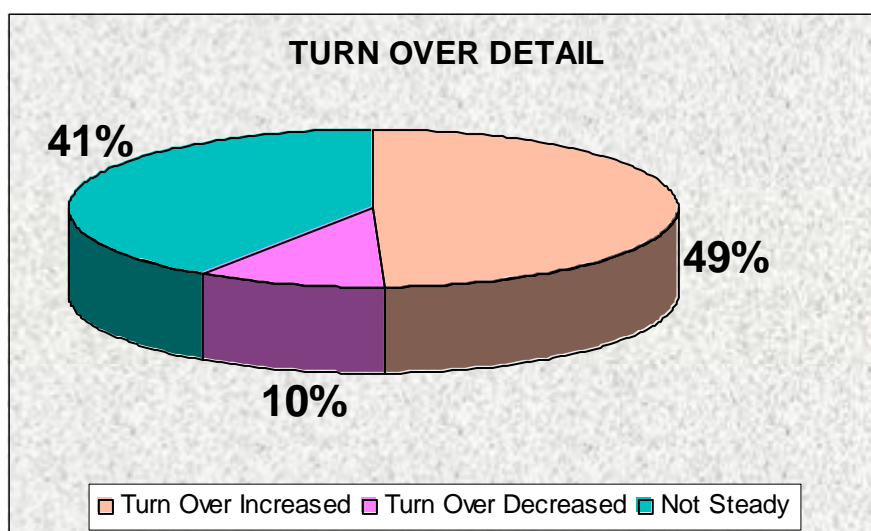


The table shows that most of entrepreneurs still preferred to maintain accounts in traditional way. This is quite understandable because their level of education is low. Computerized accounting is being adopted by women entrepreneurs, albeit slowly. The modernization of accounting methods was seen in those enterprises which had large turn over.

**Table -82**  
**(Yearly) Turn Over Detail**

Sr. No.	Food Products	Turn Over Increased	Turn Over Decreased	Not Steady	Total
1	Snack	38	08	14	60
2	Food Service	26	03	31	60
3	Khakhara, Thepla	30	05	25	60
4	Papad	27	06	27	60
5	Others	27	08	25	60
6	Total	148	30	122	300

**Figure – 78**  
**Percentage Distribution of (Yearly) Turn over Detail**



Yearly turn over is expected to increase when business is expanding. Turn over details of the sample enterprise showed that it got increased for nearly 49% of the enterprises. However, as many as 10% units registered decrease in turn over 41% opined that they faced fluctuation in their turn over.

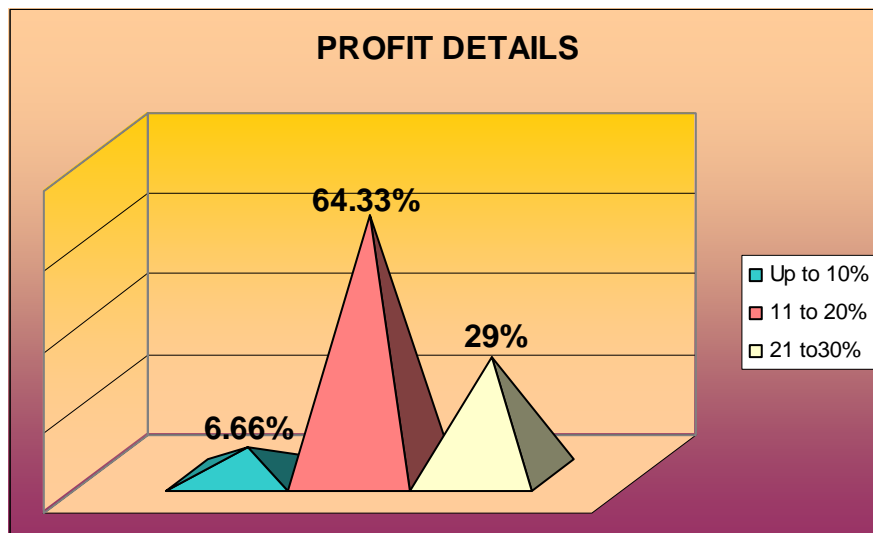
**Table -83**

**Profit Details**

Sr.No.	Food Products	Up to 10%	11 to 20%	21 to30%	Total
1	Snack	05	35	20	60
2	Food Service	00	44	16	60
3	Khakhara, Thepla	01	48	11	60
4	Papad	10	21	29	60
5	Others	04	45	11	60
6	Total	20	193	87	300

**Figure – 79**

**Percentage Distribution of Profit Details**

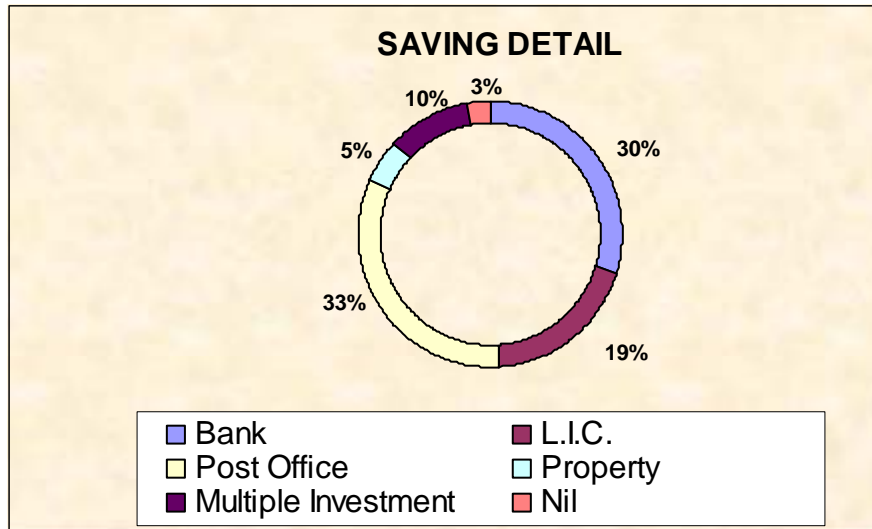


The profit details show that the majority of women entrepreneurs had 11 to 20% profit margin followed by those with 21 to 30%, entrepreneurs earned up to 10%. Profit margin

**Table -84**  
**Saving Detail**

Sr. No.	Food Products	Bank	L.I.C.	Post Office	Property	Multiple Investment	Nil	Total
1	Snack	07	13	30	10	00	00	60
2	Food Service	22	04	28	01	05	00	60
3	Khakhara, Thepla	21	11	07	00	20	01	60
4	Papad	23	18	13	03	00	03	60
5	Others	16	12	20	02	06	04	60
6	Total	89	58	98	16	31	08	300

**Figure – 80**  
**Percentage Distribution of Saving Detail**

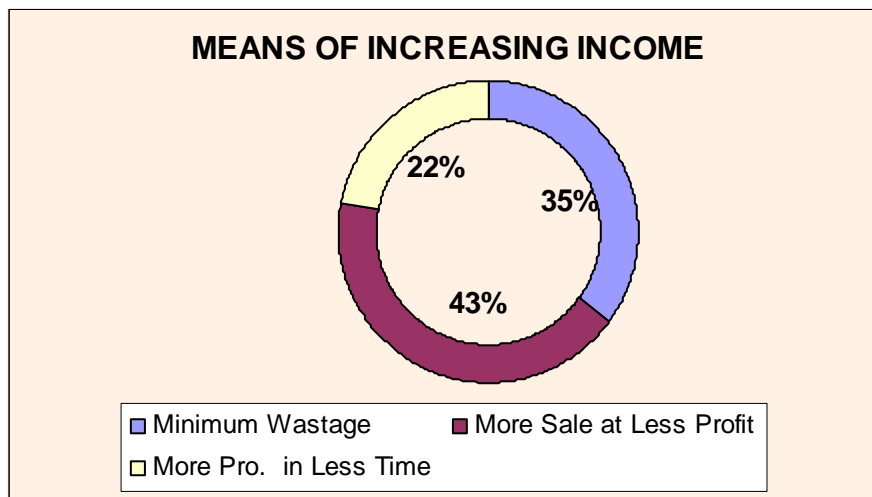


Above table shows that post office was preferred choice among the entrepreneurs for saving their money. This is quite natural because post office offers small saving instruments. Banks was the second choice, followed by Life Insurance policies. Some entrepreneurs however used multiple investment options, 5% invested in property while there were a few who couldn't save at all.

**Table -85**  
**Means of Increasing Income**

Sr.No.	Food Products	Minimum Wastage	More Sale at Less Profit	More Pro. in Less Time	Total
1	Snack	22	26	12	60
2	Food Service	29	15	16	60
3	Khakhara, Thepla	18	33	09	60
4	Papad	10	25	25	60
5	Others	26	30	04	60
6	Total	105	129	66	300

**Figure – 81**  
**Percentage Distribution of Means of Increasing Income**



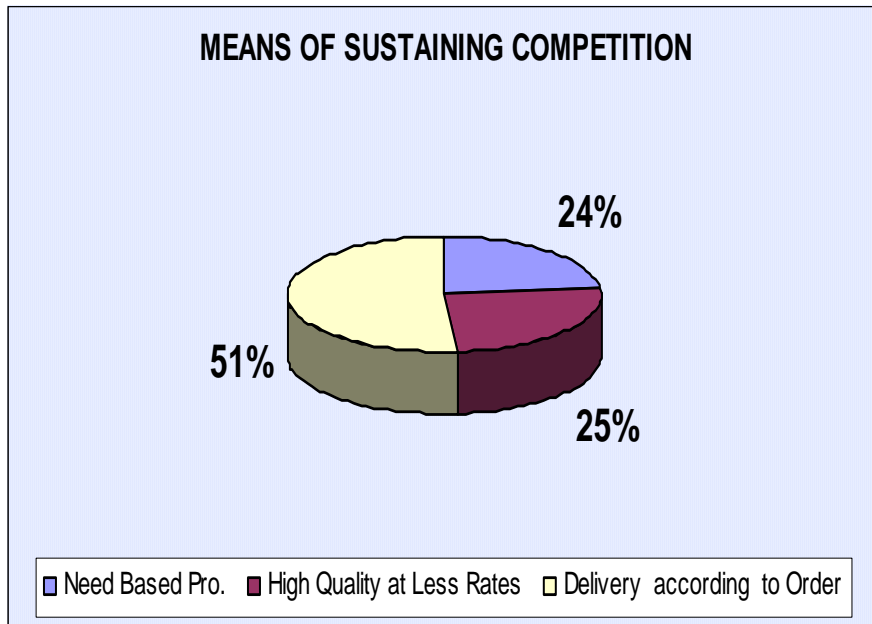
To increase the income of their food processing enterprise about half of the selected entrepreneurs sold more food items at less profit. Some also tried to reduce the stages and time of production for increasing income.



**Table -86**  
**Means of Sustaining Competition**

Sr.No.	Food Products	Need Based Pro.	High Quality at Less Rates	Delivery according to Order	Total
1	Snack	15	10	35	60
2	Food Service	17	17	26	60
3	Khakhara, Thepla	12	13	35	60
4	Papad	14	15	31	60
5	Others	13	20	27	60
6	Total	71	75	154	300

**Figure – 82**  
**Percentage Distribution of Means of Sustaining Competition**



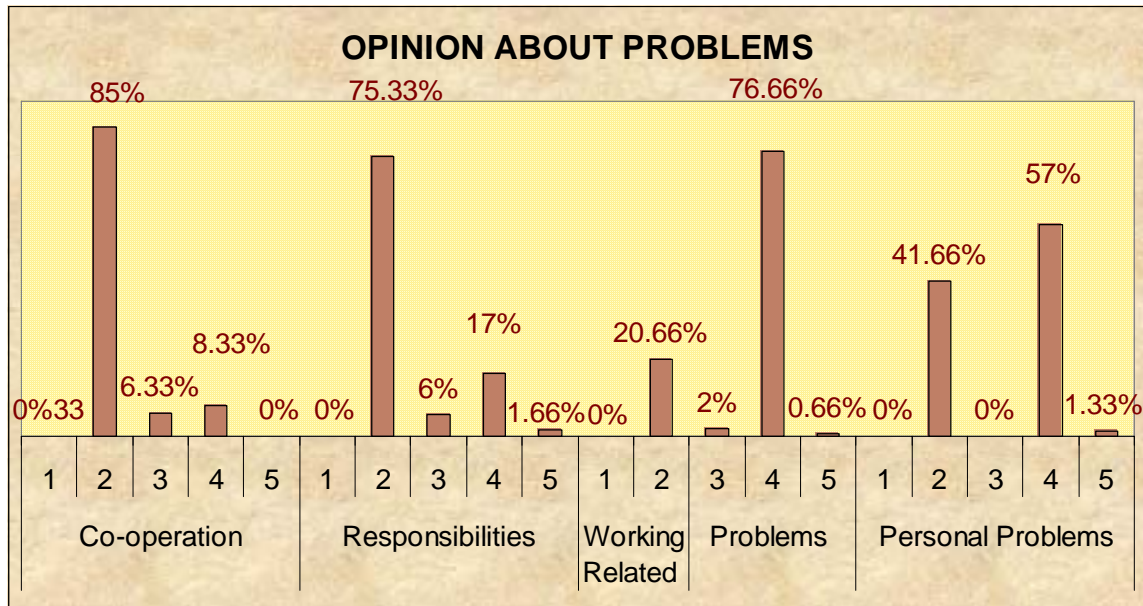
In this competitive world, the women entrepreneurs had to make concrete efforts to sustain competition. Most of them tried to serve as per need.

**Table - 87**  
**Opinion about Problems**

Sr. No.	Problems	Food Products	1.	2.	3.	4.	5.	Total
			Scores-----	6 to10	0 to5	00	-0 to-5	
1	Co-operation	Snack	01	54	03	02	00	60
		FoodService	00	50	03	07	00	60
		Khakhara,Thepla	00	49	03	08	00	60
		Papad	00	49	05	06	00	60
		others	00	53	05	02	00	60
		<b>Total</b>	<b>01</b>	<b>255</b>	<b>19</b>	<b>25</b>	<b>00</b>	<b>300</b>
2	Responsibilities	Snack	00	45	02	10	03	60
		Food Service	00	46	02	10	02	60
		Khakhara,Thepla	00	44	06	10	00	60
		Papad	00	41	05	14	00	60
		others	00	50	03	07	00	60
		<b>Total</b>	<b>00</b>	<b>226</b>	<b>18</b>	<b>51</b>	<b>05</b>	<b>300</b>
3	Work Related Problems	Snack	00	12	02	46	00	60
		Food Service	00	15	00	44	01	60
		Khakhara,Thepla	00	09	01	49	01	60
		Papad	00	12	01	47	00	60
		others	00	14	02	44	00	60
		<b>Total</b>	<b>00</b>	<b>62</b>	<b>06</b>	<b>230</b>	<b>02</b>	<b>300</b>
4	Personal Problems	Snack	00	25	00	35	00	60
		Food Service	00	24	00	34	02	60
		Khakhara,Thepla	00	28	00	30	02	60
		Papad	00	23	00	37	00	60
		others	00	25	00	35	00	60
		<b>Total</b>	<b>00</b>	<b>125</b>	<b>00</b>	<b>171</b>	<b>04</b>	<b>300</b>

Figure – 83

Percentage Distribution of Opinion about Problems



- 1. = Highly Satisfactory (6 to10).
- 2. = Satisfactory (0 to 5).
- 3. = Can't Judge (Neutral) (00).
- 4. = Unsatisfactory (-0 to-5).
- 5. = Highly Unsatisfactory (-6 to -10)

The problems of women entrepreneurs were analyzed in four aspects. They were Co-operation, Responsibilities, Work related problems and Personal problems. Each sample was asked to rate their problem in a five points scale. The analysis of results related to problems guided the researcher to following conclusions-

- It was found that problems related to co-operation were faced for least times whereas personal problems were faced by maximum women.
- It was seen that no selected sample was faced the problem due to great extent as there were few women who marked in column of highly dissatisfied.

- On other hand, there was little number of women highly satisfied in personal, work related, co-operation and responsibility aspects.
- It was observed that high majority of women faced these problems to a smaller extent. Thus, there was highest number of women entrepreneurs in the center of distribution.
- The researcher found out that highest number of problems were faced with respect to co-operation, followed by personal problems, responsibility related problems and work problems respectively.
- The finding also highlighted that number of women facing different problems did not change very much with type of entrepreneurship. This means that all selected women engaged in food processing unit faced problems of similar kind and extent.
- In the area of co-operation highest problems were faced by women engaged in snacks (1-60).The women engaged in papad (181- 240), faced minimum responsibility related problems, work related problems were faced least by women in khakhara /thepla(121-180), whereas personal problems were faced least by women engaged in papad (181-240).Thus no fixed distribution with respect to above aspects can be seen.

The last section of the study consisted of open ended question wherein the respondents mentioned some of their experiences. Some of the major responses were as follows:

- The order obtained is not steady.
- Money is blocked due to credit given.
- Some services are time bound.
- There is heavy workload at time of festivals.
- Returns are not obtained as per the inputs.
- Starting of enterprise is extremely difficult.
- No benefits from government.

- Public relation and self confidence is developed.
- One obtains respect in society.
- The demand of packed products and bakery products has increased.
- Children have more opportunity of business.

## 4.1 HYPOTHESIS TESTING

### 4.1.1 Hypothesis 1

Hypothesis 1 stated that there will be no significant difference in the economic factor influencing development of selected women entrepreneurs engaged in food processing unit. The economic status was categorized on the basis of their family income. This variable was categorized in five groups as below Rs. 50,000, Rs. 50,001 to Rs. 1,50,000, Rs. 1,50,001 to 3,00,000, Rs. 3,00,001 to 5,00,000, Rs. 5,00,001 and more. ANOVA test was done to find out if there was any significant difference between the economic factors of selected women

**Table- 88**  
**Difference between Economical Factors (ANOVA) On Success**

Variance	Sum of Squares	Degree of Freedom	Mean of Squares	F ratio
Between Groups	5.68	4	1.42	3.16
With in Groups	132.46	295	0.44	

The values in table show that the difference is significant at 0.05 levels. Therefore hypothesis 1 is rejected. On further group wise comparison it was seen that the difference was significant between group 1 (snacks) and group 2 (services) and also between group 1 (snacks) and group 5 (others).

**Table - 89**  
**Group wise Comparison of Economical Factor**

<b>Groups</b>	<b>1 (Snacks)</b>	<b>2 (Service)</b>	<b>3 (Khakhara)</b>	<b>4 (Papad)</b>	<b>5 (Others)</b>
1-Snacks	0	0.25	0.16	0.36	0.36
2-Services		0	0.08	0.11	0.11
3-Khakhara			0	0.2	0.2
4- Papad				0	0
5-Others					

#### **4.1.2 Hypothesis 2**

Hypothesis 2 stated that there will be no significant difference in the extent of success of selected women entrepreneurs engaged in food processing unit. The variable of success was analyzed on the basis of three criteria:

1. No. of years (age of enterprise)
- 2 No. of workers
3. Income of the enterprise.

On this basis three group of high, middle and low success levels were made. The results of ANOVA test are as under

**Table- 90**  
**Difference between extents of Success (ANOVA) on Success**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	48.35	4	12.08	5.77
With in Groups	617.81	295	2.09	

It is clearly seen that the difference is significant at 0.05 levels. Therefore hypothesis 2 is rejected. The group wise comparison pointed out that the difference was significant between groups 2 (service) and 3 (khakhara), 3 (khakhara) and 4 (papad) and 5 (others).

**Table – 91**  
**Group wise Comparisons of Extents of Success.**

<b>Groups</b>	<b>1 (Snacks)</b>	<b>2 (Service)</b>	<b>3 (Khakhara)</b>	<b>4 (Papad)</b>	<b>5 (Others)</b>
1-Snacks	0	0.3	0.71	1.15	0.28
2-Services		0	0.41	0.85	0.01
3-Khakhara			0	0.43	0.43
4- Papad				0	0,86
5-Others					0

### 4.1.3 Hypothesis 3

The third hypothesis stated that there will be no significant difference in the influence of education on selected women entrepreneurs engaged in food processing unit. The independent variable education was divided into four – primary, secondary, graduated and post graduate. The ANOVA results could be seen as under-

**Table - 92**  
**Difference in the Influence of Education (ANOVA) On Success**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	12.94	4	3.23	4.18
With in Groups	228.4	295	0,77	

The data highlights that the difference was significant at 95% confidence interval. Thus hypothesis 3 was rejected. The GroupWise comparison show that the values were significantly different for group 1 (Snacks) and 5 (Others), 2 (Service) and 5 (Others), and 3 (Khakhara) and 5 (Others).

**Table- 93**  
**Group wise Comparison of Influence of Education.**

<b>Groups</b>	<b>1 (Snacks)</b>	<b>2 (Service)</b>	<b>3 (Khakhara)</b>	<b>4 (Papad)</b>	<b>5 (Others)</b>
1-Snacks	0	0.1	0.11	0.16	0.46
2-Services		0	0.01	0.26	0.36
3-Khakhara			0	0.28	0.35
4- Papad					0.63
5-Others					0

#### **4.1.4 Hypothesis 4**

Hypothesis 4 stated that there will be no significant difference in the influence of training on selected women entrepreneurs engaged in food processing unit. The variable training was analyzed in two categories. The ANOVA test results are shown in the figure below.

**Table- 94**  
**Difference in the Influence of Training (ANOVA) On Success**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	6.08	4	1.52	6.60
With in Groups	67.95	295	0.23	
Total	74.03	299		

The data pointed out that the difference was significant at 0.05 levels. Thus hypothesis 4 was rejected. The group wise when compared concluded that the mean difference was significant for 3 (Khakhara) and 4 (Papad), 3 (Khakhara) and (Others), and 1 (Snacks) and 3 (Khakhara).



**Table -95**

**Group wise Comparison of influence of Training**

<b>Groups</b>	<b>1 (Snacks)</b>	<b>2 (Service)</b>	<b>3 (Khakhara)</b>	<b>4 (Papad)</b>	<b>5 (Others)</b>
1-Snacks	0	0.35	0.16	0.03	0.06
2-Services		0	0.38	0.36	0.28
3-Khakhara			0	0.16	0.1
4- Papad				0	0.08
5-Others					0

**4.1.5 Hypothesis 5**

In hypothesis 5 it was assumed that there will be no significant difference in the influence of religion on selected women enterprise. The aspect of religion was obtained in terms of Hindu, Muslim Christian and others. In order to find out if there was any significant difference among selected women with respect to their religion ANOVA test was done whose results were as under

**Table- 96**

**Difference in Religion (ANOVA) On Success**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	0.2	4	0.05	3.12
With in Groups	4.71	295	0.01	
Total	4.91	299		

The data in above table shows that religion does influence the selected women entrepreneurs and therefore hypothesis 5 is rejected. When the figures were compared group wise, it was observed that difference was significant between group 1 (snacks) and 5 (others), 2 (service) and 5 (others), 3 (Khakhara) and 5 (others).

**Table - 97**  
**Group wise Comparison of Influence of Religion**

<b>Groups</b>	<b>1 (Snacks)</b>	<b>2 (Service)</b>	<b>3 (Khakhara)</b>	<b>4 (Papad)</b>	<b>5 (Others)</b>
1-Snacks	0	0.1	0.11	0.16	0.46
2-Services		0	0.01	0.26	0.36
3-Khakhara			0	0.28	0.35
4- Papad					0.63
5-Others					0

#### **4.1.6 Hypothesis 6**

Hypothesis 6 stated that there will be no significant influence of age on selected women entrepreneurs. The age of selected women entrepreneurs was taken in four groups of 21 to 30 years, 31 to 40 years, 41 to 50 years and above 50 years. The results of ANOVA test reflected the following

**Table- 98**  
**Difference in Age (ANOVA) On Success**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	3.58	4	0.89	1.31
With in Groups	201.2	295	0.68	
Total	204.78	299		

The results point out that age did not influence the selected women entrepreneurs. This may be because there were some women who started early and had more experience than other aged women who may have started late. In addition to this facilities and training provided by government was given irrespective of age, so that any entrepreneurs succeed in her work. Thus, hypothesis 6 was rejected. The result of group wise comparison of influence of age was as under:

**Table -99**  
**Group wise Comparison of Influence of Age.**

<b>Groups</b>	<b>1 (Snacks)</b>	<b>2 (Service)</b>	<b>3 (Khakhara)</b>	<b>4 (Papad)</b>	<b>5 (Others)</b>
1-Snacks	0	0.23	0.06	0.1	0.01
2-Services		0	0.16	0.33	0.21
3-Khakhara			0	0.16	0.05
4- Papad				0	0.11
5-Others					0

#### **4.1.7 Hypothesis 7**

Hypothesis 7 mentioned that there will be no significant difference in the influence of type of family on selected women entrepreneurs' type of family. There were joint and nuclear types of families for selected women. To check the difference between women belonging to different families ANOVA was done.

**Table -100**  
**Difference in the Influence of Family.**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	0.74	4	0.18	0.80
With in Groups	68.65	295	0.23	
Total	69.39	299		

The data shows that there is negligible difference in the influence of selected variable. Thus hypothesis 7 is accepted

#### **4.1.8 Hypothesis 8**

Hypothesis 8 said that there will be no significant difference in the influence marital status on selected women entrepreneurs. The selected women were divided into four categories namely married, unmarried, widow and others. The ANOVA test showed that the difference between them was not significant and thus hypothesis is accepted.

**Table -101**  
**Difference in the Influence of Marital Status**

<b>Variance</b>	<b>Sum of Squares</b>	<b>Degree of Freedom</b>	<b>Mean of Squares</b>	<b>F ratio</b>
Between Groups	0.95	4	0.23	0.75
With in Groups	92.68	295	0.31	
Total	93.63	299		

The above figures show that marital status did not influence significantly. Thus hypothesis 8 is accepted.

# **CHAPTER 5**

## **SUMMARY AND CONCLUSION**

### **5.1 SUMMARY**

In traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quiet a long time. In 19<sup>th</sup> century many social reforms in India rose against the evil practices. From Ram Mohan Roy to Gandhiji, efforts were focused to improve status of women. With globalization and knowledge based society spreading like wildfire in the world today, the realization of women's crucial role in human development has been gaining acceptance. The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing for them a place in the society, which they have all along deserved. The association of women with economic enterprises would provide a healing touch in promoting peace and amity in the strife ridden world of today.

Entrepreneurship is suitable to women and it is possible to do work when she has free time. Self-employed women has no restrictions and time bound work which makes it easy for her to manage the responsibilities of work, home and child at a time. Secondly, it is convenient for women to control a small business. This pattern of working in small business suits her dual role. With this, there is a growing realization that the strength of a country is in the small business.

The problems that present day working women face can be traced back through history to the Neolithic times when a division of labour already existed on the basis of sex. In those days also, men hunted and women gathered roots and

fruits. The women's capacity to give birth, a capacity that men lacked, quite naturally gave women a prominent place in the early agricultural society. So, at this time women and men were already doing different kinds of work, but women were not apparently subordinates to men.

The department of food has been imparting training to women through its community canning and processing centers as well as mobile extension units. The growth of food processing industry generally also brings about increased opportunities for employment of women as packaging; quality control and marketing operation in this industry are specially suited for women

Majority of women in Gujarat have expertise and unique skill of preparing and processing food. Moreover the need to get involved in the income generation processes motivates many women to take up food processing as an enterprise. The women in this industry face different issues and problems than other working women. Thus, a study focused on women entrepreneurs engaged in food processing would be of great significance.

The above discussion on various aspects of women and entrepreneurship lead the researcher to conduct a study entitled

## “A STUDY OF WOMEN ENTREPRENEURS ENGAGED IN FOOD PROCESSING”

The present study will throw light on a specific section of working class – the women engaged in food processing. Women have been taking up variety of careers and sources to earn income. Days have gone when they were confined to four walls doing only household chores. Women, in addition to the stereotyped ones, have readily accepted these days challenging careers. One such work is food processing. Many women have been found to use their skills and knowledge about food in productive ways by engaging in food processing. The food processing may be of different types and quantity, but these enterprises have been found to be great success whether attached with home or not. They have obtained a great acceptance among the general masses. Most of the women have parallel household responsibilities. Thus, they adopt unique approach and attitude towards their own work. The present study will help to understand this approach and will throw light on their knowledge, attitude and practices and problems. It will be of great importance as a contribution to create database on working women. It will point out as to how these women differ with respect to other working women. The database will be useful in formulating policies and programs for working women. It will show what they need and thus create a base for program planning for government and non government agencies working in the area of women welfare.

The objectives behind this research study were listed as under:

- To find out the impact of economic factors on women entrepreneurship development in food processing activity.
- To find out the extent to which women entrepreneurs have been successful in entrepreneurship engaged in food processing.

- To find out the relationship between entrepreneurship of women engaged in food processing activity and education, training, religion, age, type of family background and marital status.
- To know about the problems faced by women entrepreneurs engaged in food processing work.
- To know the factors that motivate women entrepreneurs engaged in food processing.
- To know how far financial and other assistance provided by government are helpful to women entrepreneurs engaged in food processing sector.

The studies reviewed in this chapter point out that lot of research have been done among women clientele. Studies on status of women highlight the fact that since ancient times women were unable to enjoy the deserved status. They were regarded as stereotype home makers in most cases. But their contribution towards the economic and social upliftment of family was never given consideration.

Research on work and health revealed that lot of problems occur among workers depending on nature of work. Stress was the major problem faced by all the selected women. However there were many influencing factors like closeness to husband, etc that influenced the problems faced.

Many researches have been undertaken with women entrepreneurs as the samples. The studies highlight that they are successful in areas related to food processing. Thus the researcher felt the need to research this area and create a detailed database of women entrepreneurs engaged in food processing.

The study was done on a sample of 300 women of Rajkot city who were divided into five categories namely snacks unit, food services unit, thepla and khakhara making unit, papad making unit and other food processing units.



To select the sample for the research study, the researcher obtained addresses of women entrepreneurs from various sources.

The final list of women entrepreneurs engaged in food units of Rajkot was prepared in five categories. Each category had 70 names from which 60 were to be randomly selected. For the ease of data collection the list of entrepreneurs was divided in to geographical areas of Rajkot city.

The schedule was divided into subparts like background information. Information about raw materials, infrastructure training, government assistance, problems etc. Mostly all questions were kept close ended for ease of analysis.

The researcher was desirous to collect data on women entrepreneurs of Rajkot who were engaged in food processing units. For this purpose first of all the researcher conducted an informal survey among the selected sample. She met some of them personally and obtained information about them, their family and their work. The details were roughly jotted down at all such meetings. This helped the researcher to formulate the tool and gave an idea of what items to include in the tool.

The tool was then validated by subject experts, sample experts and language experts.

Thirty women entrepreneurs were selected randomly from the list (of women entrepreneurs engaged in food processing industry in Rajkot ) prepared by the researcher for pilot study. Interviews of these women were conducted with the help of the tool prepared. The tool was analyzed in terms of clarity, detailing, space provided, language used and time taken. Few modifications were made in the interview schedule on the basis of this pilot study.

The schedule was finalized after incorporating the modifications suggested by the experts. Then 350 copies of schedule were taken. The schedule of data collection was spread into 50 days but the data collection continued till three months. This was because immediate dates could not be obtained after completing one particular area. Changes in planned schedule were also made due to some emergencies and unavailability of respondents. The researcher interviewed all the selected women entrepreneurs personally. However, she was accompanied by friends, relatives and colleagues whenever required. But collecting the data personally helped the researcher to gain better understanding of the entrepreneurs and their work. Although tiring and time-consuming, collecting the data personally was advantageous for the researcher.

The complete data on selected women entrepreneurs engaged in food processing units in Rajkot was obtained using interview schedule. The data were rechecked in the schedule to assure that no important or applicable information was missing. Then the data was coded in the form of numbers. Numbers 1, 2, and so on were given for the (closed ended) options for all questions. These codes were entered into coding sheets. Separate coding sheets were prepared for each of the five categories of 60 women entrepreneurs. The coding was then transferred to the computer using SPSS software. It was analyzed using mean, distributions, standard deviations, ANOVA test etc. The derived results were converted into table and necessary explanation and interpretations were given.

## **5.2 CONCLUSION**

It was seen that there was lot of important information to be obtained from selected women entrepreneurs. The researcher found the following important facts about the selected women entrepreneurs-

- In entrepreneurs from nuclear family, more help was obtained from husband than the family members, whereas in joint family, more help was obtained from family members than the husband.
- Most of them were Hindus.

- Around 65% of women belonged to nuclear families.
- Small number of women had obtained formal training.
- Very few of selected women went out of station for business purpose.
- Most of the selected women entrepreneurs stored their raw materials in their own unit.
- A very large majority used gas as fuel.
- Most of women entrepreneurs invested a sum of Rs. 5000 to Rs. 10,000 as initial investment.
- More than half of the women wanted to take loan but could not succeed for the same.
- Most of them did not have license.
- Almost all of them made sincere efforts to maintain health and hygiene.
- Women faced highest problems in the area of co- operation.

Further, the data analysis leads to the conclusion as follows –

- Hypothesis 1, 2,3,4,5, and 6 were rejected.
- Hypothesis 7 and 8 were accepted.

The following variables had significant influence on the selected women entrepreneurs –

- Education
- Training
- Religion
- Age
- Type of family

### **5.3 SUGGESTIONS FOR FURTHER STUDY**

The researcher found that the collected data would be of great importance as data base. The researcher would recommend more case studies in this direction, so that a women entrepreneur gets more recognition and acceptance. Such studies will help the women to solve the problems faced. It will motivate

agencies and government to provide help, support and benefit to women entrepreneurs.

## **5.4 RECOMMENDATIONS**

The following studies can be undertaken –

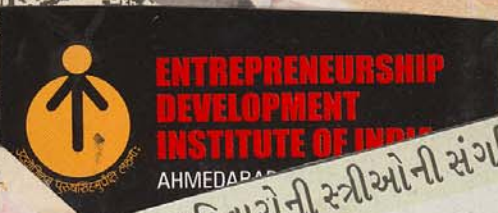
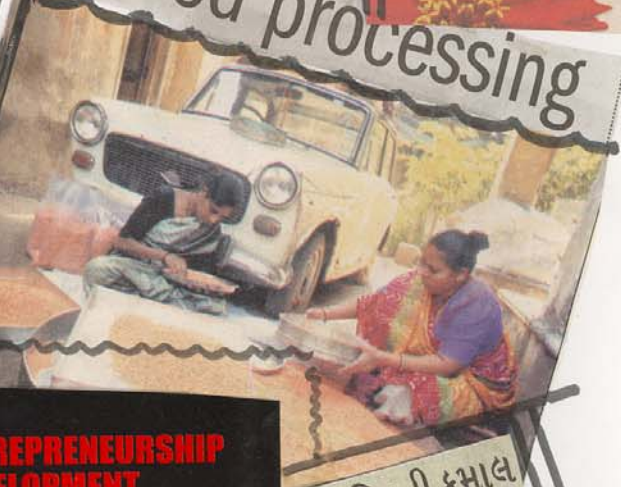
- Similar study with area specific samples.
- Comparative studies of women entrepreneurs between districts and state.
- Similar study with women engaged in other type of enterprises.
- Studies including the perception of others regarding women entrepreneurs can be undertaken.

Women constitute only 6 p.c. of total workforce in industrial sector



APPENDICES

RS 1,000 cr corpus for food processing



મહિલાઓનો ચીઝ પ્લાન્ટ: હિજરતની  
 પીડા મટીને વતનમાં જ થયું ખુશહાલ જીવન

## ખાદ્ય પદાર્થની ઉત્પાદનની પ્રક્રિયા સાથે સંકળાયેલ મહિલા ઉદ્યોગ સાહસિકોનો અભ્યાસ

માર્ગદર્શક  
ડૉ. નિલામ્બરી દવે  
પ્રાધ્યાપક અને અધ્યક્ષ  
હોમસાયન્સ ભવન,  
સૌરાષ્ટ્ર યુનિવર્સિટી કેમ્પસ,  
રાજકોટ-૩૬૦ ૦૦૫.

આયોજક  
વીણા એસ. સામાણી  
અધ્યક્ષ - જનરલ હોમસાયન્સ  
એમ. વી. એમ. સાયન્સ એન્ડ  
હોમસાયન્સ કોલેજ,  
રાજકોટ-૩૬૦ ૦૦૧.

બહેનશ્રી,

હું અહીં સૌરાષ્ટ્ર યુનિવર્સિટી હોમસાયન્સ વિભાગમાં પીએચ.ડી. નો અભ્યાસ કરું છું. આ અભ્યાસનાં ભાગરૂપે અમારે કોઈ એક વિષય પર સંશોધન કરવાનું હોય છે. મેં આ હેતુસર **ખાદ્યપદાર્થનાં ઉત્પાદનની પ્રક્રિયા સાથે સંકળાયેલ મહિલા ઉદ્યોગ સાહસિકોનો અભ્યાસ** એ વિષય પર સંશોધન હાથ ધર્યું છે. જેના અનુસંધાન માટે મહિલા ઉદ્યોગ સાહસિકો પાસેથી આ વિષય ઉપર થોડીક માહિતી એકત્ર કરવાની આપશ્રી, મહિલા ઉદ્યોગ સાહસિક હોય મારા અભ્યાસમાં જરૂર મદદરૂપ થશો એવી અપેક્ષા રાખું છું.

તમે આપેલ માહિતી ફક્ત અભ્યાસનાં હેતુમાં જ ઉપયોગમાં લેવામાં આવશે તે સિવાય આ માહિતી અન્ય કોઈને આપવામાં આવશે નહીં તથા ગુપ્ત રહેશે તેવી ખાત્રી આપું છું. આ પ્ર નાવલીનાં જવાબ સાચા કે ખોટા ઠરશે નહીં પરંતુ આપના સાચા જવાબો મારા અભ્યાસને વધુ કારગત, મજબુત તથા સાર્થક બનાવશે.

આપના સહયોગ તથા સહકાર બદલ હું આપની આભારી છું.

ધન્યવાદ.

લી.

વીણા એસ. સામાણી

✓✓✓✓

૧. ઉદ્યોગ સાહસિકતાનું નામ : \_\_\_\_\_
૨. ઉદ્યોગ સાહસિકતાનું સરનામું : \_\_\_\_\_
- A. ઘરનું : \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- B. વ્યવસાયનું : \_\_\_\_\_
૩. ઉત્પાદન એકમમાં પતિ મદદરૂપ થાય છે ? હા  ના
૪. ઉત્પાદન એકમમાં કુટુંબીજનો મદદરૂપ થાય છે ? હા  ના
૫. ઉદ્યોગ સાહસિકતાનો અભ્યાસ :
૧. પ્રાથમિક ૨. માધ્યમિક ૩. સ્નાતક ૪. અનુસ્નાતક
૬. ઉદ્યોગ સાહસિકતાની ઉંમર :
૧. ૨૦ થી ૩૦ વર્ષ ૨. ૩૧ થી ૪૦ ૩. ૪૧ થી ૫૦ વર્ષ ૪. ૫૧ થી ઉંમર
૭. ઉદ્યોગ સાહસિકતાનો વૈવાહિક દરજ્જો :
૧. પરિણીત ૨. અપરિણીત ૩. વિધવા ૪. અન્ય
૮. ઉદ્યોગ સાહસિકતાનો ધર્મ :
૧. હિન્દુ ૨. મુ+સ્લમ ૩. ક્રિશ્ચિયન ૪. અન્ય
૯. ઉદ્યોગ સાહસિકતાની જ્ઞાતિ :
૧. અનુસૂચિત જાતિ ૨. બક્ષીપંચ ૩. અનુસૂચિત જનજાતિ
૧. વાણિયા ૨. બ્રાહ્મણ ૩. પટેલ
૪. લોહાણા ૫. અન્ય
૧૦. ઉદ્યોગ સાહસિકતા પર આધારીત સભ્ય સંખ્યા :
૧. ૦ થી ૧ ૨. ૨ થી ૩ ૩. ૪ થી વધારે
૧૧. કુટુંબનો પ્રકાર : ૧. સંયુક્ત કુટુંબ ૨. વિભક્ત કુટુંબ
૧૨. કુલ આવક : ૧. કુટુંબની કુલ વાર્ષિક આવક .....  
૨. ઉદ્યોગ સાહસિકની વાર્ષિક આવક .....
૧૩. તમારું ઔદ્યોગિક એકમ વારસાગત છે ? હા  ના





૧૪. ઉદ્યોગ સાહસિક ઉત્પાદન એકમ ચલાવવા ટ્રેનીંગ લીધી છે ? હા  ના
૧૫. જો લીધી હોય તો કયાં ?
૧. EDI, CED      ૨. મહિલા ઉદ્યોગ કે-      ૩. કુટિર ઉદ્યોગ      ૪. અન્ય
૧૬. કયા ખાદ્ય પદાર્થનું ઉત્પાદન કરો છો ?
૧૭. ઉદ્યોગ સાહસિક બનવા માટેનું પ્રેરણાબળ કયાંથી મળ્યું ?
૧. કુટુંબીજનો      ૨. મિત્રો/સગાઓ      ૩. સ્વ-ઈચ્છા      ૪. અન્ય
૧૮. ઉદ્યોગ સાહસિક બનવા માટેની જરૂરિયાત :
૧. આર્થિક ઉપાર્જન      ૨. સાહસવ ત્તિ      ૩. મહત્વકાંક્ષા      ૪. અન્ય
૧૯. ઉત્પાદન એકમની પસંદગી કેવી રીતે કરે ?
૧. રોજની જરૂરિયાત      ૨. ઓછી મૂડીનો ધંધો      ૩. ઘર બેઠા ધંધો      ૪. અન્ય
૨૦. ઉદ્યોગ સાહસિક બન્યા પહેલાની +સ્થિતિ :
૧. ગ હિણી      ૨. નોકરી      ૩. છૂટક રોજમદાર      ૪. અન્ય
૨૧. અનુભવ ઉપયોગી બન્યો ?
૧. સંપૂર્ણ      ૨. અંશતઃ      ૩. બિલકુલ નહીં      ૪. અન્ય
૨૨. ઉદ્યોગ સાહસિકનો પ્રકાર :
૧. વ્ય+કતગત      ૨. ભાગીદારી      ૩. સહકારી મંડળી      ૪. અન્ય
૨૩. ઉત્પાદન એકમને કેટલાં વર્ષ થયા ? .....
૨૪. ઉદ્યોગ એકમની જરૂરિયાત માટે બહારગામ જવાનું થાય છે ? હા  ના





૨૫. કાચા માલની ખરીદી કેવી રીતે કરો છો ?  
૧. પૂરતા જથ્થામાં ખરીદી      ૨. સિઝનલ ખરીદી      ૩. ઓર્ડર પ્રમાણે ખરીદી
૨૬. કાચા માલની સાચવણી (સ્ટોરેજ) કયા કરો છો ?  
૧. તમારા યુનિટમાં      ૨. ભાડેના યુનિટમાં
૨૭. કાચા માલની ચકાસણી કેવી રીતે કરો છો ?  
૧. વજનથી      ૨. ગુણવત્તાથી      ૩. ભેળસેળ
૨૮. કાચા માલની ચકાસણી કયારે કરો છો ?  
૧. ખરીદતી વખતે      ૨. ઉત્પાદનનાં દરેક તબક્કે  
૩. સંપૂર્ણ ઉત્પાદન પછી      ૪. અન્ય
૨૯. કાચા માલનાં બગાડ અટકાવવાનાં પગલા :  
૧. તાત્કાલિક વપરાશ      ૨. સમયાંતરે ચકાસણી      ૩. કોલ્ડસ્ટોરેજનો ઉપયોગ
૩૦. જરૂરિયાત પૂરતો કાચો માલ મળી રહે છે ?      હા       ના
૩૧. યોગ્ય કિંમતે કાચો માલ મળી રહે છે ?      હા       ના
૩૨. કાચા માલની તંગી અનુભવો છો ?      હા       ના
૩૩. ઉત્પાદન એકમમાં પાણી વહેચાતું લો છો ?      હા       ના



૩૪. એકમમાં વપરાતા સાધનો :  
૧. મીક્ષચર      ૨. ઘરઘંટી      ૩. લોટ બાંધવાનું મશીન  
૪. ડ્રીઝર, ડ્રીઝ      ૫. બ્લેન્ડર      ૬. પાપડ વણવાનું મશીન
૩૫. બળતણનો ઉપયોગ :  
૧. ગેસ      ૨. કોલસો      ૩. કેરોસીન      ૪. ઈલેક્ટ્રીકસીટી



૩૬. ઉદ્યોગ એકમની માલિકી :      ૧. તમારું પોતાનું      ૨. ભાડેથી
૩૭. ઘરથી ઉદ્યોગ એકમનું અંતર :      ૧. ૦ થી ૧ કિ.મી.      ૨. ૨ થી ૫ કિ.મી.  
૩. ૬ થી ૧૦ કિ.મી.      ૪. ૧૦ થી વધારે
૩૮. ઉદ્યોગ એકમનું સ્થળ :  
૧. શહેરની મધ્યમાં      ૨. શહેરની ભાગોળે      ૩. શહેરથી બહાર



૩૯. વર્કસની સંખ્યા :  
૧. ૧ થી ૧૦      ૨. ૧૧ થી ૨૦      ૩. ૨૧ થી ૩૦      ૪. ૩૦ થી વધારે

૪૦. પુરુષ વર્કસ :      હા       ના

૪૧. બાળ વર્કસ :      હા       ના

૪૨. વર્કસને ટ્રેનીંગ આપો છો? :      હા       ના

૪૩. ટ્રેનીંગ માટેની માહિતી :

ટ્રેનીંગનો ગાળો	ટ્રેનીંગના કલાકો	ટ્રેનીંગની પદ્ધતિ	ટ્રેનીંગ કોણ આપે	સ્ટાઈપેન્ડ રૂપિયા
૧૫ દિવસ	૬ કલાક	ડેમો	ઉ.સા. પોતે જ	૦-૩૦
૩૦ દિવસ	૪ કલાક	પ્રાયોગીક	વિષયનિષ્ણાંત	૩૧-૪૫
૪૫ દિવસ	૮ કલાક	સીધો જ પ્રયત્ન	કુટુંબીજનો	૪૬ - ૬૦
અન્ય	અન્ય	અન્ય	અન્ય	૬૧ - ૭૫

૪૪. વર્કસ નિમણૂક કેવી રીતે કરો છો ?

૧. કાયમી      ૨. હંગામી      ૩. રોજમદાર      ૪. અન્ય

૪૫. ઉત્પાદન કયાં કરાવો છો ?

૧. વર્કસ ઘરેથી કરીને લાવે      ૨. ઉત્પાદન યુનિટ  
૩. પરિ+સ્થિતિ પ્રમાણે (સ્થળ ઉપર)      ૪. અન્ય

૪૬. વર્કસના પ્રશ્ના : ૧. મહેનતાણાં બાબત      ૨. રજા બાબત

૩. ઉત્પાદન કાર્યવાહી બાબત      ૪. અન્ય

૪૭. વર્કસમાં કામનાં કલાકો :

૧. ૪-૬ કલાક      ૨. ૭-૧૦ કલાક      ૩. ૧૧-૧૩ કલાક

૪૮. વર્કસની આવવા જવાની વ્યવસ્થા ?

૧. ચાલીને      ૨. પોતાને ખર્ચે      ૩. ઉત્પાદન એકમ વાહન

૪૯. વર્કસને રજા મળે છે? :      હા       ના

૫૦. બોનસ મળે છે? :      હા       ના

(૧) જો હા, હોય તો કેટલું? .....

૫૧. વર્કસને રાત્રીનાં સમયે કામ માટે બોલાવો છો?      હા       ના

૫૨. સ્ત્રી વર્કસને રાત્રીનાં સમયે કામ માટે બોલાવો છો?      હા       ના

૫૩. સતત કામ કરવાથી વર્કસને ઉભી થતી શારીરિક તકલીફો? હા       ના

૧. પેની તથા પગનો દુઃખાવો      ૨. હથેળી તથા ખંભાનો દુઃખાવો  
૩. કમરનો દુઃખાવો      ૪. આંખોમાં બળતરા થવી



૫૪. તમારા ઉત્પાદન એકમો મૂડી રોકાણ કેટલું? .....  
(૧) શરૂ ક્યુ ત્યારે? ..... (૨) હાલ કેટલું? .....
૫૫. મૂડી ક્યાંથી આવી?  
૧. તમારે પોતાની બચત ૨. કુટુંબીજનો ૩. લોન ૪. અન્ય
૫૬. તમે લોન લેવા ઈચ્છો છો? હા  ના
૫૭. લોન મેળવવામાં સફળ થયા છો? હા  ના
૫૮. લોન ક્યાંથી લીધી?  
૧. ખાનગી પેઢીમાંથી ૨. બેંકમાંથી ૩. સહકારી મંડળી ૪. અન્ય
૫૯. લોન લેતી વખતેના પ્ર નો?  
૧. ધીમી પ્રક્રિયા ૨. ઘણા દસ્તાવેજ ૩. ખૂબ ઉચ્ચ વ્યાજ



૬૦. તમારા ખાદ્ય પદાર્થનાં ઉત્પાદનમાં નીચેની વસ્તુ ઉપયોગમાં લ્યો છો? હા ના  
આંબલી હા  ના   
લીંબુના ફૂલ હા  ના   
વિવિધ રંગો હા  ના   
સાજીનાં ફૂલ હા  ના   
પાપડિયો ખારો હા  ના
૬૧. પ્રિઝરવેટીવ તરીકે શેનો ઉપયોગ કરો છો? હા  ના   
૧. વિનેગર ૨. સોડિયમ બેન્જોએટ ૩. પોટેશ્યમ મેટાબાય સલ્ફેટ
૬૨. આરોગ્યની જાળવણી માટેનાં પગલા :  
૧. ચી ગુણવત્તાવાળો કાચો માલ ૨. અખાદ્ય પદાર્થનો ઉપયોગ નહીં જ  
૩. ભેળસેળ નહીં જ
૬૩. સ્વાસ્થ્ય અંગેના પગલા :  
૧. વર્કસ, સાધનો, જગ્યાની સ્વચ્છતા ૨. હવાચુસ્ત પેકીંગ ૩. ઢાંકીને રાખવું
૬૪. ઉત્પાદનની ગુણવત્તા વધારવાનાં પગલા :  
૧. ચી ગુણવત્તાવાળો કાચો માલ ૨. નિષ્ણાંતો દ્વારા ઉત્પાદન  
૩. યોગ્ય સાધન સામગ્રીનો ઉપયોગ
૬૫. ઉત્પાદનની કિંમત નીચી લાવવા માટેનાં પગલા :  
૧. ઓછા સમયમાં વધુ ઉત્પાદન ૨. સિઝનમાં કાચા માલની ખરીદી  
૩. જથ્થામાં ઉત્પાદન
૬૬. પેકેજીંગ કેવી રીતે કરો છો? : ૧. પોલીથીન બેગ ૨. પ્લાસ્ટીક પેકીંગ
૬૭. ઉત્પાદન યુનિટનો વીમો ઉતરાયેલ છે? હા  ના
૬૮. તમારા ખાદ્ય પદાર્થનાં ઉત્પાદનને લેબલીંગ કરો છો? હા  ના



૬૯. વહેંચાણ કોણ કરે છે ?

૧. તમે પોતે

૨. ફેમીલી સભ્ય / પતિ

૩. સેલ્સમેન / ગર્લ્સ

૭૦. વહેંચાણ ક્યાં કરો છો ?

૧. લોકલ લેવલે

૨. રાજ્ય કક્ષાએ

૩. રાષ્ટ્ર કક્ષાએ

૪. આંતરરાષ્ટ્રીય કક્ષાએ

૭૧. જાહેરાત કરો છો ?

૧. ન્યુઝ પેપર

૨. પેમ્પલેટ'સ

૩. ટી. વી. ચેનલ

૪. અન્ય

૭૨. તમારા ખાદ્ય પદાર્થનાં ઉત્પાદનમાં સ્પર્ધા છે ? :

હા

ના

૭૩. તમે ઉધાર માલ આપો છો ? :

હા

ના

૭૪. તમે ઉત્પાદિત કરેલ માલ વધે છે ?

૭૫. જો વધતો હોય તો,

૧. ફેક્ટી દેવો પડે

૨. ઓછી કિંમતે વહેંચાણ

૩. વર્કર્સ લઈ જાય

૪. અન્ય



૭૬. હિસાબ કોણ રાખે છે ?  
૧. તમે પોતે જ      ૨. પતિ/કુટુંબીજનો      ૩. મહેતાજી      ૪. અન્ય
૭૭. હિસાબ કિતાબની ગણતરી કેટલાં સમયે કરો છો ?  
૧. રોજરોજ      ૨. અઠવાડિક      ૩. માસિક      ૪. અન્ય
૭૮. હિસાબ રાખવાની પદ્ધતિ : ૧. કોમ્પ્યુટરાઈઝડ      ૨. નોન કોમ્પ્યુટરાઈઝડ
૭૯. વર્ષનું ટર્ન આવેર :      ૧. વધુ      ૨. ઘટ્યું      ૩. વધ-ઘટ
૮૦. નફાનો ગાળો કેટલો ?  
૧. ૧૦% સુધી      ૨. ૧૧ થી ૨૦% સુધી      ૩. ૨૧ થી ૩૦% સુધી      ૪. અન્ય
૮૧. સેવીંગ ક્યાં કરો છો ?  
૧. રાષ્ટ્રીયક તબેકમાં      ૨. એલ.આઈ.સી.      ૩. પોસ્ટ ઓફીસ  
૪. પ્રોપર્ટી      ૫. એક કરતાં વધારે જગ્યાએ      ૬. ક્યાંય નહીં
૮૨. આવક વધારવાનાં ઉપયોગ :  
૧. ઉત્પાદનમાં બગાડી નુકસાન નહીંવત      ૨. ઓછે નફે વધુ વહેંચાણની નીતિ  
૩. ઓછા સમયમાં વધુ ઉત્પાદનની નીતિ
૮૩. તમારા ઉત્પાદન યુનિટને હરીફાઈમાં ટકાવવા માટેનાં ઉપાયો :  
૧. જમાનાની માંગ પ્રમાણે ઉત્પાદન      ૨. ચી ગુણવત્તા અને નીચી કિંમતે ઉત્પાદન  
૩. ઓર્ડર મુજબ માલની ડિલીવરી



ક્રમ	સમસ્યા		સંપૂર્ણ સંતોષ કારક	સંતોષ કારક	ખ્યાલ નથી આવતો	અસંતોષ કારક	બિલકુલ અસંતોષ કારક
૧.	કુટુંબનાં સભ્યોનું સહકારભયુ વલણ	A. વડીલ					
		B. પતિ					
		C. બાળકો					
		D. અન્ય સ્ત્રી સભ્યો					
		E. અન્ય પુરુષ સભ્યો					
૨.	ગ હકાર્યની જવાબદારી	A. ઘરની સંપૂર્ણ સફાઈ					
		B. રસોઈ કાર્ય					
		C. વડીલોની જવાબદારી					
		D. બાળકોની જવાબદારી					
		E. અન્ય					
૩.	ઉ.સા.ની કામગીરી દરમ્યાનનાં પ્રશ્નોનાં ઉકેલ	A. સામાજિક પ્રશ્નો					
		B. આર્થિક પ્રશ્નો					
		C. વર્કસના પ્રશ્નો					
		D. કાયદાકીય પ્રશ્નો					
		E. અન્ય					
૪.	તમારી અંગત જીવનશૈલી તરફનો સંતોષ	A. દૈનિક દિનચર્યા					
		B. માનસિક તનાવ					
		C. શારીરિક શ્રમ					
		D. સામાજિક વ્યવહાર					
		E. અન્ય					



☞ ઉદ્યોગ સાહસિક તરીકેનાં તમારા વિશિષ્ટ અનુભવો વિશે :

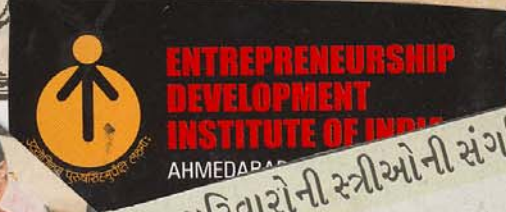
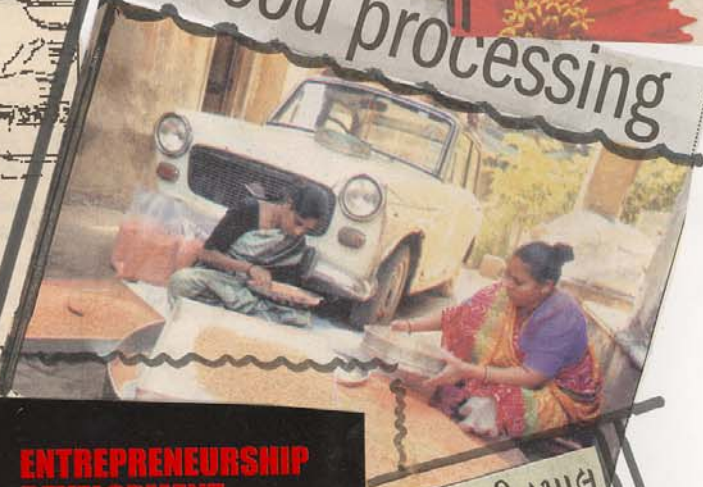


# Women constitute only 6 p.c. of total workforce in industrial sector



RS 1,000 cr corpus for food processing

પ્રોસેસિંગ આખું છે, નાબૂદ હવે ફૂડ પ્રોસેસિંગ સેક્ટર ગણશે. ઉપરાંત વહિવટ અડપથી કરવા સેપરેટ વિન્ડો શરૂ કરાશે. ફૂડ પ્રોસેસિંગ એકમાત્ર વિકાસ માટે રાષ્ટ્રીય સંસ્થા શરૂ કરાશે.



પાલક પરિવારોની સ્ત્રીઓની સંગઠિત શક્તિની કમાલ  
 મહિલાઓનો ચીઝ પ્લાન્ટ: હિજરતની  
 પીડા મટીને વતનમાં જ થયું ખુશહાલ જીવન

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## APPENDIX 1 :PHOTOGRAPHS



**Production of Wet Snacks**



**Collection data from Entrepreneurs producing**



**Data collection from Caterers**



**Mass production of Khakhara**



**Production of Papad by women**



**Production of Khichi papad by Women**





**Women managing Fast food parlour**



**Data collection at site of masala production**



**Mass production of masala**



**Flour making for papad**

**Selling of papad**





## 2: VISITING CARDS OF SELECTED ENTREPREISE



## 2: VISITING CARDS OF SELECTED ENTREPREISE

ફોન : ૫૫૩૩૮૩૮



**વંદિતાનેન પટેલ**

**સ્વાસ્થિક મહિલા ગૃહ ઉદ્યોગ**

'ચિદાનંદ', અમૃત પાર્ક, પ્લોટ નં. ૫૮,  
પંચવટી સોસાયટી શેરી નં. ૫, રાજકોટ.

નયના મનોજ આચાર્ય  
M.98980 61144

**અન્નાપૂર્ણા**

**ભોજનાલય**

ઘર જેવીજ રસોઈ જમવાનો સંતોષ

માસિક તથા છુટક જમવા માટેનું શ્રેષ્ઠ સ્થળ

• ટીફીન સર્વિસ ઉપલબ્ધ •

૫/૧૧, જંકશન પ્લોટ, બજારંગ સોડા સામેની શેરી, રાજકોટ.

રાયબદા ગ્રુપ



**મુવાળી કેટરર્સ**

તાવો ★ કાઠીયાવાડી ★ પંજાબી ★  
પંચવટી પાર્ક, શેરી નં. ૭, "સભર", પંચવટી હોલ

ફોન : ૨૪૩૨૦૬૨  
મો. : ૯૮૭૯૦ ૧૪૧૧૫  
૯૮૨૫૫ ૫૪૩૧૦  
૩૧૧૨૮૮૨

LATABEN N. TANNA  
NATUBHAI TANNA

THE SYNONYMS TO QUALITY



**Sadguru CATERERS**

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SHILPA COLLEGE,  
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એમ. એચ. ધામેલીયા

**પાયલ**

હસ્તકલા અને ગૃહ ઉદ્યોગ સહકારી મંડળી લી. - રાજકોટ

રજી. નં. ઉ/૫૮૯૯ DL 25-2-97

ગવર્નમેન્ટ પ્રેસ કોલોની, ક્વાટર નં. ૪૧, બ્લોક નં. ૮,  
જામનગર રોડ, રાજકોટ. ફોન : ૪૪૬૭૨૯

**કલકત્તાની પ્રખ્યાત મસાલા મુળી**

મા મસાલા મુળીમાં આપ કાંદા, કાકડી,

વગેરે નાખીને વધુ સ્વાદ માણી શકો છો

એ. મુળી મમરા, તેલ, કલકત્તાનો મામુનો મુળી મસાલો, શીંગદાણા, દાણ, રતલામી સેવ

મેન્યુ. લા.

(બધા કરવેરા સાથે)

નમ મહિલા ગૃહ ઉદ્યોગ, રાજકોટ.

પ્રતિ કે. મહેતા



**મહેતા આઈસ્ક્રીમ મીક્સ**

**આઈસ્ક્રીમ ક્રેવર્સ**

બટર સ્કોચ, વેનીલા, કાજુદ્રાક્ષ, પીસ્તા, ચોડ

નડીયાદ (ખેડા) જીલ્લાના પ્રખ્યાત તેમજ સ્વાદીષ્ટ પાપડ, મઠીયા, શાકડા, ચે  
૪૦૧, સીમંદર દર્શન, સુભાષ રોડ, શાસ્ત્રી મેદાન સામે,  
એવરેસ્ટ બીલ્ડિંગ પાછળ, રાજકોટ - ૩૬૦ ૦૦૧.

☎ ૨૨૩૦૭૭૩

## APPENDIX 3:QUESTIONNAIRE

### ENGLISH VERSION

A Study of Women Entrepreneurs Engaged in Food Processing

Guide

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Organizer

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Dear Madam,

I am doing my Ph.D. at Home Science Department, Saurashtra University. As part of the study, I have to write a thesis on a chosen subject. As part of this, I have undertaken research on “A Study of Women Entrepreneurs Engaged in Food Processing”. You are such entrepreneurs. I expect you to be helpful by providing relevant details.

I assure that information provided by you will be utilized for research study only, and not revealed to any one else. Proper and current answers given by you will make my study more purposeful and fruitful.

I am thankful for your co-operation.

Thanking You,

V.S.Samani.



## SECTION –1

1. Name:

2. Address: A Home Address

B Unit Address:

3 Your husband helps you for production unit? YES / NO.

4. Your family members help you for production unit? YES / NO.

5. Education:

1. Primary. 2. Secondary. 3. Graduate. 4. Post Graduate.

6. Age:

1. 20 to 30 Years. 2. 31 to 40 Years. 3. 41 to 50 Years.  
4. 51 to 60 Years. 5. Above 61 Years.

7. Marital Status:

1. Married 2. Unmarried. 3. Widow. 4. Others.

8. Religion:

1. Hindu. 2. Muslim. 3. Christian 4. Others.

9. Cast:

A: 1. S.C. 2. S.T. 3. O.B.C. 4. Others  
B. 1. Baniya. 2. Brahmin. 3. Patel. 4. Lohana. 5. Others.

10. No. of Non Earning members:

1. 00 to 1. 2. 2 to 3. 3. More than 4.

11. Type of Family:

1. Joint Family 2. Nuclear Family

12. Total Income:

A. Total Yearly Income of the Family-----

B. Total Yearly Income of Entrepreneur-----

13. Have you inherited the production unit? YES / NO.

## SECTION –2

14. Have you been trained for running the production unit? YES/NO
15. If the Answer is YES -----  
1.EDI, CED 2. Women Entrepreneurs center. 3. Small-scale unit. 4. Others.
16. Type of production -----
17. Motivation for Women entrepreneurs.  
1.Family members 2. Friends / Relatives 3. Self Wish  
4.Others
18. Need for making entrepreneurs:  
1. Financial Need 2 Adventure 3.Ambitions 4. Others
19. How did will you select production unit.  
1. Daily requirement 2. Business of small capital  
3. Business operated from residence 4. Others
20. Status before establishment of unit.  
1.House Wife. 2. Service. 3.Daily Wager. 4. Others.
21. Is your experience helpful?  
1. Fully. 2. Partially. 3. Not at all. 4.Others.
22. Types of production unit:  
1.individual 2.Partnership 3. Co- operative Society. 4. Others.
23. How old is your production unit? -----
24. Does your business require you to go out of station? YES/NO

### **SECTION –3**

25 How do you purchase raw materials?

1. In enough quantity.
2. Seasonal purchasing
3. According to Order.
4. Others.

26 Where do you store your raw materials?

1. In your unit.
2. Rental

27 How do you test your raw materials?

1. By weight.
2. By quality
3. Testing of adulteration.
4. Others.

28. When do you test your raw materials?

1. at the time of purchase
2. At each stage of production.
3. after production.
4. Others.

29. What measures are taken for prevention of spoilage of raw materials.

1. Immediate Use.
2. Periodical Checking.
3. Use of Cold –Storage.
4. Others.

30 Is raw material available as per need? YES/NO

31 Is the price of raw material reasonable? YES/NO

32. Do you face the shortage of raw materials? YES/NO

33 Do you purchase water for your production unit? YES

### **SECTION –4**

34 List of equipments:

1. Mixer
2. Domestic flour mill
3. Dough making machine
4. Freeze/ Freezer
5. Blender
6. Machine for papad making

35. Use of fuel:

1. Gas
2. Coal
3. Kerosene
4. Electricity
5. Others.

### SECTION –5

36. Ownership of the unit.  
1. Your own 2. Rental.
37. Distance of food production unit from your house  
1. 0 to 1 km. 2. 2 to 5 km. 3. 6 to 10 km. 4. About 10 km.
38. Location of food production unit.  
1. Middle of the city. 2. On the periphery of the city.  
3. Out of the city. 4. Others.

### SECTION –6

39. No. of workers  
1. 1 to 10 2. 11 to 20 3. 21 to 30 4. Above 31.
40. Are there Male workers? YES/NO.
41. Are there Child workers? YES/NO.
42. Do you train your workers? YES /NO.
43. Information of workers training.

Period of Training	Training hrs.	Training methods	Who gives training?	Stipend Rs.
15 days	4 hrs.	Demonstration	Self	0-30 Rs.
30 days	6 hrs.	Practical	Expert	31-45 Rs.
45 days	8 hrs.	On site training	Family members	41-60 Rs.
Others	Others	Others	Others	61-75 Rs.

44. How do you appoint the workers?  
1. Permanent 2. Temporary 3. Daily wager 4. Others.

45. Where do you make your food product?
1. Prepared by workers at their home.
  2. Prepared at the production unit.
  3. As per the circumstances.
  4. Others.
- 46 Problems of workers.
1. About remuneration.
  2. About leave policy.
  3. About processing of food products.
  4. Others.
47. Working hours
1. 4 –6 hrs
  2. 7 –10 hrs
  3. 11-13 hrs
  4. Other.
48. Means of transport:
1. On foot
  2. At their own expense
  3. Unit vehicle.
49. Do the workers get leave? YES /NO.
50. Do the workers get bonus? YES /NO.
- A How much? -----
51. Do the workers work in night shift? YES /NO.
52. Do the female workers work in night shift? YES /NO.
- 53 Physical hazards faced by workers due to continuous work
1. Heel/ Leg pain.
  2. Palm / Shoulder pain
  3. Back pain.
  4. Burning of eyes.

## SECTION –7

54. Investment in your Production Unit:
1. at Beginning. -----
  2. at Present. -----
55. Source of Finance?
1. Saving of E.P.
  2. Family members
  3. Loan
  4. Others
56. Do you wish to take loan for your production unit? YES /NO.
57. Have you succeeded in obtaining loan for your production unit?  
YES /NO.
58. Where did you obtain loan from?
1. Private sector.
  2. Bank
  3. C-operative society
  4. Others
- 59 Problems of obtaining loan:
1. Slow processing
  2. Too many documents are required
  3. Higher rate of Interest.
  4. Others

## SECTION – 8

- 60 Are following items used in your production Unit?
1. Tamarind
  2. Citric Acid.
  3. Food colors
  4. Soda
  5. Papadio khara
  6. Others.
- 61 Do you use preservatives? YES /NO.
1. Vinegar
  2. Sodium Benzoate
- 62 Maintenance of health:
1. High quality of the products.
  2. Do not use inedible ingredients
  3. No adulteration.
  4. Others
63. Maintenance of hygiene.
1. Cleanliness
  2. Vacuum packing
  3. Covering the food items
  4. Others.
64. To upgrade the quality of production.
1. Raw materials of high quality.
  2. Production by experts
  - Use of proper Instruments/ ingredients.
  4. Others.
65. To reduce the price of production
1. More production in less time.
  2. Seasonal buying
  3. Quantity production
  4. Others.

66. How do you pack production items?

1. Polythene bag.
2. Plastic packing
4. Others

67. Have you insured your production unit? YES/NO.

68. Do you label the product? YES/NO.

### **SECTION – 9**

69. Who is selling the product?

1. Your self
2. Family members /Husband
3. Sales Girls/Boy.

70. Where do you sale?

1. At local level
2. At the state level
2. At the national level
4. At the international level

71. Advertisement of product:

1. In newspapers
2. Pamphlets.
3. T.V. Channel
4. Others.

72. Do you face competition in business? YES/NO.

73. Do you give credit facility? YES/NO.

74. Is the prepared product rejected / leftover? YES/NO

75. IF yes\_\_\_\_\_

1. Thrown away
2. Taken by workers.
3. Sold at reduced price.
4. Others.

## SECTION – 10

76. Who keeps Account?

1. By your self
2. Husband/ Family members
3. Accountant
- 4Others.

77. Duration of Accounting

- 1.Daily
2. Weekly
3. Monthly
4. Others.

78. Type of accounting.

1. Computerized
2. Non-computerized.

79. Turn Over.

1. Increased
2. Decreased
3. Not steady.

80. Profit margin.

1. Up to 10%
2. 11 to 20 %
- 3 . 21 to 30 %
4. Others.

81. Where do you save?

1. Nationalized Bank
- 2 LIC
- 3 Post office
- 5.Property

5. Multiple investments 6. Nil

82. Means of increasing the income?

1. Minimum wastage
2. More sale at less profit
3. More Production in less time
4. Others.

83. Means of sustaining in the business competition.

1. Production as per the need of time
2. High quality at low cost
3. Delivery according to order
4. Other



**SECTION – 11**

<b>Sr.No.</b>	<b>Problems</b>		<b>highly Satisfactory</b>	<b>Satisfactory</b>	<b>Can't Judge</b>	<b>Unsatisfactory</b>	<b>Highly Unsatisfactory</b>
	Co-operation of family members	Elders					
		Husband					
		Other lady members					
		Others male members					
		Children					
2.	Justice to Domestic duties	Cleanliness					
		Cooking					
		Raising the Children					
		Care of Elders					
		Other Work					
3.	Problems faced by Entrepreneurs	Social Problems					
		Economical Problems					
		Worker's Problems					
		Legal Problems					

		Out Station Night halt					
4.	Person al Proble ms	Life style					
		Mental Stress					
		Physical Fatigue					
		Activities of choice Social Interaction					

**SECTION – 12**

Any Remarkable Experience