

**“SIGNIFICANCE AND PROSPECTS
OF WOMEN ENTREPRENEURS RUNNING
HOME-BASED OCCUPATIONS IN NON-PROFESSIONAL
UNORGANIZED INFORMAL SERVICE SECTOR”,
(WITH SPECIAL REFERENCE
METROPOLITAN CITY, MUMBAI)**

**A THESIS SUBMITTED TO
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**FOR THE DEGREE OF
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**UNDER THE FACULTY OF MORAL AND SOCIAL SCIENCES,
DEPARTMENT OF ECONOMICS**

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SEPTEMBER, 2012

D E C L A R A T I O N

I hereby declare that the Thesis entitled “ Significance and Prospects of Women Entrepreneurs Running Home-Based Occupations in Non-Professional Unorganized Informal Service Sector, (With Special Reference to Metropolitan City, Mumbai)” completed and written by me has not previously formed the basis for the award of any Degree or other similar title upon me of this or any other Vidyapeeth or examining body.

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Place : Pune

Date : / / 2012

C E R T I F I C A T E

This is to certify that the Thesis entitled “ Significance and Prospects of Women Entrepreneurs Running Home-Based Occupations in Non-Professional Unorganized Informal Service Sector, (With Special Reference to Metropolitan City, Mumbai,)” which is being submitted herewith for the award of the Degree of Vidyavachaspati (Ph.D.) in Economics, Department of Economics, Faculty of Moral and Social Sciences, of Tilak Maharashtra Vidyapeeth, Pune is the result of original research work completed by Smt. Medha Deepak Kaprekar, under my supervision and guidance. To the best of my knowledge and belief the work incorporated in this thesis has not formed the basis for the award of any Degree or similar title of this or any other University or examining body upon him / her.

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(Dr. Amrut Wasudeo Pol)

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Place : Pune

Date : / / 2012

A C K N O W L E D G E M E N T

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: (Mrs. Medha Deepak Kaprekar)

Research Student

Pune.

Date : 2012

Contents

Contents	Page No.
Title Page.	I
Declaration of Research Student	II
Certification of Research Guide.	III
Acknowledgement.	IV
Table of Contents	XV
List of Tables and Annexure	XXI
Abbreviations	XXII
Map	XXII

Part I	General Background
---------------	---------------------------

Chapters	Sections	Particulars	Page No.
-----------------	-----------------	--------------------	-----------------

Chapter 1	Changing Economic Scenario of Indian Economy	1 to 57
------------------	---	----------------

		Particulars	Page No.
	1.1	Indian Economy Prior to 1991	4
	1.2	New Economic Reforms	6
	1.3	Significance of Service Sector in National Income Analysis	20
	1.4	State of Women in Present Changing Indian Economic Scenario	26
	1.5	Nature and Extent of Non-professional Unorganized Informal Service Sector in India	37
	1.6	State of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector in India	38
	1.7	Significance of Present Study	44
	1.8	An Interview with an Industrialist and	48

			Social Activist	
--	--	--	-----------------	--

Chapter 2	Research Methodology	58 to 98
------------------	-----------------------------	-----------------

			Particulars	Page No.
		2.1	Scope of the Present Research	58
		2.2	Research Problem	60
		2.3	Hypothesis	60
		2.4	Objectives	61
		2.5	Unique Contribution	62
		2.6	Home-Based Occupations In Non-Professional Unorganized Informal Service Sector Selected for the Purpose of Present Research	65
		2.7	Samples Selected	67
		2.8	Collection of Data	70
		2.9	Method of Collection of Data and Nature of Questionnaire	71
		2.10	Statistical Tools Used	73
		2.11	Meaning of The Concepts Used In The Present Research	78
		2.12	Theoretical Tenet	86
		2.13	Chapter Scheme	88
		2.14	Limitations	95

Chapter 3	Review of Literature	99 to 130
------------------	-----------------------------	------------------

	Sections		Particulars	Page No.
	Section 1	3.1	Review of Books	100

	Section 2	3.2	Review of Articles	104
	Section 3	3.3	Review of Theses submitted for Ph. D. Degree	113
	Section 4	3.4	Review of Dissertation submitted for M. Phil Degree	116
	Section 5	3.5	Review of Reports of Commission 1987	120
	Section 6	3.6	Research Gap	123

Chapter 4	Entrepreneurship : the Meaning and Concept		131 to 190
------------------	---	--	-------------------

	Sections		Particulars	Page No.
	Section 1	4.1	Views of different Economists on Entrepreneurship from	131
			(a) Classical School of Economics	134
			(b) Neo-classical School of Economics.	136
			(c) Modern School of Economics	137
			(d) Contemporary School of Economics	141
	Section 2	4.2	Constraints faced by Women Entrepreneurs	159
			(Annexure 1 and 2)	174

Part II	Analysis of Data		
----------------	-------------------------	--	--

Chapter 5.	Brief Account of Home-based Occupations Run by Women Entrepreneurs Covered Under Present Research.		191 to 210
-------------------	---	--	-------------------

			Particulars	Page No.
--	--	--	-------------	----------

		5.1	Women Entrepreneurs running baby-sittings / <i>palnaghar</i> / crèche (Baby-Sitters)	195
		5.2	Women Entrepreneurs providing investment agency services (Investment Agents)	197
		5.3	Women Entrepreneurs giving private tuitions (Tuitions Teachers)	199
		5.4	Women Entrepreneurs preparing food items / eatables (Food Cooks / Food Caterers / Food Preparatory)	203
		5.5	Women Entrepreneurs rendering beauty related services to women (Beauticians)	206

Chapter 6.	Individual, Family and Home-based occupation / Business Background	211 to 279
-------------------	---	-------------------

	Sections		Particulars	Page No.
	Section 1	6.1	Analysis of information about individual Respondents	213
	Section 2	6.2	Information about family	231
	Section 3	6.3	Information about Services rendered	241
	Section 4	6.4	Market	249
	Section 5	6.5	Customers reaction to the services rendered by the Respondents	270

Chapter 7.	Revenue Receipts, Cost and Cost-benefit Analysis	280 to 359
-------------------	---	-------------------

	Sections		Particulars	Page No.
--	----------	--	-------------	----------

	Section 1	7.1	Revenue Receipts	282
	Section 2	7.2	Analysis of cost / Expenditure of Occupations / Services	295
	Section 3	7.3	Cost-benefit Analysis	321
			Annexure. (1 to 6)	357-361

Chapter 8.	Analysis of Role-Conflict, Pull Factors, Push Factors and Constraint Factors and SWOT.			362 to 427
-------------------	---	--	--	-------------------

	Sections		Particulars	Page No.
	Section 1	8.1	Researcher's Observations	362
	Section 2	8.2	Role-conflict	395
	Section 3	8.3	Push, Pull and Constraint Factors,	400
	Section 4	8.4	SWOT Analysis	412

Chapter 9.	Summary and Observations			428 to 522
-------------------	---------------------------------	--	--	-------------------

	Sections		Particulars	Page No.
	Section 1	9.1	Individual, Family and Home-Based Occupation / Business Background	431
	Section 2	9.2	Revenue Receipts, Cost And Cost-Benefit Analysis	465
	Section 3	9.3	Researcher's Observations, Analysis of Role-Conflict, Pull Factors, Push Factors and Constraint Factors And SWOT	502

Part III	Observations and Conclusions			
-----------------	-------------------------------------	--	--	--

Chapter 10.	Theoretical Tenet			526 to 558
--------------------	--------------------------	--	--	-------------------

	Sections		Particulars	Page No.
	Section 1	10.1	Theoretical Intent, Application of Definitions and Characteristics of Women Entrepreneurs and Cost-benefit Analysis	527
	Section 2	10.2	General Comments	548
	Section 3	10.3	Specific Skills / Characteristics	552

Chapter 11	Significance and Prospects of Women Entrepreneurs Running Home-based Occupations in Non-professional Unorganized Informal Service Sector			559 to 593
-------------------	---	--	--	-------------------

	Section 1	11.1	Significance	560
	Section 2	11.2	Prospects	573

Chapter 12	Conclusions : Establishing Objectives and Hypotheses			594 to 628
-------------------	---	--	--	-------------------

		12.1	Establishing Objectives	595
		12.2	Establishing Hypotheses	618
		12.3	Suggestions for Future Studies in the Subjects Allied to one under Present Research	625

	Bibliography			XXXII TO XLVI
--	---------------------	--	--	----------------------

	Books	Books on Economic Theory.		
		Books on Entrepreneurship, Women Entrepreneurs and Allied Subjects.		
		Books on Indian Economy.		

		Books on Management Studies
		Books on Research Methodology
		Other Books
	Articles	Small Enterprise Development, Management and Extension (SEDME), Journals
	Thesis	Submitted for Ph. D. Degree
	Dissertations	Submitted for M. Phil. Degree
	News Papers	Economic Times and <i>Loksatta</i> , Daily Issues.
	Weekly Magazine.	“eye” Weekly Sunday Express Magazine
	Report	Report on National Commission on Self-employed Women, January 1987.

Appendices		
-------------------	--	--

Appendix A	Questionnaire I , II , III .	XLVII TO LXVII
Appendix B	Schemes introduced by the Government of India for the promotion of Women Entrepreneurship / Empowerment	LIX TO LXII
Appendix C	Schemes introduced by the Bank of India, one of the Nationalized Commercial Banks for the promotion of Women Entrepreneurship / Empowerment.	LXIII TO LXVI
Appendix D	Profile and Map of Mumbai, a Metro City.	LXVII TO LXXVI

M A P

1	The Map of Maharashtra State	LXIX
2	The Map showing the profile of Mumbai City	LXX

List of Tables

Table Showing the List of Tables Chapter-Wise.

Table No.	Description	Page No.
Chapter 1		
1.1	Table showing the Sectoral contribution to the National Income (in percentage) and the Sectoral share of employment in Indian Economy (2007).	19
1.2	Table showing the total employment and the rate of rise in employment in organized sector.	19
1.3	Table showing the Sectoral share in the National Income for the period between 1990-91 and 1999-2000. (Percentage Distribution).	22
1.4	Table showing the Sector-wise contribution to the National Income for the period between 1950-51 and 2006-07. (Percentage Distribution).	22
1.5	Table showing Sector-wise rate of growth for the period from 1950-51 to 2007-08.	23
1.6	Table showing the share of different components of Service Sector in National Income 1950-51 to 2007-08. (Percentage Distribution).	25
Chapter 4		
4.1	Table showing Women Entrepreneurs Organizations / Associations, Abroad.	190

	Chapter 6	
6.1	Table showing the distribution of Respondents according to age.	214
6.2	Table showing the distribution of Respondents according to type of accommodation / house.	217
6.3	Table showing the distribution of Respondents according to area of house.	218
6.4	Table showing the distribution of Respondents according to migrated or Mumbai based.	219
6.5	Table showing the distribution of Respondents according to academic qualification.	220
6.6	Table showing the distribution of Respondents according to additional academic qualification.	221
6.7	Table showing the distribution of Respondents according to training taken.	222
6.8	Table showing the distribution of Respondents according to marital status.	226
6.9	Table showing the distribution of Respondents according to necessary factors to start occupation.	228
6.10	Table showing the distribution of Respondents according to encouraging factors to start occupation.	229
6.11	The Table showing the distribution of Respondents according to Women Entrepreneurs / the Respondents, being 'Prototype' / 'model' to women from among relatives and friends and also from succeeding generation.	230

6.12	Table showing the distribution of Respondents according to nature of family.	233
6.13	Table showing the distribution of Respondents according to number of family members.	234
6.14	Table showing the distribution of Respondents according to number of earning members in family.	236
6.15	Table showing the distribution of Respondents according to help received from family members in domestic work	238
6.16	Table showing the distribution of Respondents according to help received from family members in occupation.	240
6.17	Table showing the distribution of Respondents according to holidays and leave schedule enjoyed.	244
6.18	Table showing the distribution of Respondents according to number of years running an occupation.	248
6.19	Table showing the distribution of Respondents according to number of customers.	266

	Chapter 7	
7.1	Table showing the distribution of Respondents according to revenue receipts.	284
7.2	Table showing comparative view of revenue receipts.	292
7.3	Table showing the number of Respondents hiring the labour.	298
7.4	Table showing the distribution of Respondents according to operating costs (actual cash expenditure).	303

7.5	Table showing comparative view of operating costs.	308
7.6	Table showing the distribution of Respondents according to imputed costs.	309
7.7	Table showing comparative view of imputed costs.	315
7.8	Table showing the distribution of Respondents according to total cost.	316
7.9	Table showing comparative view of total cost.	320
7.10	Table showing the distribution of Respondents according to surplus income over operating costs (actual cash expenditure).	323
7.11	Table showing comparative view of surplus income over operating costs.	328
7.12	Table showing the comparative view of Rate of Profit over operating costs (Actual Cash Expenses).	330
7.13	Table showing the distribution of Respondents earning profit.	331
7.14	Table showing the distribution of Respondents suffering loss.	332
7.15	Table showing the number of Respondents earning profit over total cost and suffering losses.	333
7.16	Table showing comparative view of profit over total cost.	342
7.17	Average profit over total cost from among profit making Respondents , No profit making Respondents and those receiving fair returns from occupation (ROR greater than ROI).	344

7.18	Table showing comparative view of Rate of Profit / Return over total cost.	344
7.19	Average Rate of Profit over total cost from among profit making Respondents.	345
7.20	Table showing the comparative view of Average loss at total cost from among loss making Respondents.	346
7.21	Table showing the distribution of Respondents according to saving.	348
7.22	Table showing the distribution of Respondents according to mode of saving.	352
7.23	Table showing comparative view saving.	353

	Chapter 8	
8.1	Table showing the number of Respondents with future plan.	391
8.2	Table showing the distribution of Respondents according to reason for less extent of Role-conflict.	397
8.3	Table showing the distribution of Respondents according to reason for more extent of Role-conflict .	398
8.4	Table showing the distribution of Respondents according to Pull Factors.	401
8.5	Table showing the distribution of Respondents according to Push Factors.	406
8.6	Table showing the distribution of Respondents according to Constraint Factors.	408
8.7	Table showing the SWOT.	413

8.8	Table showing the distribution of Respondents according to Strengths.	415
8.9	Table showing the distribution of Respondents according to Weaknesses.	418
8.10	Table showing the distribution of Respondents according to Opportunities.	422
8.11	Table showing the distribution of Respondents according to Threats.	425

Chapter 10		
10.1	Table showing the extent of Characteristics as viewed by Different Economists from different Schools of Economics, as applicable to Women Entrepreneurs covered under present research.	545
10.2	Average profit over total cost from among profit making Respondents, No profit making Respondents and those receiving fair returns from occupation (ROR greater than ROI) .	546

Chapter 12		
12.1	The Table showing the distribution of Respondents according to Women Entrepreneurs / the Respondents, being 'Prototype' / 'model' to women from among relatives and friends and also from succeeding generation.	622

List of Annexure

Table Showing List Annexure Chapter-Wise.

	Annexure	Particulars	Page No.
Chapter 4	Annexure 1	A Brief Account of Women Entrepreneurs in India	174
	Annexure 2	Organizations / Associations of Women Entrepreneurs in India and abroad.	184
Chapter 7	Annexure 1	Annexure showing the rates charged in baby-sittings per baby, service / facility -wise.	357
	Annexure 2	Annexure showing the rates charged for giving tuitions subject / s – wise.	357
	Annexure 3	Annexure showing the rates of Commissions provided by Post Office and received by the Investment Agents.	358
	Annexure 4	Annexure showing the rates of Commissions provided by L.I.C. and received by the Investment Agents.	359
	Annexure 5	Annexure showing the rates charged for different food-items / eatables per units.	360
	Annexure 6	Annexure showing the rates for beauty related services, service-wise.	361

M A P S

1	The Map of Maharashtra State	LXIX
2	The Map showing the profile of Mumbai City	LXX

ABBREVIATIONS

Table showing the Abbreviations used

ACWW	Associated Country Women of the World.
AICTE	All India Council for Technical Education.
AIMA	Alternative Investment Management Association
ALEAP	Association of Lady Entrepreneurs of Andhra Pradesh.
AMFI	Association of Mutual Funds in India
AWAKE	Association of Women Entrepreneurs in Karnataka.
AWE	Alberta Women Entrepreneurs
BHK	Bed Room, Hall and Kitchen
BPO	Business Process Out-Sourcing
ECS	Electronic Clearance System
EMI	Equated Monthly Instalment
C.A.	Chartered Accountant
CAWEE	Canadian Association of Women Executives and Entrepreneurs
CBC	Commonwealth Business Council
CCD	Community Capital Development
CEO	Chief Executive Officer
C. D.	Compact Disc

CIPE	Centre for International Private Enterprise
DFM	Diploma in Financial Management
DTL	Diploma in Taxation Law
FCEM	Les Femmes Chefs d'Entreprise Mondiales (World Association of Women Entrepreneurs)
FD	Fixed Deposit
FICCI	Federation of Indian Chambers of Commerce and Industry
FIWE	Federation of Indian Women Entrepreneurs. (Delhi)
FLO	FICCI Ladies Organization.
FT	Fast Track
GATS	General Agreement on Trade in Services
GIC	General Insurance Corporation of India
GNP	Gross National Product
GSCLP	Global Supply Chain Leaders Group
HBWE	Home-Based Women Entrepreneurs
HLL	Hindustan Lever Limited
H.S.C. Exam.	Higher Secondary School Certificate Examination
ICICI	Industrial Credit and Investment Corporation of India
ICWE	Indian Council of Women Entrepreneurs
IIT	Indian Institute of Technology
IMM	Indian Marketing Management.
ILO	International Labour Organization
ISO	International Standard Organization
IPO	Initial Public Offering
IRDA	Insurance Regulatory Development Authority

I.T.	Information Technology
IWNBSC	Innovate Women in the Nordic and the Baltic Sea Countries
IWTC	International Women's Tribune Centre
KPO	Knowledge Process Out-Sourcing
KVP	<i>Kisan Vikas Patra</i>
K.Y.C.	Know Your Customer
LIC	Life Insurance Corporation
LPG	Liberalisation, Privatization and Globalization
MACCIA	Maharashtra Chamber of Commerce, Industry and Agriculture (Maharashtra)
MBA	Master of Business Administration
MCED	Maharashtra Centre for Entrepreneurship Development
MD	Managing Director
MDRT	Million Dollar Round Table.
M.I.S.	Monthly Income Scheme
NAWBO	The National Association of Women Business Owners
NAYE	National Alliance of Young Entrepreneurs.
NFWBO	The National Foundation for Women Business Owners
NSC	National Saving Certificate
NSS	National Saving Scheme.
NRI	Non-Resident Indians
OWTT	Organization of Women in International Trade
PROSME	Promotion of Small and Medium Enterprises.
RBC	Royal Bank
RBI	Reserve Bank of India

RBWE	RBC Royal Bank - Women Entrepreneurs
RIM	Research In Motion
ROI	Rate of Interest
ROR	Rate of Return (Rate of Profit)
SBI	State Bank of India
SBS	Synergy Business Solutions
SBTC	Small Business Technology Coalition
SEBI	Security Exchange Board of India
SEDME	Small Enterprises Development, Management and Extension
SEWA	Self-Employed Women's Association.(Ahmadabad)
SCDL	Symbiosis Centre for Distance Learning
SCMHRD	Symbiosis Centre for Management of Human Resource Development
SIP	Systematic Investment Plan
SME	Small and Medium Enterprises
S.S.C. Exam	Secondary School Certificate Examination.
SSI	Small Scale Industries
SWOT	Strengths, Weaknesses, Opportunities and Threats
UK	United Kingdom
USA	United States of America
UTI	Unit Trust of India
VRS	Voluntary Retirement Scheme
WAVE	World Association of Women Entrepreneurs
WBOC	Women Business Owners Corporation
WEAN	Women Association and Networks.
WEAT	Women's Association of Tamilnadu (Tiruchirapalli)

WEConnect	Women Entrepreneurs' Access Key Contracts
WEPA	Women Entrepreneurs Promotion Association. (Chennai)
WFES	The Women's Forum for the Economy and Society
WiE	Malaysian Association of Indian Women Entrepreneurs and Professionals
WIMA	Association of Women Entrepreneurs / Industrialists / Business Owners. (Maharashtra)
WIN	Women's International Networking
WIPC	Women Inventors Project, Canada
WIPO	World Intellectual Property Organization
WISE	Women Igniting the Spirit of Entrepreneurship Resources
WTC	Women's Technology Cluster
WTO	World Trade Organization

General Background

Chapter No.	Particulars	Page No.
Chapter 1	Introduction : Changing Economic Scenario of Indian Economy.	1 to 57
Chapter 2	Research Methodology.	58 to 98
Chapter 3	Review of Literature.	99 to 130
Chapter 4	Entrepreneurship : The Meaning and Concept.	131 to 190

Chapter 1

Changing Economic Scenario of Indian Economy

INTRODUCTION

In this Chapter the Researcher will try to highlight the changes in the Indian Economic scenario on account of New Economic Reforms introduced in Indian Economy, since 1991 and thereafter, which are responsible for such a remarkable change in Indian Economy. This Chapter, therefore, will prepare a background for the research to be carried out and will help the Reader to understand the subject under research in its proper perspective. This Chapter is, as if, a “**back drop**” for the subject under research, and provides background for the analysis of different variables in the Part II of the Thesis, and based on such analysis, the Observations, Inferences and Conclusions derived, are covered in Part III of the Thesis. The change in Indian Economic scenario at micro and macro level, will have long lasting and remarkable effects on a number of economic variables, and so also on Women Entrepreneurs in Non-professional Unorganised Informal Service Sector, the subject that has been selected for the purpose of present research.

This Chapter, for the sake of convenience of the Reader and proper understanding of the Changing Economic Scenario of Indian Economy and its impact on both the state of Organized Formal and Unorganised Informal Service Sector in general, and the state of Women Entrepreneurs in particular, is further sub-divided into following 8 Parts, :

1.1 Indian Economy Prior to 1991.

1.2 New Economic Reforms :

1.2.1 Liberalization.

1.2.2 Privatization.

1.2.3 Globalization.

1.3 Significance of Service Sector in National Income Analysis.

1.4 State of Women in the Present Changing Indian Economic Scenario.

1.4.1 Being Entrepreneurs :

- (a) Women Entrepreneur.
- (b) Women Self-employed.

1.4.2. Being Employees :

- (c) Women Employment in Organized Sector.
- (d) Women Employment in Unorganized Sector.

1.4.3 Global Concern for Women Development.

1.5 Nature and Extent of Non-professional Unorganized Informal Service Sector.

1.6 State of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector.

1.7 Significance of Present Study.

1.8 An Interview with an Industrialist and a Social Activist, Mumbai.

During the last 10 to 15 years of history of Indian Economy, it is observed that the Indian Economy is passing through the phase of transition. The Economic transition is an outcome of New Economic Reforms, introduced in 1991, in terms of Liberalization, Privatization and Globalization (LPG).

These New Economic Reforms are responsible for changes in the economic policies from controls to de-control, regulations to de-regulation and licensing to de-licensing reflected in terms of changes in fiscal, monetary, exchange control and all other packages of policies.

The current wave of New Economic Reforms characterized by Liberalization, Privatization and Globalization has opened many new avenues and opportunities, and many formidable challenges in the context of management of the economic processes. Now, the world has launched itself on a new era of economic management, both at the National and International levels. The terms, Liberalization, Privatization and Globalization constitute three core elements of the New Economic Reforms in the newly emerging global economic system. There are number of questions that are required to be answered and analyzed in this context.¹

But before going into the discussion on these questions, focusing on this, the Researcher prefers to highlight the economic situations in the pre-reform period i.e. prior to 1991.

1.1 Economy Prior to 1991 :

India was an underdeveloped economy when India got independence in 1947. It was a period full of economic crises marked by problems related to underdevelopment, poverty, population, illiteracy, etc. It was the need of the time to come out of this economic stagnation and social and political crisis.

India, therefore, wanted to achieve economic growth and development through Economic Planning. Correspondingly, India introduced planned economic growth and development, launching the First Five Year Plan in 1951.

Till 1990, India executed Seven Economic Five Year Plans. However, the Nation could not achieve the socio-economic goals of Economic Planning, as expected during these 40 years of Economic Planning. Instead, India continued to suffer from problems, such as, low rate of growth of National Income, on an average 3.5 per cent per annum, perennial problems of poverty, inflation, foreign exchange crisis, balance of payment crisis and continuous depreciation of Indian Rupee.

India introduced Economic Planning to arrive at 'Socialistic Pattern of Society', through 'Democratic Socialism' tried to ensure equality of income and wealth distribution, equality of opportunity and equality of justice, providing protection from 'socio-economic exploitation' of the weaker section of the community.

To arrive at these broad based objectives, India believed in controlled and restricted 'Mixed Economy' through stricter fiscal, monetary, foreign exchange control and physical controls policies etc. It was a period popularly known as "License-Raj".

Economic plans, therefore, were centralized plans. It was a planning by direction. Since, India believed in "Mixed Economy", the public sector was

supposed to play a major and significant role to arrive at objectives of Economic Plans.

The development choices that India made and the development strategies adopted in the 1950's were not much different from the choices made and strategies adopted by many developing countries on the globe.

However, it was observed till 1990, that excess of controls resulted into delays in decision making, corruption, red-tapeism, etc., and led to only partial achievement of goals of Economic Planning.

It was, therefore, believed that controlled economy failed to serve the purpose of Economic Planning and, hence, India thought of introducing a new approach to Economic Planning.

The 8th Round of Multi-lateral Trade Negotiations, Punta del Este in Uruguay in Sept. 1986 (popularly known as, Uruguay Round) and Dankel Draft (Proposal) (Prepared by Arthur Dankel, the then Director General of GATT) gave a new dimension to world trade, with minimized controls on trade and, thereby, increasing world trade turnover for the wellbeing of global community at large, and thereby, aimed at setting-up of World Trade Organization (W. T. O.) for achieving the said objective.

In 1990-91, Indian Economy was passing through further aggravated economic crisis in general and Foreign Exchange and Balance of Payment crisis in particular.

It was realized that the economic policy of controls and regulations before 1991, therefore, failed to put economy on sustained economic growth and, therefore, it was thought of introducing New Economic Reforms to pull her economy from stagnation.

Forty years later, with the introduction of New Economic Reforms, our objectives remained the same. However, what is changed, is the instruments and policies for achieving these objectives. These instruments and policies are indeed different from those envisaged earlier.

The needs for new strategies for economic growth and development are partly a reflection of the fact that the world has also changed substantially over this

period and, especially, the past two decades. Globalization and integration of the world economy is an inescapable reality today.

Throughout the forty years of Economic Planning, however, India was successful in maintaining a reasonable growth performance, avoiding, thereby, the extreme instability which has affected East Asia and South East Asia.

In fact, Indian Economy was going through, what can be called a 'long-term acceleration'. In the 1970's, Indian Economy grew very slowly at the rate of 3.5% p.a. In the 1980's, the process of economic liberalization was introduced in Indian Economy, thereby, increasing the rate of GDP at an average 5.8% p.a. The New Economic Reforms then accelerated the pace of economic growth in 1990's, triggered, initially, by the foreign exchange crisis and balance of payment crisis of 1991, but sustained, thereafter, in subsequent years, by a genuine recognition of the need of time for economic change.

1.2 New Economic Reforms :

The Researcher, for the sake of convenience of the Reader, clarifies the concepts the New Economic Reforms and New Economic Policy, since, these concepts are quite often used and likely to be used, herein after. The Researcher perceives these concepts as follows:

New Economic Reforms are in the form of approach towards economy in terms of Liberalization, Privatization and Globalization (L. P. G.). New Economic Policy is envisaged in terms of measures introduced in the form of a package of fiscal, monetary, foreign exchange, foreign trade and investment policy and policy towards role of public sector, leading to de-control, de-regulation, de-licensing, keeping in with new approach toward economy in general and economic growth and development, in particular, leading, thereby, to the structural change in economy.

In view of the historical perspective of Economic Planning in India between 1951 and 1990, then contemporary Government of India in 1991, decided to introduce New Economic Reforms, implemented with effect from the

implementation of the 8th Five Year Plan (1992-97, introduced on 1st April 1992, under P. V. Narsimha Rao Government).

The New Economic Reforms were introduced with an objective to accelerate the rate of growth of National Income and Per Capita Income, achieve control on inflation, accelerate the pace of industrial growth and development, make available adequate and sufficient infrastructure facilities, introduce and accelerate the pace of technological development, provide better living standard to the masses, and, thereby, arrive at 'Socialistic Pattern of Society', providing equality of income and wealth distribution, equality of opportunity and equality of economic and social justice. These New Economic Reforms have two components, namely, stabilization and structural adjustment. The first component is of stabilization of macro-economy, aiming at controlling fiscal and balance of payment deficits and control on inflation through appropriate interest rates, exchange rates, and fiscal and monetary policies. The second component is related to structural adjustment aiming at removal of controls in domestic economy and opening economy to international trade and investment. Both the components, stabilization and structural adjustment, are aimed at putting Indian Economy on higher growth path.²

It was also thought necessary to change the parental role of Government from being a producer, distributor, financier, controller, regulator, supporter, etc. to only as facilitator. Government, through New Economic Reforms, will not play a role of a performer, but only that of a facilitator alone. The Government need to consolidate and deepen the process of reforms in sectors where they have already been initiated.

The private sector was supposed to perform and achieve the goals of Economic Planning and for that the Government was supposed to provide all facilities through development of infrastructure and make the conditions more conducive for economic growth and development.

India thought of introducing Economic Planning not by direction but by indication, not centralized planning but grass-root-level planning, through people's participation, and wherever possible, through Public Private Participation (PPP).

In view of these changes in the approach towards Economic Planning, Indian Economy was thrown open to market forces, through withdrawal of controls and regulations as far as possible. The New Economic Reforms, therefore, consists of package of policies related to macro-economic stabilization and structural adjustments in divers' field such as monetary and fiscal, exchange rates, trade and industry, etc. The package of policies include abandoning industrial licensing, removal of restrictions on investment of companies covered under Monopolies and Restrictive Trade Practices (MRTP) Act and Foreign Exchange Regulation Act (FERA), Liberalization of approval for foreign investment, approval for foreign technology agreement, disinvestment in public sector enterprises, fiscal and monetary reforms and corresponding policies, agriculture policy, policy for poverty alleviation and human resource development, etc.³ This policy package further resulted into, as identified by Indian Economic Survey 2002-03, continual progress in infrastructure, movements toward low and uniform customs tariffs, move to Value Added Tax (VAT), reforms in labour laws, elimination of small scale sector reservation and a framework for swift resolution of failure, including winding-up of failed companies, sound enforcement of creditors rights to foster productivity and industrial growth.⁴

The 1990's saw a number of new initiatives in economic policies in the areas of domestic industrial de-regulation, trade liberalization, opening-up to foreign investment, and a beginning with public sector reforms.⁵

Many reformers, both in India and other countries, and indeed many even within the Government, have arranged for a faster pace of reforms. It goes to the credit of India's democratic processes that successive Governments have managed to continue the process of Economic Reforms and indeed, given them a further push.

New Economic Reforms indicate economic change in policies, procedure, legislations. Economic Reforms are better described by the term ‘Structural Adjustment Programme’ which indicates that the structure of economy is being changed to create a different economic system that will have its own sociology, culture and politics, etc.⁶ The New Economic Reforms as reflected in various dimensions of Liberalization, Privatization and Globalization, widely and internationally called ‘Washington Consensus’ or in technical term ‘Structural Adjustment Programme’. It means open, totally unregulated and competitive market oriented economy. In fact Liberalization and Privatizations are the pre-conditions of Globalization. In New Economic Policy the economy has to give-up all policies of State assistance to cooperatives, public distribution system, small scale industries, agriculture inputs, so that entire system becomes open to Multi-National Corporations (MNCs), labour displacing technology, extreme consumerism and unjust consumption.⁷ The New Economic Reforms mooted in 1990’s included initiatives in trade and industrial policies targeted to increase international competitiveness of Indian Industries, keeping them away from regulatory and protective regime to a free, market oriented competitive and global environment.⁸ In view of this, the post New Economic Reform period is considered as a period of radical changes in economic policies of the Government.⁹

On this background, we now will refer to New Economic Reforms introduced in terms of Liberalization, Privatization and Globalization (LPG), in brief :

1.2.1 Liberalization :

The liberalization was expected to reduce all monetary and non-monetary controls on economy and make economy more liberal and open.

However, since we have been keeping the motto of “in the interest of community at large” i.e. “*Bahujan Hitay, Bahujan Sukhay*”, we could not come at a stage of “no controls” at all, but definitely have reduced them to minimum number. This has been reflected in fiscal measures, such as, reducing either the number of taxes, or reducing rates of taxes, both direct and indirect to minimum,

which we have been experiencing for last two decades. Similarly, reducing monetary controls in terms of Bank Rate, Cash Reserve Ratio, Statutory Liquidity Ratio and recently introduced Repo Rate and Reverse Repo Rate and now the Rates of Interest are decided not by administration i.e. by Reserve Bank of India (RBI), but by market forces, introducing, thereby, competition among Banking and Non-Banking Financial Institution, both for lending rates and deposit rates.

Dr. Manmohan Singh announced “The thrust will be to increase the efficiency and international competitiveness of industrial production to utilize foreign investment and technology to a much greater degree than in the past, to improve performance and rationalize the scope of the public sector, and to reform and modernize the financial sector, so that it can serve the needs of the economy more efficiently”.¹⁰

Deregulation of industrial investment activity was a key element of the reform and the process has been nearly completed at the Central Government level. However, investors faced controls at the State Government and Local Government levels. The task of our State Government has begun to focus on Liberalization of investment decisions. Even while encouraging the process of Liberalization, the Planning Commission will have to take into account the uneven flow of investment to different States, with a view, to keep regional disparities within tolerable limits.

Encouragement of foreign investment was a key element in our reform programme. The new Govt. headed by Dr. Manmohan Singh had then, made it clear that Government was actively seeking foreign investment, especially, in high technology area and infrastructure, to expand the list of industries eligible for automatic approval of foreign investment.

By reducing import and export duties on foreign trade, India has made the economy more open to the world trade. India has also minimized controls on foreign exchange transactions, and made Indian Rupee convertibility 100% in current account transaction from 1994, and now heading towards capital account convertibility.

Controls on product pricing have also been withdrawn. Reservation policies in the name of problems to Small Scale Industrial units have lost its

significance. Instead, India has allowed more competition among industrial units irrespective of economic size of the units. Mergers are allowed to enhance competition among few numbers of large units, and thus forestalling the fear of concentration of economic power and monopolization.

Multi-National Companies have also been allowed to enter and invest in Indian Economy, and correspondingly firms in India have also been allowed to invest abroad.

Controls on Foreign Direct Investment (FDI) and Foreign Institutional Investment (FII) have also been reduced which has resulted in continuous rise in, except for an occasional fall in, stock exchange index number, both in Bombay Stock Exchange and National Stock Exchange.

All these steps have resulted into Liberalization of Economy with minimum but necessary and required controls during reform period.

India is presently a Liberalizing and a Globalizing Economy. It is compared to an Elephant which is in the race with the Asian 'Dragons' or 'Tigers'. There have been two waves of Indian investment abroad. The first wave occurred in late 1960's, when many large business houses like Birla, Tata, Singhanias, Thapars, went overseas.¹¹ The first wave of Liberalization was introduced in 1985 (during the regime of Rajiv Gandhi), whereas, the second wave of Liberalization was introduced in 1992 (during the period of Narasimha Rao). The second wave is initiated after the Liberalisation Programme was introduced in India. This second round is partly due to simplification of the process of setting-up of overseas ventures with an investment of up to \$ 2 million.¹²

The First Generation of Reform (initiated in April 1992), was 'crisis-driven' whereas, the Second Generation of Reforms, after a decade, (initiated after April 2000) is 'development-driven'.¹³

Now internationalization of trade and investment is not restricted to big houses, but extends to medium-sized companies too, e.g. many Pharmaceutical Companies, like, Ranbaxy, Lupin and SOL Pharma, are setting-up operations abroad. Even the *Ayurvedic* product manufacturer, Dabur India, has set-up an off-

shore company. Among the reasons for Indian companies going international one is to have an access to foreign markets.¹⁴

The Liberalisation of the Indian Economy led to foreign capital inflow in India. The only risk is the wave of MNCs taking over Indian business. Indian businesses are, therefore, using several alternative strategies such as the following :

1. Some of them have increased their stake in their companies, e. g. Tata, DCM, Escorts, etc.
2. Indian companies have increased their scale of operation, e. g. Reliance industries to international standards.
3. Adequate defense strategy by focusing on marketing, e. g. British Physical Laboratories.
4. Some of them have expanded their own distribution systems, e. g. Liberty Shoes.
5. Some of the companies are forming strategic alliances with Multi-Nationals, e.g., Telco with Mercedes Benz, Hindustan Motors with General Motors.

Liberalisation in India is a recent phenomenon. Due to closed and restricted economy, India has gained less under the General Agreement on Trade and Tariffs. However, Trade Reforms in agriculture sector made the trade in agriculture more free.¹⁵ With Liberalisation the MNCs have started entering the Indian markets. FDI is increasing in recent years. The patterns of their establishments are, either fully-owned subsidiaries or joint ventures or minority holdings of Indian companies. There has also been restructuring of earlier MNCs in Indian operations through mergers and acquisitions.

1.2.2 Privatization :

India's Balance of Payment crisis in early nineties paved the way for Privatization, and further emergence of Globalization.

Failure of export sector to generate sufficient foreign exchange export earning caused an unprecedented balance of payments crisis during 1991, resulting into initiating the process for introducing New Economic Reforms through macro

stabilization and adjustment programmes. This reform process stressed the need to privatize the economy. Major aspect of New Economic Reforms in India, is the decline in role and significance of public sector and increase in the role and significance of private sector. Given the lead role, private sector is expected to generate more income and employment opportunities.

Concept of Privatization :

It means disinvestment in assets owned by the Government and their purchase by private sector or passing on the management of these assets to private sector. It is a process of withdrawal of role of Government as owners, and also transforming the Government stake in public sector, fully or partially, to private sector. It also pre-supposes encouragement to private sector.

Barbara Lee and John Nell define the concept as “Privatization is the general process of involving the private sector in the ownership or operations of State / Government owned Enterprises ¹⁶

The term Privatization refers to private purchase of, in part or full, the public sector unit by private firm. It covers ‘contracting out’ and the privatization of management through “management contracts”, “leases, or franchise arrangements”. Thus privatization covers three sets of measures, such as :

1. Organizational measures.
2. Operational measures.
3. Ownership measures.

To arrive at the privatization the Government of India has introduced the policy of disinvestment in public sector.

The Researcher refrains from giving details of these three measures of process of privatization, Since the subject matter of the present study does not give scope for these details, the Researcher, therefore, prefers to make mention of this alone.

1.2.3 Globalization :

Globalization means integrating Indian Economy with the rest of the world. Globalization amounts to increase in world trade and financial transaction, which pre-supposes reduction in trade barriers, both on internal trade and foreign trade.

It is a window through which one can explore the process of Globalization. This can be eased by way of :

1. Reduction of trade barriers, so as, to facilitate license free flow of goods across National boundaries.
2. Creation of atmosphere for free flow of technology.
3. Creation of good atmosphere for free entry of capital from different Nations.
4. Free movement of manpower / human resources in different countries.

This has been further achieved by reducing monetary controls and fiscal control on foreign trade, thereby, withdrawing bans on import and export trade. India has also opened her economy for MNC's for investment, withdrawing, thereby, restrictions on foreign capital inflow through FDI and FII.

Indian companies are now going to look at and treat the world, as market for their product. They have started going Global for marketing or manufacturing overseas, with joint ventures or sole efforts, build a brand or become a supply base or branch office or wholly owned subsidiaries, e.g. Ranbaxy with Eli Lilly of the US., Max India with Royal Gist-Brocades NV, Torrent's with Biotica as of Czechoslovakia.¹⁸

Allowing Rupee convertibility in current accounts and moving towards capital account convertibility will bring in more foreign transactions and capital inflow.

Rate of Exchange is allowed to be determined not by administration (Reserve Bank of India, herein after will be referred to as RBI), but through market forces, making it floating Rate of Exchange, reducing, thereby, unwarranted speculation and corresponding risks in foreign transactions.

In India, the move towards Globalization and liberal trade, coincided with the process of structural reforms and economic liberalization, that began in July 1991.

Since then the country has seen a significant integration of markets (commodity, service, finance), and technological interaction with other countries.

Economic Liberalization has paved way for rapid technological progress for India, while, Globalization has given its young talent vast employment opportunities abroad, especially, in America and Europe.¹⁹

Today, India has become quite a large market for MNCs / Giants. There is hardly a big-named company that is not out-sourcing to India. India has developed several hubs of Information Technology and is enabled, thereby, to generate more opportunities of jobs in Services Sector, Business Process Outsourcing, Research and Development, Pharmaceuticals and Tele-communication. On the contrary, the advanced countries, like, the United States, are afraid of process of Globalization because they are losing jobs in the International Corporate World to Indian Technical Experts.²⁰

In a recent conference of US Governors, Microsoft Chairman Bill Gates openly said that he is terrified for the workforce of tomorrow. Pointing to the sheer rise in number of graduates in China and India, particularly engineers, Bill Gates remarked, “In the international competition, to have the biggest and best supply of knowledge workers, America is falling behind.” In recent years India produced almost a million more graduates than the US did.²¹

It can thus be well said that a ‘new society’ is emerging in India in the 21st Century. In the present scenario, ‘knowledge society’ has enabled the country to effectively deal with knowledge creation and knowledge spread. It has entered almost all fields of human activity in India. An intelligent manpower, with a ‘firm will’, have made in India a rapid progress in a short span of time.²²

The advancement of technology has spread everywhere, e. g, old records in offices are computerized, banking operations through machines, computers and internet, transport and communication have become faster and easier, improvement in educational systems to include networking and readily available online information at public and private institutions of higher education. As a matter of fact, digital revolution is pulsating through the veins of body politic of India.

There are two trends pushing India fast on to the knowledge lane.²³

1. The American disinterest in laboratory careers is being compensated by attracting brains from overseas.
2. The second level is globalization of technology. e. .g. U.S. firms out-sourcing Research and Development Laboratories in India.

Growth of Business Process Outsourcing Sector :

The growth of Business Process Out-sourcing (herein after will be referred to as BPO) Sector has been phenomenal. The out-sourcing centres have spread in many areas of Mumbai suburbs and are working round the clock. The BPO work comes here in various ways.

According to the Head of Transition for Inox Global Services, it begins with understanding the process. Thus the process is mapped and a discussion takes place on what can be comfortably out-sourced and what can be handled internally. The profit motive derives this move towards BPO.²

Call Centre Markets in India:

The Call Centre landscape in India is growing fast in response to the demand made by the organizations in developed economies, to off-shore their calls to low labour cost service suppliers.²⁵

According to a survey sponsored by Kelly Services, India has not only emerged as a star performer in the Call Centre Industry in 2004, but is expected to experience a dramatic growth rate in this segment in the near future.²⁶

With respect to Call Centre Industry, the study revealed that India had the highest turnover of persons leaving the Call Centres at 31%. In India, 67% of agents in Call Centres were moving to other competing Call Centres, which was the result of growth of industry creating a high demand for skilled agents.²⁷

The growth of BPO Sector in India has been possible mainly because the country has a large majority of people having command on English speaking and communications.

Mr. Michal C-Barnes, Manager, South Asia Operations Sun Microsystems observed recently, that “India is creating billionaires using the internet.” The language of internet is English and India has the largest surplus of educated English-speaking citizens in the world.²⁸

The BPO System will keep rolling without hindrances. It is up to us to make our journey dignified and elegant by fulfilling our corporate responsibility.²⁹

It can be said that Globalization and Liberalization policy adopted by the Indian Government have proved a boon for the country. The new opportunities brought about through Globalization and Liberalization must not remain confined only to cities. It should have a spread effect throughout the country, then only the real objectives of Globalization would be achieved.

The New Economic Reforms, introduced since 1991 and onwards, have definitely proved fruitful, in changing the economic scenario of Indian economy in last two decades. The Indian Economy, what it was before 1991 and thereafter, is definitely and remarkably different.

With respect to the achievements of Indian Economy during the post New Economic Policy regime, Dr. B. H. Dholakia pointed out that “the growth acceleration achieved during the last 15 years has created the conditions of India’s ‘take off’ into the orbit of high growth. India has potentials to emerge as another roaring ‘Asian Tiger’, provided, we can decisively put our efforts together”.³⁰

However, it has also been quite often stressed and said that the New Economic Reforms and various New Economic Policies undertaken and implemented by the Government should have “Human Face”, otherwise, the reforms affecting millions of people are bound to fail. Amartya Sen rightly states that “there is strong case for re-orienting public discussion and criticism on the merits and demerits of Liberalization, taking adequate note of the tremendous social and economic deprivation that blight living conditions in India and limit the actual prospect of participatory economic expansion”.³¹

The change in Economic Scenario of Indian Economy is responsible for change in the role and significance of many sectors and sub-sectors in Indian Economy, one among them is the subject matter of present study and, that is,

Significance and Prospects of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector.

Thus, L.P.G. has brought in new opportunities in our country. The younger generation, now, is more and highly educated, talented and ambitious in nature. L.P.G. has given better opportunities to explore the qualities of younger generation. However, Indian's need is to up-date the general and professional and technical education from time to time. In this respect, Research and Development in Human Resources, Material Resources and Capital Resources, with appropriate technology, are expected to go hand-in-hand with each other under present changing Scenario of Indian Economy. The opening of Global market, therefore, necessitates improving upon, both quality and productivity.

The L.P.G., at present, is expected to be used as instrument for rapid economic growth and development in such a way that its benefit will reach to all regions of the Indian Union and all sections of the Indian community / society, down up to grass-root-level.

It is also observed that the New Economic Reforms have resulted in adverse effect in terms of increase in unemployment during the post reform period, both in urban and rural sectors, as revealed through following statistics. The rate of growth of employment declined from 2.70% to 1.07%, during the period between 1983-94 and 1993-2000. The rate of growth of employment in organized sector declined from 1.20% to 0.53 % in the said corresponding period and that in public sector, it declined to 0.03 %.³³

D. G Dhat in his Article, *Arthic Vruddhi va Rojgaratil Badal, : Ek Taulanik Abhyas*, appeared in *Arthasanwad* (Quarterly Issue No. 3, Published by *Marathi Arthashastra Parishad* Oct. - Dec. 2011, Vol. No. 35, PP.242 to 247) also elaborated and analysed, in details, how the National Income contribution from different Sectors and corresponding changes in the level of employment in the said Sectors have undergone a change over a period of time, especially, during the Reform Period.

Table No. 1.1 : Table showing the Sectoral contribution to the National Income (in percentage) and the Sectoral share of employment in Indian Economy (2007) *

Particulars	Agriculture Sector	Industrial Sector	Service Sector
Sectoral share in National Income Contribution (%)	18%	19%	53%
Sectoral share of employment (%)	50.20%	20.40%	29.40%

Note * : The Researcher of present research has used the only relevant information and figures from the D. G. Dhat's said Article.

The figures reveal that, in spite of Growth and Development of Indian Economy during Reform Period, the Industrial and Service Sector has limitations to generate sufficient and adequate employment opportunities.

While further analysing the employment opportunities in Organised and Unorganised Sector, it is observed that the Organized Sector has limitations to generate sufficient and adequate employment opportunities, as revealed through the following Table.

From the Tables 1.2, it is revealed that there are limitations on generation of employment opportunities in organized Sector, in spite of accelerating the pace of Economic Growth and Development during the Reform Period. The Unorganised Sector, therefore, forms, as if, a buffer to absorb the labour force in an Economy.

Table No. 1.2 : Table showing the total employment and the rate of rise in employment in organized sector. *

Particulars	Employment in Millions 2004-05	Employment in Millions 2009-10	Rate of rise in Employment 1999-2004 to 2004-05	Rate of rise in Employment 2004-05 to 2009-10
Total Employment	384.90	400.80	1.97	0.82
Employment	26.50	27.60	- 0.30	0.82

in organized Sector				
Employment in Public Sector	18.20	17.20	- 0.60	- 0.56
Employment in Private Sector	08.30	09.9	0.36	3.58

From the Table given above, it is revealed, as follows :

Employment in Unorganised Sector	(2004-05) in Millions 331.90	(2009-10) in Millions 346.10	-	-
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Note * : The Researcher of present research has used only the relevant information and figures from the D. G. Dhat's said Article.

1.3 Significance of Service Sector in National Income Analysis:

The economy conventionally accepted three sectors such as Primary Sector, Secondary Sector, and Tertiary Sector. These sectors are further sub-divided in sub-sectors.

Since the subject matter of the present research is not the National Income analysis in the light of Sectoral contributions from each of this sector, the Researcher, in brief, has made a reference of National Income analysis in this part of the Chapter. This will help the Readers to understand, how the proportion of Tertiary Sector, in National Income and corresponding significance of Service Sector in Indian Economy, is increasing more significantly. This is one of the indicators of changes in Indian Economic Scenario over the period of time.

Since the present research is related to part of service sector i.e. Non-Professional Unorganized Informal Service Sector, the detailed analysis of tertiary sector subsector-wise is unwarranted.

For the purpose of and convenience of present research the Researcher tries to define the Service Sector, the sector, which facilitates smooth flow of sales and

purchase transaction of visible goods and invisible services, produced in either primary sector, and / or secondary sector and in service sector, conventionally known, as tertiary sector which is comprising of trade and commerce.

The trade and commerce also facilitates sale and purchase transaction of public utility services, rendered either through public sector, through public distribution system, or through private sector through market forces. Under present state of New Economic Reform period, the public utility services are increasingly rendered by the private sector and through market forces, in the form of outsourcing of the said services by public organization to private organization.

Apart from public utility services, there are also private utility services, privately sold and purchased. Public utility services are collectively consumed to satisfy collectively social and economic wants of public. However, private utility services, consumed independently and exclusively, satisfy both social and economic wants, but of an individual, personally and independently.

The present research is related to privately render private utility services provided by Women Entrepreneurs in the Non-professional Unorganized Informal Service Sector, satisfying, thereby, both economic and social wants of members of the society.

While analysing the National Income contribution from Service Sector (Tertiary Sector comprising of Trade and Commerce), it reveals that Indian Economy shows an accelerated pace of economic growth and development, leading to sustain rate of growth of National Income. Ever increased proportion of contribution from Service Sector is an indication of accelerated pace of economic growth and development. This is revealed from the Table 1.3, showing the rise in the share of contribution from Service Sector as against other sectors.

Statistics given by Dr. Digambar Vyanktesh Jahadirdar also reveals that the contribution to National Income from service sector has increased from 39 % between 1980-81 and 1989-90 to 45 % between 1990-91 and 1999-2000, whereas, the contribution of industrial production increased from 16 % to 27 % during the corresponding period. However he has also cautioned by expressing the view that increase in contribution from Service Sector in National Income is probably on

account of increase in the prices of services, comparatively more than that of agriculture produce. He has also expressed the view that the Service Sector will provide more opportunities of employment in due course of time during post Reform Period.³⁵

Table No 1.3 : Table showing the Sectoral share of Gross Domestic Product (GDP) (in percentage) ³⁴

Year	Agriculture	Industry	Service
1990-91	30.90	30.00	38.10
1999-2000	29.00	24.00	47.00

Source: Statistical out-line of India 2001-02, Tata Services Limited, Mumbai

This again establishes the phenomenon that ever increased proportion of contribution from Service Sector is an indication of accelerated pace of economic growth and development.

Further, statistical information with respect to National Income contribution sector-wise, for the period from 1950-51 and 2002-03, at 1993-94 prices, also establishes ever increasing proportion of contribution from Service Sector which is again an indication of accelerated pace of economic growth and development.

Table No. 1.4 : Table showing the share of Gross Domestic Product by industry of origin (1999-00 Series) for the period from 1950-51 to 2006-07 (at 1993-94 prices) (in Percentage Distribution)

Particulars	1950-51	1980-81	2006-07
(I) Agriculture etc.	55.40	38.00	18.6
(II) Industry	15.00	24.00	26.70
(1).Mining & Quarrying	1.40	2.00	2.00
(2).Manufacturing	8.90	13.80	15.40
(3) Electricity, Gas & Water Supply	0.30	1.60	2.10
(4)Construction	4.40	6.60	7.20
(III) (1)Trade, Transport & Communication	11.30	17.40	26.80

(2) Finance & Real Estate	7.70	7.50	14.30
(3) Community, Social & Personal Services	10.60	13.10	13.60
A) Commodity Sector I+II	70.40	62.00	45.30
B) Service Sector(III+IV+V)	29.60	38.00	54.70
TOTAL	100.0	100.0	100.0

Source : Calculated from the data provided by Reserve Bank of India, Hand Book of Statistics of Indian Economy. (2007-08) ³⁶

The Table 1.4 reveals that the contribution from Service Sector shows a rising trend. It also further reveals increase in National Income contribution from service sector over a period of time from 29.60 % in 1950-51 to 54.70 % in 2006-07, indicating Indian Economic growth and development. It also reveals that the significance of Tertiary / Service Sector during Reform period has increased. This has also been established again by Table No. 1.6 showing contribution from different components of Service Sector.

Table No. 1.5 : Table showing the Rate of growth of National Income sector-wise for the period from 1950-2004-05 at factor cost. ³⁷ (1950-51 to 2007-8)

Particulars	1950-51	1960-61	1970-71	1980-81	1990-91	2000-01
	To 1960-61	To 1970-71	To 1980-81	To 1990-91	To 2000-01	To 2007-08
(A) Commodity Sector						
1. Agriculture, Forestry & fishing	3.00	2.30	1.50	3.40	2.60	2.80
2. Mining & Quarrying	5.60	3.90	4.90	8.4	3.90	5.10
3. Manufacturing	6.00	5.20	4.00	7.60	5.90	7.60
4. Electricity, Gas & Water Supply	10.30	11.10	6.80	9.10	6.50	4.60
5. Construction	6.30	5.50	2.90	4.60	5.10	10.50
(B) Service sector						

6. Trade, Hotels & Restaurants	5.30	4.80	4.20	5.90	7.20	8.80
7. Transport, Insurance & Communication	5.70	5.50	6.10	5.60	8.00	13.80
8. Finance, Insurance & Real estate	3.00	3.40	4.00	9.90	8.40	8.80
9. Community & Personal Services	4.10	5.30	4.40	6.10	6.70	5.6
10. Total Services (6+7+8+9)	4.30	4.80	4.40	6.70	7.50	7.90
11. GDP at factor cost	3.90	3.70	3.10	5.60	5.60	7.30

Source: National Accounts Statistics of India, 1950-51 to 2000-01, EPW Research Foundation (2002) and CSO, Press Release, 31st January 2006, and Economic Advisory Council Estimates for 2007-08 at 1999-2000 price.

This rising trend in contribution from Service Sector is further established by the Table No. 1.5, showing changes in rate of growth of National Income contributions, sector-wise, from 4.30 % to 7.90 %. During the said corresponding period, as covered in Table 1.5, the rate of growth of contribution from Service Sector is on a rise.

During the New Economic Reform period, it is further observed that, since 1990 onward, the nature of services, composition of services, requirement of services, etc. have remarkably changed, changing the very dimension of and correspondingly the significance of Service Sector in Indian Economy. The Dimension of new services, which have been newly experienced and seen never before, and now emerging on economic horizon, is an outcome of changing Indian Economic scenario. This has also changed the nature of competition, in terms of quality and extent of the market within and outside Indian Economy.

Table No. 1.6 : Table showing the Percentage share of Different components of services in GDP at factor cost. ³⁸

Components of Service Sector	1950-51	2007-08
a) Trade, hotels, transport and communications	11.30	26.80
b) Financing, insurance, real estate & business services.	7.70	14.30
c) Community social and personal services	10.60	13.60
Total share of service sector	29.60	54.70

Under such circumstances, Professional and Non-Professional Service Sector, either in Organized Formal Service Sector or Non-Organized Informal Service Sector, show an ever increasing significance. It is an outcome of changes in expectation, requirement, quality of services, etc. on the part of different economic units, revealed during Reform Period which was marked by new dimensions of changing market requirements.

The emerging Service Sector, with increase in its own significance, is also responsible for increasing proportion of middle class population to the total population, and the community popularly known as “neo-rich” consisting of higher middle (class) income group.

Ever increasing approach towards commercialization in production, either in primary or secondary sector, not for domestic consumption but for sale at price, is also responsible for ever increasing significance of Service Sector in Indian Economy. Agriculture is also not an exception to this change in approach, which is responsible for development of agro-based industry and agro-based service sector. To quote an example, processed and not cooked green vegetables, varied spice products, ‘ready for cook’ product from South Indian Dishes, are the indicators of changes in nature, requirement, extent and also the variety of services covered under, either Professional Organized Formal or Non-Professional Unorganized Informal Service Sector. This is further responsible for providing, not employment, but wide range of job opportunities, either by way of taking-up individual or family business, or by way of out-sourcing.

In all the foregoing paragraphs, the Researcher has tried to establish, in brief, how the Service Sector has changed and attained a significance in present changing economic scenario of Indian Economy.

This Section of the Chapter will provide the background, as to, how the Researcher is going to analyze and establish in Chapters covered in Part II of the Thesis, the Significance and Prospects of the Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, rendering home-based services.

International Labour Organization (I L O) Report in 1980 states that “women are 50% of the world’s population, do the 2/3rd the world’s work hours, receive 10% of world’s income area, and own less than 1% of the property, all because of accident of birth”.³⁹

1.4 State of Women in Present Changing Economic Scenario of Indian Economy:

This Section 1.4 deals, in general, with analysis of the state of women in present changing Economic Scenario in Indian Economy. Women have acquired significant place in Indian Union, socially, economically and politically. This is not only because of increase in awareness among women, socially, economically and politically, but also an outcome of changing Economic Scenario in Indian Economy. This section of Indian society, almost comprising of 50% of population, cannot be deliberately neglected, ignored, kept non-noticed, without recognition and always taken for granted. The present trend in the Indian society shows, that in many fields, women outshine men, perform well and have achieved higher goals in general education to special research, and to industrial, agriculture, business affairs and domestics affairs and they are no more behind men instead little ahead in every walks of life, with success.

On this background, the Researcher tries to signify, in brief, the importance of women in Indian economy as entrepreneurs and also as an employees.

The Researcher tries to highlight that the significance of women, in any role, is not less than, instead in many areas, ahead of men.

However, the Researcher belonging to women community, cannot refrain from making a generalized statement that in spite of achievements of women in different fields and walks of life, at individual, at family, at social, at economic, at political level, so also, in research, education and expertise, male domination unfortunately still continues. Monita Karla, states with pain, why men and women are still not equal in India. When daughters get married, they become a part of husband's family and ceases to be a member of father's family, they are not considered a part of their own family, where they have started their lives as daughter. They do not have access to their childhood home. Therefore, after marriage, even if a woman goes to the parent's house, she is only a guest. Woman starts her life as daughter of parents and ends-up with being husband's wife. Women are required to change their identity. Change in the name after marriage, is to signify new ownership.⁴⁰ Whatever has been stated by Monita Karla, clearly reveals, that even today, even with present state of changing Economic Scenario in Indian Economy, women crave for respect, dignity, recognition, identity, equality at par with man, unfortunately, which have been denied under certain pretext.

Women have been the disadvantaged sex in a vast majority of the countries in the world including India. The male dominated system created disadvantages for women in every aspect and at all stages of life. The strong hold of this system is such that women themselves began to believe in their own inferiority. Over the decades, culture tended to give less importance to women and to value them lower in comparison with men.

In India, from the very beginning, women have been managers of the kitchen and have solely dominated the area of the household activities. So deep has been the impact of this, that the general attitude of people about Women Entrepreneurs is that they are makers of pickles, *papads*, *masalas* and other household goods. However, today non-traditional sector is also ably managed by women and there they are performing excellently as the decision-makers too.

Women are flourishing, as leading consultants, publishers, exporters of machinery, manufacturers of electric goods, exporters of garments, designers, interior decorators and the like. The hidden entrepreneurial potentials of women

have gradually been changing with their growing sensitivity to their changing role and economic status in society. Women are increasingly being conscious of their existence, their rights, and their situations. And yet, the middle class strata of women remain stuck to their traditional role and are not ready to take up new role for fear of the society.⁴¹

Today, Women Entrepreneurs represent the group of women who have broken away from beaten track and are exploring new avenues of economic participation.⁴²

Following are the reasons responsible for changing scenario of Women Entrepreneurs in the Service Sector.

1. Women Entrepreneurs accept a challenging role to quench their personality needs and to become economically independent by making suitable adjustments in family and social life.⁴³ and that is why, we find that the number of Women Entrepreneurs is increasing in the Service Sector.
2. They are constantly on the lookout for new and innovative ways which leads to strong economic participation. e.g. they accept even shift duties, where family has to adjust.⁴⁴
3. Their addictiveness, skill and knowledge, their acumen in business and pushing desire to do something positive, exposures to outside world, apart from family responsibilities, makes them more ambitious.⁴⁵
4. The right to support oneself and to contribute to the economic well-being of one's own family is, as important for women as for men. So, competition with male and consequent flaring-up of ego, make women, take-up challenging ventures.⁴⁶
5. The advent of media and the increasing awareness among women and the society, in general, boost women for placement and employment for higher responsible posts with gainful salary. And it automatically increases their social contacts and responsibilities.⁴⁷
6. The women have stepped out of their niche because of break-up of joint families.⁴⁸

7. Women take to economic activity to improve their economic status, to satisfy ever increasing urge for more income for higher standard of living, to reduce the dependency on others and to enhance their status.
8. On account of increasing prices of residential accommodations, majority of women are required to work and improve their income earning capacity, which is essential for their own survival and that of their families.
9. Woman is well versed and fully equipped with her presentation and personality awareness to fight all hurdles in her path towards progress. One cannot deny the ones, who have shattered the glass ceilings to find their pace in the sun, whether owners or top-notch executives.⁴⁹

Nancy Regan, wife of the former US President, has rightly said “a woman is like a tea bag, you cannot tell how strong she is, until, you put her in hot water”. And it is perhaps in the world of entrepreneurship that the recognition and value of women’s contribution is the most vital to the making of a better tomorrow.⁵⁰

The social reforms of the 19th and 20th century contributed significantly towards the liberation (emancipation) of women. Nevertheless, women continued to be under control, disadvantaged and exploited in the country.

In recent decades, India has undergone a lot of changes, economically, industrially and technologically. New Economic Reforms and corresponding New Economic Policy, increasingly positive and helping Government approach, changing socio-economic-political environment, industrialization, education and training for women, encouraged women to enter entrepreneurial activity. Their number will increase in the coming years.

After declaration 1975 as the of International Women’s Year, the approach towards Women Entrepreneurs began to change. Government of India formulated and implemented various policies and schemes to bring women out of household chores into main stream of development process.

Today, women are taking risk and entering every industry, ranging from food products to high-tech computers, manufacturing, trade and service enterprises

and from the so called 'feminine' enterprise to male dominated enterprise, competing with their men counterparts.

Many factors like urbanization, technical progress, women's education, etc. have changed conditions of women and their status in countries like India.

Starting with the Metropolitan areas, the women's role at home has gradually become lighter due to technical progress. The domestic responsibilities of women are gradually decreasing, leading to a reduction in their home-role. Mechanization and automation of many production processes have reduced the importance of men's physical ability over women for performing manual job.

Participation of women in the process of economic development can be classified under two categories, namely, 'Being Entrepreneurs' and 'Being Employees'. These two categories can be further sub-divided into two sub-categories each. The details of these are contained in forthcoming paragraphs.

1.4.1. Being Entrepreneurs :

(a) Women Entrepreneurs :

In Indian context, **National Level Standing Committee on Women Entrepreneurs** constituted by the Ministry of Industry, 1984, defined Women Entrepreneur's enterprise as an enterprise, owned and administrated by women, having a minimum of 51% of the financial share capital, and has at least 50% of the women employees.⁵¹

The generally accepted definitions include woman who creates something new, organizes production and undertakes risks and handle economic uncertainties to adjust their personality needs, family life, social life and economic independence.

According to Kamala Singh " A Woman Entrepreneur is a confident, innovative and creative woman capable of achieving self economic independence, individually or in collaboration, generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal, family and social life".⁵²

More recently a new trend has emerged where women are venturing as entrepreneurs and contributing to the economic development, holding the position of Chief Executive Officer, Managing Director in many firms when they are entrepreneurs. They are venturing into new fields, like, electronics, pharmaceutical, engineering and services.⁵³

These women are mostly urban educated, sometimes having specialized skills and also equipped with some training and financial support. The gap between present status of women entrepreneurial activity and their potential, can be bridged by planned and all round efforts of the Governmental and Non-governmental Agencies and Organizations, promoting entrepreneurship among women for all-round socio-economic development.⁵⁴

Some recent researches indicate that several women are becoming entrepreneurs, especially middleclass women, due to the pull and push of traditional and changing values.⁵⁵ Under the Pull Factor, the women entrepreneurs choose a profession as challenge, to have an independent occupation. Under the Push Factors, women take-up business enterprises, to get over financial difficulties, especially, when responsibility is thrust on them due to family circumstances. They are belonging to middle classes, turning towards entrepreneurship to fulfill their aspirations, both economical and social.⁵⁶

In recent times, especially, in the urban areas, women have been entering into economic region, in ever increasing numbers, as entrepreneurs. This is an important development in a developing society.

It is the need of the time to identify the importance of these women. It is important to understand their entrepreneurship, their activity, relationship between the household and their work.

In recent years, women have carried out their work in different walks of life and are competing successfully with men, despite the social, psychological and economic barriers in the way.

This has been possible due to education, political awakening, and organizations providing legal safeguards, social reforms, etc. Indian women are considered source of power (*Shakthi*). When exposure and knowledge are

imparted to them, Indian women have proved themselves as highly potential productive force.

When proper education and environment are provided, they can be used as good human resource, with potential for the development of the Nation. In India, there is a growing awareness about contribution of women in the development of Nation. The industrial policy resolution of 1991 has highlighted the necessity to provide special training programmes to develop Women Entrepreneurship.

The Eighth Five Years Plan has given importance to development of Small Scale Sector. Among the Small Scale Industrial Entrepreneurs, approximately 9% of them were Women Entrepreneurs. Some researches indicate that several women are now willing to become entrepreneurs due to various factors, such as, Push Factors and Pull Factors, as referred to above.

The quest for economic independence and better social status and, sometimes, sheer need for the family's survival, force women into self-employment and entrepreneurship.

Discrimination Faced by Women Entrepreneurs :

The socio-economic framework is changed but many barriers still exist, like, sex-specific-role a societal norm, which leads to discrimination between women and men.

Woman Entrepreneur come from sheltered atmosphere. When Woman Entrepreneurs comes into contact with other entrepreneurs, organizations, labour force, customers, etc., she is likely to face a number of situations which she had never faced before. She may not perceive herself to be different from other people, but she may feel discriminated, either favorably or unfavorably.

Positive discrimination in favour of men and negative discrimination against women has been due to society's perception of women as the 'female stereotypes' and as charming humans.

(b) Women Self-employment :

During the period prior to the rise of market economy and commercialization of the economy, most of the traditional occupations open to women, generally, were available on the basis of their castes, and could be described as self-employment in spinning, fish cutting, basket making, etc.⁵⁷

Commercialization, leading to the rise of intermediate producers who could organize both production and marketing on a large scale with the aid of capital, has gradually eliminated women, from their traditional occupations, and driven them to women self-employment, as consultant, lawyers, physicians, etc.

1.4.2 Being Employees

(c) Employment in Organized Sector :

In the area of women employment, in India, the total labour force was 78.6 million in 1973 and 99.4 million in 1983, which constitutes 1/3rd of the total labour force. The 1981 Census figures show that 89.5% women workers were engaged in unorganized sector and only 6.6 million were employed in the organized sector.⁵⁸

- 1 Maharashtra is the advanced State which claims that out of 20,21,000 female work force, 1,75,000 female workers are in household industry, 2,20,000 in other than household industries, 1,35,000 in trade and commerce and business, It clearly reveals that educational level among women and their participation in economic activities is constantly increasing.(Walokar Deepak M. "*Women Entrepreneurs*", Himalaya Publishing House, New Delhi, 2001, P. 5)
- 2 High level of education, with low job prospects and employment opportunities of particular nature, forms the genesis of Women Entrepreneurs.

Total employment among women in the Organized Sector is increasing. But they are predominantly in unskilled and semiskilled categories.

Even the new industries, like, engineering, electronics and pharmaceuticals, which are increasingly employing women as skilled workers, tend to limit women's participation to a few processes, where the job involves dexterity of fingers or is repetitive and monotonous in nature.⁵⁹

The single most important factor contributing to women, not being employed in industry as skilled workers, is the structural change in industry through modernization.⁶⁰ Technological changes require that the employee should possess higher and newer skills. This always puts women at a disadvantage due to lack of training opportunities, restricted mobility and less access to employment information.⁶¹

Recent development of Information Technology (hereinafter will be termed as **I.T.** Sector), with knowledge-based-economy, has opened many avenues for employment to women, specially, in Business Process Out-Sourcing (herein after will be termed as **B.P.O.** Sector) and Knowledge Process Out-Sourcing (herein after will be termed as **K.P.O.** Sector) Centres. Women, employed in these sectors, are ready and willing to accept even shift duties.⁶² Women employees in this field do require specialization in computer applications, and 'Hi-Tech' skills and are also well paid. The field has further opened an area of conflict for women in their home-role and work-role.⁶³

Development of educational institutions and changing nature and characteristics of marketing in recent time, has also opened number of avenues to women with gainful employment.

To Quote a World Bank Document :

The economic contribution of women is known to be substantial. They play important role in the storage, processing, marketing of food and cash crops. Women constitute about 1/4th of the industrial labour of the developing world. Women also work in the large and growing Informal Sector of both Rural and Urban areas. The economic contribution of women goes much further, beyond their work in the Formal and Informal labour Sector. Women, usually, have the primary

responsibility for the care of children and the elders at home and for much household work. Women in rural area often spend several hours a day, fetching household water and fuel wood.

Because much of women's work is done at home or outside the formal economy, it is not fully recognized by statisticians or by policy makers. Moreover, many poor families are headed by women (e.g. 1/3rd of families below the poverty line in India). Thus women's earning makes a sizable contribution to alleviation of poverty. Moreover, women perform such tasks, as feeding the family, which directly relieve misery. (Walokar Deepak M. "*Women Entrepreneurs*", Himalaya Publishing House, New Delhi, 2001, P. 2)

Generally, as economic development opens-up more opportunities for education and employment, women's choices expand. Economic development brings with it the promises that women will be able to earn more, learn more and secure better health for themselves and their children.

As economy advances, women labour force participation tends to increase, but many studies show that most women work in lower paying fields. (Walokar Deepak M. "*Women Entrepreneurs*", Himalaya Publishing House, New Delhi, 2001, P. 3)

(d) Employment in Unorganized Informal Sector :

Statistics shows that 94% of the women workers are engaged in the Unorganized Informal Sector of the economy, and out of these, 81.4% in agriculture and the rest in non-agricultural occupations. Non-agricultural sectors that employ women are construction, mining quarrying, livestock, forestry, fishing, hunting, plantations, transport, storage, communication, manufacturing industry (*beedies*, matches, chicken, tailoring and readymade garments) and some services (domestic servants, sweepers and scavengers).⁶⁴ The problems encountered by these women are innumerable. e.g. wage discrimination, casualness of employment, meager wages etc. The wages paid to women are lower than those paid to men.⁶⁵ Many of them are unpaid family workers.

Global Concern for Women's Development :

Women all over the world have made tremendous progress. Their social economic status have improved, still the problems pertaining to their health, marriage, education, employment, social equality, social discrimination, violence persist even today . This reality roused the global concern for women's development.

The global concern for ameliorating the status of woman has been expressed and deliberated in many ways. The United Nations proclaimed 1975 as the International Women's Year, and 1975-85 as the International Women's Decade. The United Nations Conference on 'Status of Women' held in Kenya in 1985, has been responsible in raising the issues around women invisibility in all folds of life, namely, social, economic, political, cultural and civil. (Walokar Deepak M. "*Women Entrepreneurs*", Himalaya Publishing House, New Delhi, 2001, P. 5)

In India, the second half of 80's witness an unprecedented spurt in policy perspectives on women. The National Perspective Plan for Women (1988-2000), which is comprehensive in nature, with all round projection for women's development in India and the report of the National Commission on Self-Employed Women and Women in Informal Sector (*Shrama Shakti Report 1998*), have also made far reaching recommendations particularly with respect to issues, constraints and strategies for women.

United Nations Conference and Summits, Sept. 2000, adopted United Nation's Millennium Declaration, committing their Member Countries, with New Goals for reducing poverty, with a series of time bound target to be achieved by 2015, as the deadline. The New Goals, popularly known as Millennium Development Goals, (MDGs,) are (1) Eradicate extreme poverty and hunger, (2) Achieve universal primary education, (3) **Promote gender equality and empower women** (4) Reduce child mortality (5) **Improve maternal health** (6) combating HIV / AIDS, Malaria and other Diseases (7) Ensuring environmental sustainability and (8) Developing global partnership for development. Gender equality and empowerment of women could be achieved, by easy and equal access to women for primary and secondary education by 2005, and all levels of education

by 2015. United Nations Development Programme (UNDP) Report 2003, in this connection offers new plan of action for developing countries and suggests that, to achieve sustainable growth, countries must attain basic threshold in several key areas, such as health, education, infrastructure, access to market, and these (developing) countries must adopt more ambitious plan to meet the goals. The report further highlights the formation of public policies to improve people's health and education which will have definitely a different effect on household and society, especially, when educated girl will lead a better life. UNDP Report (2003), among other goals and targets to be achieved, expects that there has to be increase in house-hold income more than a \$ 1/- a day.⁶⁶ Millennium Development Goals (2000) and UNDP Report (2003), emphasizing the gender equality and Women Empowerment, indicate global concern for women.

1.5 Nature and Extent of Non-professional Unorganized Informal Service Sector in India :

Meaning of the concepts :

1. Organized Sector : This refers to circumstances, wherein, individual units, as persons or firms in a sector of an economy, act and react as a member of an association or group, thereby, seeking the benefits and protection from collective action of such group or association.

2 Unorganized sector : This refers to circumstances, wherein, individual units, as persons or firms in a sector of an economy act and react, exclusively as an independent unit without any kind of relation with any association or group, consequently, having no benefits of protection and collective action of an association or a group.

On account of New Economic Reforms, there has been stagnancy in the employment opportunities in organized sector in 1980's and 1990's, with the result, the increasing labour force had to seek employment in the unorganized sector.

Thus, Unorganized Sector, serves as a buffer for the world, when the employment opportunities in Organized Service Sector diminish.

Considering the State-wise share of unorganized and informal service sector, one finds an overwhelming presence of the informal sector in most of the Indian States. This is observed mainly in the States which are economically lagging behind, like, Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh and Orissa. Even in industrially advanced States, such as, Maharashtra, Gujarat, Tamil Nadu, West Bengal etc. the share of unorganized workers is considerably large.

1.6 State of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector :

For a very long time, it is generally believed all over the world, that the place of women is at home. However, this institutional belief has been radically transformed, particularly, since the beginning of the Twentieth Century, due to political, economic and social changes in the attitudes and outlook of the people towards women and their role in the society. Consequently, women are no longer exclusively confined to their homes alone. The turn of economic forces has lifted women from their old orbit. Economic necessity has drawn women into labour force and raised participation in a sizeable degree.

People participate in economic activities for the fulfillment of necessities. V. K. R. V. Rao is of the opinion that man is not totally indifferent toward choice of economic activities. Wicksteed states that people tend to choose occupation that would be pleasant, would give some sense of exhilaration and self-fulfillment, with a feeling of doing something worth-while, leading to the development of human personality or human development.⁶⁷ Whatever has been stated by V. R. V. Rao and Wicksteed is equally applicable to women, when they choose one or the other economic activity. This fact has been confirmed when the present Researcher interacted with the Respondent Women Entrepreneurs asking them the reasons for their choice of the occupation.

The concept of emancipation of women has, over a period of time, undergone a significant and meaningful shift in the recent time, at least in Metro Cities, like Mumbai.

During the 1990's, the Indian Economy experienced series of New Economic Reforms, touching all sectors of the economy. Every section of the Indian Economy is now linked with the world outside, either through its direct involvement at international level, or indirect linkages with transactions of other sectors of the economy.

On this background the Researchers feels, it is necessary to carry out research on Significance and Prospects of Women Entrepreneurs in Non-professional Unorganised Service Sector. The Researcher intends to focus on the changing approach and attitude of women in particular, and society in general, which will provide them recognition and status in the society. It would consist of greater access to knowledge and resources, greater autonomy in decision-making, greater ability to plan their-lives and free them from shackles, imposed on them by custom, belief and practice.

If we look at the policy of Globalization from the point of view of improving the quality of life and making it more comfortable for women, which depends on psychological factors, like, self-reliance, self-respect, self-dignity, self-esteem and self-confidence, especially, among wide class of the women, the capability approach to improve the quality of life, thus, stresses on women's ability to achieve the objectives of life by selecting the best choice among the different alternatives in leading life. In this regard, the Researcher preferred to take-up and carry out research for Significance and Prospects of Women Entrepreneurs running home-based occupation in Non-professional Unorganized Informal Service Sector and that too, in Metropolitan Cities, like, Mumbai.

According to the survey by Barclays, titled "Barclays Wealth Insights on Gender", "A Non-professional Service Sector does not demand any specific, academic and professional qualification or training".

In conclusion, the “*Study of Nascent Entrepreneurs*” by Carter (1994) found that women are more efficient in downstream industries, such as, service and retail, more frequently than men.

For the first time in 1988, the definition of Women Entrepreneur has been identified with Small Scale Industry .⁶⁸

The role of the Non-professional Unorganized Informal Service Sector in Urban Economy is well recognized. It provides an easy access to opportunities for work. Since this sector is generally outside the regulatory frame works of the Government, labour laws are hardly enforced. However, on account of ever increasing number of women to work at home and outside the home, this sector is receiving greater attention and recognition. The days of inward orientation are over. Women in the Cities, reorient themselves to the rapidly changing Economic Scenario.⁶⁹

This changing Economic Scenario in Indian Economy requires constant efforts for acquiring and up-dating knowledge of the market conditions and continuous up-gradation of skills.⁷⁰ Against this background, self-employment is the best way to generate income to many middle class families in general, and women in particular. It will change the position of women from being job seekers to job givers.

Women Entrepreneurship is not a new phenomenon to Indian women. In the rural areas, number of them are engaged in tending and selling home grown vegetables, milk vending, butter and ghee making, money lending, selling textiles in the neighborhood, etc. All these services are covered under Non-professional Unorganized Informal Service Sector.

With the modernization, urbanization, development of education and changing cultural, social and economic scenario, Women Entrepreneurs are spreading their wings beyond ‘3’ ‘P’s’ i.e. pickles, *papads*, powder (*masalas making*) in the urban areas.

The services which are generally selected by urban Women Entrepreneurs are :

1. The services which require comparatively less infrastructure.
2. The services which do not require much mobility while performing dual role of a women of handling both business and home.
3. The services with less or no interference of Government departments.
4. The services which accommodate urban educated women, possessing knowledge, skill and technique required for rendering urban services.
5. The services which develop the consciousness about economic situations among educated women in urban area.
6. The services which will not alter their home-role and thus save them from social backlash, yet provide them the possibility of self-employment and enable them to support family income .
7. The services where they can make use of their talents and abilities in running business and a compelling desire of wanting to do something positive.⁷¹
8. The services which provide sufficient and adequate income to meet the family requirement in view of the rising cost of middle class life, especially, when women find it very difficult to manage home with the husband's income alone.

The Researcher intends to focus on such services which are rendered by Women Entrepreneurs in Non-professional Unorganized Informal Service Sector in Metro Cities, like Mumbai.

New Economic Reforms of 1991 have changed socio-economic structure of Metro Cities, like Mumbai. There is a sharp increase in the number of women employment in Service Sector. When women are working in Multi-National Corporations or in shift duties, the daily routine of the family members and that of the working woman is changed and likely to be totally different. Changing Socio-Economic Scenario in Indian Economy demands different types of services at domestic level. Today, in Metro Cities like Mumbai, the educated women prove

themselves as good professionals in various fields. This situation demands different types of services, since these working women have no time to spare for domestic or household work. At the same time they have money in their hand, which enable them to easily hire services for domestic work and, thereby, make their life more at ease and comfortable.

The demand for such different types of services is constantly increasing on account of number of reasons and some of them are as follows :

- (1) Break-up of joint family system,
- (2) Change in the habits and hobbies,
- (3) Long distance to be covered between the place of employment and place of residence,
- (4) Employment at responsible post with gainful salary,
- (5) Increasing social contacts and
- (6) Presentation and personality awareness among women in particular.

If working women are one side of the coin, the other side of the same coin represents the class of Women Entrepreneurs, who are unorganized but want economic independence, are interested in acquiring social status and quite often out of sheer financial need for the family, are forced into self-employment.

The services generally preferred by Women Entrepreneurs for self-employment from the Non-professional Unorganised Informal Service Sector are as follows :

1. Cut vegetables.
2. Prepare seasonal eatables like *puran poli*, *modak*, *tilgul*, *diwali sweets*.
3. Run books and flowers library.
4. Chocolate and bangles packing.
5. Making decorative pots, flower pots, *panatis* (decorative earthen lamps).

6. Packing of wedding gifts, especially, among Gujarati community.
7. Baby-Sittings or *palnaghar* or crèche, as Baby-Sitters.
8. Filling of perfume bottles.
9. Selling *chapatti* and *sabzi* or food items / eatables, as Food Cooks / Caterers / Preparatory.
10. Making of *agarbattis* (incense sticks).
11. Agency services of LIC, Post Office,. as Investment Agents.
12. Tuition Teachers.
13. Beauticians.
14. *Mehendi*.
15. Artificial jewellery making.
16. Selling of textiles fabrics.
17. Making different types of bags.
18. Tailoring by order.

These are some of the examples of home-based services rendered by Women Entrepreneurs in the Metro Cities, like, Mumbai. The Researcher wishes to focus on some of these services rendered by Women Entrepreneurs. Changing nature of employment for men and women due to technological change and corresponding change in nature of Service Sector in general, are responsible for the ever increasing need and demand for these and many such other services in Metro Cities.

Researcher is interested to study the Significance and Prospects of Women Entrepreneurs, in such, Non-professional Unorganised Informal Service Sector. For the purpose of the present research, the Researcher has selected the following 5 home-based occupations run by Women Entrepreneurs.

1. Women Entrepreneurs Running baby-sittings / *palnaghar* / crèches.
(**Baby-Sitters**).

2. Women Entrepreneurs providing investment agency services such as LIC / GIC Agents of Post Office, or Agents of other Financial Institutions
(**Investment Agents**).
3. Women Entrepreneurs giving private tuitions
(**Tuition Teachers**).
4. Women Entrepreneurs preparing food items / eatables
(**Food Cooks / Caterers / Preparatory**).
5. Women Entrepreneurs rendering beauty related services to women
(**Beauticians**).

Empirical evidence shows that women do contribute significantly to family, mostly in the form of unpaid work and skills. The value of these efforts is underestimated, by the families that take women work at home for granted, and also in the field of academic studies. On the other hand, many husbands run the enterprises which are pretended to be run by women. In this respect, not the Women Entrepreneurs, but their husbands control operations, take decisions and decide programmes. Women Entrepreneurs can succeed, only if, they take note of this paradox and of the family and social conditions, that reduces the confidence, independence and mobility of women.

1.7 Significance of Present Study :

The Researcher feels that the Significance and Prospects of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector will continue to increase in near future because of changing nature and pattern of services and employment in the offices and at work places. This situation provides women the opportunity to run home-based occupations satisfying varied requirements arising out of such changing pattern and economic scenario.

Fifteen to 20 years ago, these home-based occupations did not have social recognition. But, in due course of time, in Metro Cities, like Mumbai, due to

changing circumstances and pattern of life, the needs and requirements of the society in general, and working women in particular, have changed, consequently, generating ever increasing demand for such services rendered by Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector. This has automatically lifted the status of these occupations and services, and correspondingly of Women Entrepreneurs in the field. This is an outcome of changing Economic Scenario in Indian Economy on account of New Economic Reforms.

Being a resident of Mumbai and a working woman, the Researcher feels it necessary to focus on the Significance and Prospects of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, the area which is left neglected, so far, by the Academicians, Researchers and Experts in the field. Researcher, therefore, feels that it is a need of the time to bring these services, rendered by Women Entrepreneurs, in limelight by micro studies. These Women Entrepreneurs are fulfilling the requirements of the society and are generating better and gainful income and employment opportunities for themselves, for their families, in particular, and for the public, in general.

From the very beginning of the 21st Century, the status of women in India has been changing as a result of growing industrialization and urbanization and, consequent socio-economic change. Women, no doubt, are experienced in managing one of the most complex organizations i.e. household activities and family inter-actions in inter-relationship. Women have also learnt over the centuries, the art of negotiation and reconciliation and qualities of patience and understanding, an inherent quality of emotional intelligence. From these valuable experiences, all these transferable skills of women can be brought to bear upon the workplace, making it richer.

With the spread of education and greater awareness among women, they have shifted from, kitchen work, handicrafts and traditional cottage industries, to non-traditional and higher level of activities in Industries and Service Sector. Now, the time has come where the order of the world has changed due to increasing Globalization, impact of technology, impact of media, impact of other culture and

cultural invasion, impact of social, economic, and political cross currents of the world, unforeseen and unanticipated events across the world.

Most of the literature on Women Entrepreneurs deals with sociological, psychological, demographic factors of Women Entrepreneurship, but home-based Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, in terms of its Significance and Prospects have not received adequate attention so far. These services, rendered by Women Entrepreneurs in Non-Professional Unorganized Informal Service Sector, along with their domestic responsibilities and duties, within the confines of their home and domestic responsibilities, with limited capital, limited space, limited market, inadequate knowledge about enterprise, limited education and skills, with great efficiency and without compromising their home-role and work-role responsibilities, have not yet been also received with due and appropriate appreciation, have not been noticed and recognized either. It is generally believed that Women Entrepreneur in the Non-professional Unorganized Informal Service Sector belong mostly to poor or middle class family, and have to face role-conflict between domestic home-role and occupational work-role, even though some of them receive help from their family members.

Entrepreneurship among women has been a recent concern. Women have become more aware of their existence, their rights and their work situation. However, majority of women from the middle class, are not too eager to alter their role, on account of fear of social backlash. The progress is more visible among upper class families as against middle class and poor families in urban areas. The present study will focus a point of view, how Women Entrepreneurs in general and services rendered by them in particular, reflect special role of Women Entrepreneurs in Metro Cities, like Mumbai, and how it generates the new ideas and jobs and employment opportunities. The Researcher wants to establish that, for Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, the success is possible, in spite of diversities of environment, personalities and circumstances.

It is difficult to bring these services into mainstream of labour market. Women Entrepreneurship, therefore, may be considered as a positive escape route for involvement of women in economic activity.

In the present study, the Researcher, further, intends to establish that without a major support and help from Government, women can make themselves, economically and financially, independent, and thus establish their significance in a society on their own.

The present study is unique in itself since for the purpose of present study, the Researcher has selected the urban Women Entrepreneurs in Non-professional Unorganized Informal Service Sector. The study is confined to Metro City, Mumbai, and its suburbs. Mumbai is a large Metropolitan City of opportunities, where people from different states have come and settled, and will continue to settle hereafter. Mumbai is the financial capital of India Union, it is a progressive City, growing and developing fast and ahead of India, in general. It is relatively safe here for women to facilitate and carry on their business operations. The people in this City possess sufficient purchasing power. City like Mumbai, is the trend setter for fashions, entertainment, media, glamour, etc.

However, the Researcher is of the opinion that present millennium offers Women Entrepreneurs a space, where, instead of mere hope, there is active engagement with the world, instead of dreams, there are real commitments, instead of aspiration, there are concrete choices. The Researcher, therefore, feels it is this discovery that Women Entrepreneur can create and build an industrial empire.

In the present study, the Researcher intends to establish the Significance and Prospects of the Women Entrepreneurs in Non-professional Informal Unorganized Service Sector with different dimensions and aspects from home background to the work place. From this point of view, the Researcher has put forth her Objectives and corresponding Hypotheses of the present study. The Researcher feels that a lot of work has been done by other researchers and experts in the field of Organised Professional Formal Service Sector, and further, Women Entrepreneurs in the Professional Organised Service Sector are able to achieve top positions.

However, Women Entrepreneurs in the Non-professional Unorganized Informal Service Sector have, somehow, remained neglected, unnoticed, and unrecognized from the Academicians, the Experts and the Researchers. The Researcher, therefore has decided to highlight the Prominence and Significance of the Women Entrepreneurs in Non-professional Unorganized Informal Service Sector with the varied contribution from Women Entrepreneurs to the society, humanity, culture and economy in general and also to themselves and their families. The Researcher feels that this study is a unique attempt and contribution to the field of literature.

This research, on entrepreneurial effectiveness of women engaged as Entrepreneurs in Non-professional Unorganized Informal Service Sector, may lead to smoothen the path for exploring more opportunities / openings to women, either as entrepreneurs or for self-employment.

1.8 An Interview with an Industrialist, Social Activists, Mumbai.

The Researcher, is also interested in highlighting the views expressed by Dr. Mohanbhai Ishwarbhai Patel, an Industrialist in Mumbai. The views expressed by him are representative in nature reflecting the approach and attitude of true industrialists in India towards Women Entrepreneurs.

Dr. M. I. Patel, who is the Chairman of Patel Expansion Group, was interviewed by the Researcher (on 25th June 2010 and 5th March 2012) to understand his views on (1) industrialization, (2) the role of Entrepreneurs and (3) state of Women Entrepreneurs in India. The Researcher prefers to highlight his views only on Women Entrepreneurs, the views, more relevant to the subject under present research.

Dr. M. I. Patel is of the opinion that the coverage of population under term 'middle class' continues to change according to economic growth, per capita income and also developmental and technological changes. What was not affordable before and was a remote possibility for lower income group is now an easy availability, even to those staying in hutments.

He expressed the view that the Woman Entrepreneur is required to be brought into the main stream of economy of the country since she has been substantially contributing to her family and economy. Entrepreneurship among woman is required to be encouraged since it provides economic independence to woman. Economic independence is the most important of all kinds of independence. This facilitates effective use of her time and of the intelligence at her disposal. This will further enhance her worth in the family and add to her self-respect. However, Woman Entrepreneur is required to put in additional efforts for work and needs tremendous amount of confidence.

As regards success in entrepreneurship by women, Dr. Patel referred to the view expressed by Booker T. Washington, a Social Scientist of U. S. A., who says, success is relative one and to be measured not by the status or station one achieves in life, but by the difficulties and obstacles, he had to overcome to achieve that station. Dr. Patel states that the value of the success of a son of a labourer in establishing a business is more than that of a son of an industrialist. This is equally applicable while measuring the success of a Woman Entrepreneur since she has to overcome number of difficulties.

However, he further adds that Woman Entrepreneur fails to devote fixed and regular time to her business. The services rendered by her are personalized in nature. She is not enthusiastic and committed to her work, with no mission of a lifetime programme. Woman lacks strong ambition and commitment. Woman also does not consider herself as bread winner for the family. This results into lack of spark within her that could boost her ambition and skills. She should always keep high goals. A woman vegetable vendor should aspire for a shop of her own. The success of Woman Entrepreneur lies in her involvement, ambitions and enthusiasm to move on towards success in achieving the goals. The entrepreneurship among woman is more developed in Cities, like, Mumbai, Pune, Ahmadabad, Delhi, according to Dr. Patel. Dr Patel accepts that luck is a factor deciding entrepreneurial success, yet he feels efforts are more important.

One's own intelligence, choice of profession, networking ability and dedication to work are the true contributors to success. One's own aptitude for

research, assessment of the situation, confidence and attitude towards business, will lead the businessman / business woman to the path of success.

When the Researcher interacted with the Respondents Women Entrepreneurs, their approach and attitude seemed to bear out Dr. Patel's observations and views.

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Interview : Dr. M. I. Patel, an Industrialist, Social Activist, Mumbai.

Industrial Units run by him are situated at Vadodra, Silvasa, Vapi, Mumbai and Goa. He has contributed to the literature by writing books, viz. Science in Ancient India, *Keva Hat Sardar* (Book in Gujarati), *Dharma Anne Vidyan* (Book in Gujarati), *Bhartiya Swatantraya Sangram* (Book in Gujarati). He has been holding the position of either Chairman or Presidents of number of Educational, Social and Charitable Organization / Institutions in Mumbai. He was also a Sheriff of Mumbai. He has never faced any labour problems industrial conflict / dispute in the form of lock-out or strikes, which reflect the entrepreneurial and managerial skill in running a Business / Industrial Units. He has number of Awards to his credit.

Chapter 2

Research Methodology

INTRODUCTION

The previous Chapter on the present research has helped in preparing the background, Researcher calls it as ‘**back-drop**’, for understanding the need for carrying out research, by the Researcher. This Chapter will now help, the Reader of the present study, to understand, how the Researcher has carried out the research and how she has made progress in analyzing and arriving at certain observation, inferences and, thereafter, establishing conclusions, in terms of its Significance, Prospects of Women Entrepreneurs running home-based occupations and Objectives and Hypothesis, especially, in the light of the Research Methodology adopted for the present research.

The Researcher has tried her level best, to be more objective and realistic, while carrying out the research and establishing her observations, inferences, and conclusions. The element of subjectivity has been reduced to minimum by avoiding Researcher’s own value judgment on the information revealed by the Respondents, selected for the purpose of present research.

The Research Methodology adopted by the Researcher for the purpose of present research has been given in foregoing paragraphs :

2.1 Scope of the Present Research:

The Researcher feels it necessary to carry out research on Women Employment in Service Sector in Indian Economy. However, the Service Sector is too huge canvas, involving study of Women Self-Employment in Organized and Unorganized Service Sector and Professional and Non-professional Service Sector, and it is difficult and also beyond the reach of a single handed Researcher to carry out such research. The Researcher, therefore, prefers to take-up and carry out research for Women Self-Employment only in Non-professional Unorganized Informal Service Sector, and, that too in a Metropolitan City, like Mumbai.

Non-professional Unorganized Informal Service Sector itself providing employment opportunities and opportunities for Women Entrepreneurs, is also a very large sector. The Researcher, however, has further delimited the scope of the study confining it only to a selected home-based occupations in the said service sector. The Researcher prefers to further delimit the scope of the study by confining to self-employed Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector.

The extent of home-based occupations in Non-professional Unorganized Informal Service Sector in which women are self-employed, as entrepreneurs and owners, is also very large. From among them, the Researcher has selected only five home-based occupations for the purpose of present research and tried to establish some Observations and Conclusions about Women Self-Employment in home-based occupations in Non-professional Unorganized Informal Service Sector.

The home-based occupations run by Women Entrepreneurs from Non-professional Unorganised Informal Service Sector are **Non-comparable** by their very types and nature. However, on the basis of certain common variables and parameters, the Researcher has tried to establish the Significance and Prospects of these Women Entrepreneurs running such home-based occupations, and thereby, establish the Objectives and Hypotheses of the Research.

Since no research seems to have been carried out, so far, on the Significance and Prospects of Women Self-employment or Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, the Researcher has decided to take-up this subject for research. The Researcher, thereby, will provide a unique contribution to the field of academic literature.

It is beyond the reach of a single Researcher to cover the entire area of Indian Economy. Moreover, the panorama of the change, i. e, changes in socio-economic scenario of Indian Economy, the resultant change in life pattern and living conditions leading to need for varied types of services, is more noticeable in Metro

Cities, like Mumbai. The Researcher has, therefore, limited the area of her study to only one Metro City, like Mumbai.

The observations and conclusions of this Micro Level research are likely to prove useful and relevant at Macro Level .

2.2 Research problem :

In view of socio-economic transition in Indian Economy, as elaborated in Chapter 1, the Researcher visualizes **Significance, Nature of Significance, Prospects, and Nature of Prospects of Women Entrepreneurs**, running home-based occupations in Non-professional Unorganised Informal Service Sector, in Metropolitan Cities, as her **research problem**.

In the light of the Researcher Problem, stated herein above, the Researcher feels it necessary to focus on the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, the area which is left neglected, so far, by the Academicians, Researchers and Experts in the field.

The present study will focus how Women Entrepreneurs in general and services rendered by them in particular, reflect special role of Women Entrepreneurs in Metro Cities, like Mumbai, and how their enterprise generates new ideas, jobs and employment opportunities. The Researcher wants to establish that, for Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, success is possible, though as individual Women Entrepreneurs, their environment, personalities and circumstances are divers.

2.3 Hypotheses:

In the light of Research Problem referred to above, the Researcher visualizes the following, as Hypotheses, and as the contextual frame work of her research :

1. that, the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-Professional Unorganized Informal Service Sector in Metropolitan Cities, will continue to increase in near future,
2. that, Women Entrepreneurs running home-based occupations in the Non-Professional Unorganized Informal Service Sector in Metropolitan Cities will serve the society by way of fulfilling the requirements of the society, in view of the changing pattern of life and living conditions,
3. that, Women Entrepreneurs running home-based occupations will provide a 'prototype'/ 'model' to those women, who are only housewives, motivating them to take-up to such or similar enterprises,
4. that, this will contribute in generating self-awareness among women providing them, with a sense of self-respect, and status in the society / community.

The Researcher will try to establish these Hypotheses through following Objectives of the study.

2.4 Objectives :

- (1) To study economic background of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.
- (2) To analyze the influential and motivational factors for Women Entrepreneurs to take-up to home-based occupations in Non-professional Unorganized Informal Service Sector, especially, in the present context when Indian Economy is passing through economic transition on account of New Economic Reforms.
- (3) To assess and analyze the Strengths and Weaknesses of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector in Mumbai with available environmental opportunities.
- (4) To measure and identify the level of work at work place, work-role and home-role conflict.
- (5) To examine and assess their performance.

- (6) To study the problems and constraints faced by Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.
- (7) To measure and elicit the level of satisfaction of Women Entrepreneurs.
- (8) To suggest measures for the promotion of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.

2.5 Unique contribution of the present study

On account of economic transition of Indian Economy, there has been a change in the nature of employment in both in Manufacturing and Service Sector. This is further influenced by computerization and automation of the processes of work. Employment opportunities, in general, have been sharply reduced as a result of computerization and automation. Emergence of and rapid development of the I. T. Sector is, further, responsible for the change in nature, problems and prospects of employment and job opportunities in Indian Economy. This economic transition in Indian Economy is further responsible for change in the economy, leading to a more enhanced and intense competition among units in different sectors.

Similarly, there has been an entry of Multi-National Corporations in Indian Economy, further enhancing and intensifying the extent of the competition between domestic and foreign Multi-National Corporations. On the other hand, outsourcing of jobs on contract basis has acquired a significance now-a-days. This is responsible for time bound, quality assuring and result oriented completion of job and work, so assigned on contract basis. Jobs on commission basis have also acquired significance. These jobs on contract or commission basis are free from all liabilities and restrictions of permanent employment.

Out-sourcing of jobs and entry of I.T. Sector, with B.P.O. and K.P.O., call for special skills, capacities and market sensitive and customer friendly approach. This has opened-up increased employment and job opportunities in I. T. Sector of economy, both for men and women at individual level. The situation, further, calls

for refreshing, re-orienting, re-organizing, and re-training of innate and acquired qualities, required for the specific jobs and services.

The economic transition in Indian Economy is also responsible, day-by-day, for increase in the Significance of the Service Sector which is reflected in terms of increase in share in terms of the percentage contribution to National Income from Service Sector over a period of time. Increase in the share of contribution of Service Sector in National Income is an indicator of economic growth and development of Indian Economy. ¹

It is felt that the study of Women Entrepreneurs in Service Sector, will highlight the changing approach and attitude of women in particular, and society in general, which will provide them self-esteem, self-recognition, self-respect and status in the society.

Women Entrepreneurs in Non-professional Unorganised Informal Service Sector, however, remained unnoticed. Whatever be their contribution to family, society, community and to the economy, it is required to be recognized, noted and registered.

The Researcher through her study will try to focus light on these aspects related to Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector and, thereby, will try to establish that, the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector will continue to increase as stated in Hypothesis No. 1, because these Women Entrepreneurs in these respective Service Sector satisfy the varied and diversified requirements of the members of the society.

Though the literature is available on Women Entrepreneurs in Unorganised Informal service Sector, **the present research is in unique in nature with respect to the following :**

1. As the very Title of the research indicates, that the present research proposes to study the **Significance and Prospects of the Women Entrepreneurs in running home-based occupations in Non-professional Unorganised**

Informal services Sector, with reference to Metro. City, like Mumbai. No other research has done this so far.

2. The Researcher tries to carryout **research on women self-employment only in Non-professional and Unorganized Informal Services.**
3. The study is **confined to Metro City, like Mumbai, and its suburbs.** It is a large Metropolitan City of opportunities, where people from different states have come and settled, and will continue to settle hereafter. Mumbai is the financial capital of Indian Union, it is a progressive City, growing and developing fast and ahead of India, in general. It is relatively safe here for women to facilitate and carry on their business operations. The people in this City possess sufficient purchasing power. City like, Mumbai, is the trend setter for fashions, entertainment, media, glamour, etc. It is a Cosmopolitan City inhibiting people with varied and different socio-economic and cultural requirements.
4. Other researcher have discussed home-based services / occupations. But present research focuses not only on **Women Entrepreneurs, but their being Non-Professional Entrepreneurs and in Unorganised Informal Service Sector.**
5. Yet another important speciality of present research is that of different **parameters** the Researcher has developed to **assess the Significance of Women Entrepreneurs running home-based occupations.**
6. Moreover, the present research goes step further to consider the **Prospects of these Women Entrepreneurs and no other research has taken such futuristic approach.**
7. Other researches are limited to only one particular type of enterprise, whereas, **the present research takes into account five different heterogeneous, and therefore non-comparable home-based occupations run by Women Entrepreneurs,** trying, thereby, to make the research more broad base.
8. Unlike other researches, the present Researcher has developed **different variables / parameters to analyze and assess revenue receipts, cost, cost-**

benefit analysis, profit and losses, saving and economic viability or non-viability of home-based occupation run by Women Entrepreneurs, which has not been considered by any researcher till date, a Theoretical Tenet.

9. Besides statistical and other information, the **Researcher has noted her observations about Women Entrepreneurs covered under present research and the nature, type and speciality of services, they rendered.**
10. The Research has also gone into **SWOT analysis along with Role-Conflict and influence of Push, Pull and Constraint factors.**
11. It also considers the **entrepreneurial characteristics applicable to women entrepreneurs under consideration, a Theoretical Tenet.**
12. The research is unique in itself in the **light of the Objectives and Hypotheses it has maintained.**

In the light of whatever has been stated against Point No. 1 to 12, herein above, the present research stands in itself as unique in nature, filling / bridging, thereby, the 'Research Gap' between previous studies and the present one.

2.6 Non-professional Unorganized Informal Service Sector Selected For the Purpose of Present Study and the Area Covered Under the Present Research :

The Researcher is interested in highlighting the increasing Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional and Unorganized Informal Service Sector in Metro Cities, like Mumbai, and the Researcher who happens to be a resident of the Mumbai, is well aware of the changing requirements and circumstances in Mumbai.

Economic transition, since 1991, has brought in changes in life style of residents of Metro Cities, like Mumbai. It has changed all dimensions of life, particularly of those women who work in the Manufacturing and Service Sectors. Majority of them have to go for shift duties and those who are working with Multi-National Corporations (MNCs) have to wait in their offices till late night.

Under such circumstances, it is difficult for a woman to play a dual-role, home-role of housewives and work-role of working women, effectively and comfortably. She is, therefore, in need of different types of services, which will make her life more tension free, Women Entrepreneurs, running these home-based occupations and providing many such services, need to be brought in mainstream of the economy.

Generally, the income earned by Women Entrepreneurs in Non-professional Unorganized Informal Service Sector is negligible in terms of the actual amount earned. But women, who have a vision for “tomorrow” with a better and improved way of living, definitely have started these enterprises which require “zero capital” base.²

The Researcher feels that, in near future, this un-noticed class of self-employed Women Entrepreneurs, if provided with proper training and commercial approach towards their business, will give services to the society with enhanced and improved quality.

The Researcher has selected, for the purpose of the present research, five different types of home-based occupations in Non-professional Unorganized Informal Service Sector, started, carried out, run, rendered and managed by Women Entrepreneurs, geographically located in the City of Mumbai and its suburbs. They are as follows :

- (1) Women Entrepreneurs running baby-sittings / *Palnaghar* / Crèche
(**Baby-Sitters**).
- (2) Women Entrepreneurs providing investment agency services, as, LIC, GIC Agents, Post Office Agents, or Agents of other Financial Institutions
(**Investment Agents**),
- (3) Women Entrepreneurs giving private tuitions
(**Tuition Teachers**).
- (4) Women Entrepreneurs preparing food items / eatables,
(**Food Cooks / Caterers / Preparatory**).
- (5) Women Entrepreneurs rendering beauty related services to Women
(**Beauticians**).

There are “n” number of home-based occupations run by Women Entrepreneurs. The Researcher has selected only these 5 home-based services mentioned, herein above, because

1. They are heterogeneous and, hence, provide rather wider perspective.
2. These five home-based occupations, are in great and constant demand in different areas that she has visited. These services keep the members of the society tension free, while they are performing work-role and, partially meet their domestic requirements.
3. And, also because, these particular services rendered by Women Entrepreneurs are required quite often on account of changing socio-economic conditions in Indian Economy arising out of economic transition.

The home-based occupations covered under present research are quite different from each other, in nature and characteristics. These five home-based occupations are **non-comparable** because of their **diversified nature**. The only points of consideration on which these 5 home-based occupations can be compared are :

1. The occupations are run by Women Entrepreneurs,
2. The occupations are Non-professional and belong to Unorganized Informal Service Sector,
3. The occupations are home-based.
4. The occupations require ‘zero or limited’ capital.

2.7 Number of Samples Selected for the Purpose of Research Under Each of the Five Service Types :

With respect to the self-employed Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector in a Metro City, like Mumbai, it is observed that there is **no registration required, licenses issued under any provision of Acts / Rules / Regulations, framed by**

Government at any level. The authentic list of such self-employed Women Entrepreneurs running home-based occupations, therefore, is not available with any Government Organization or Authorities. The Researcher, therefore, was not in a position to make use of Random Selection of Sampling Technique for the selection of samples to be covered under study. The Researcher, therefore, was left with only the option of **Deliberate Selection of Samples Technique** for the selection of samples for the purpose of present study. ³

Because, it was not possible to cover entire Metropolitan City, like Mumbai, for the purpose of present study, a samples of 30 Respondents was selected, by using **Deliberate Selection of Samples Technique**, 15 each from both the Railways, Central Railway and Western Railways, for each of the 5 types of home-based services under research, so as, to have broad coverage of samples and, thereby, make the study more objective. On Western Railway, the samples were spread over between the suburbs Dadar and Dahisar, and on Central Railway, the samples were spread over between Girgaon and Mulund (except Dadar). The Researcher feels that this wide coverage of samples, will not only make the study objective, but will be helpful and sufficient to establish, some observations, inferences and conclusions with respect to the Significance and Prospects of Self-employed Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, in a Metro City, like Mumbai. The total number of samples, covered under present study from five types home-based occupations in Non-professional Unorganized Informal Serves, is therefore, $(5 \times 30) 150$.

In fact, the Researcher tried to collect more samples from each home-based occupation, but found that the Respondents were reluctant to reveal information and consequently, the Researcher was constrained to limit the number of samples uniformly to 30 for each home-based occupation.

Representative Characteristics of Samples :

The Researcher considers the **sample number is quite representative keeping in with the Objectives and Hypotheses of the present research** because it is spread all over Mumbai City and represent different areas and locality across North Mumbai to South Mumbai. Further, the Samples **were representative**, in spite of the fact that the number of Samples in each home-based services is only 30 and the total number of samples covered in all home-based services is 150, for the reasons mentioned, herein below :

Samples covered

1. were from **different suburbs of Mumbai**, both Western and Central Railway Lines, with the broad coverage and, hence, more objective.
2. showed variation in terms of **years of experience**,
3. represented different **age groups**,
4. reflected variation in **interest and inclinations**,
5. represented differential **educational background**,
6. represented differential **family background**,

It is necessary to note (1) that, since the Women Entrepreneurs running home-based services covered under research belong to Informal Sector and, hence, these Women Entrepreneurs are not formally registered with any Government Organizations or with Government Appropriate Authority, **(2)** that the information about such Women Entrepreneurs running home-based services is also not available authentically with any organization or even on website, **(3)** that, it is not possible to obtain the exact number of such Women Entrepreneurs locality and area-wise, **(4)** that, no authentic information about Women Entrepreneurs running home-based services was available, and, hence, the Researcher was required to contact the Women Entrepreneurs, selected for the purpose of research, through local acquaintances throughout Mumbai Suburb, **(5)** that, the **ratio** of having successful access to Women Entrepreneurs was **1.5 : 1 (3 : 2)**, i. e. after contacting 5 such

Women Entrepreneurs, 3 visits used to result into success and proved fruitful, wherein, Women Entrepreneur were ready to provide information according to the questionnaire designed for the purpose and other 2 Women Entrepreneurs were reluctant to provide any information. The Researcher, therefore, was required to drop such unwilling samples from the coverage of present research.

Since, the study is basically analytical and explanatory in nature, a questionnaire was administrated as a research instrument for data collection. The samples were visited, interviewed and questionnaire was administered, personally.

The Researcher has also collected information from the customers of the Respondent Women Entrepreneurs under research rendering home-based occupations. For the purpose of collection of information from the customers, the number of samples covered, and selected with the help of **Deliberate Selection of Samples Technique**, was only 20 % (i. e. 06 in each service) of the number samples / Respondents covered for the purpose of study (i. e. total 30 in each service). Total number of customers interviewed by the Researcher was 30 (06 customers \times 5 types of services = 30).

The **customers selected** for the purpose of research **were also representative**, because, samples were spread all over Mumbai, a Metro City, on both the Railway Lines and the areas to which the Respondents belong.

2.8 Collection of data :

For the purpose of the present research, the data has been collected from Primary Sources, as well as, Secondary Sources. The responses and reactions gathered from the Respondents on the basis of specially designed questionnaire administered in personal interviews, and further, the observations of the Researcher at the time of her visits to the residence of the Respondent, form the Primary Source.

The literature available on the subject under research, and allied subjects in the form of Books, Articles published in Small Enterprise Development, Management and Extension, Journals (SEDME), Theses submitted for Ph. D. Degree, Dissertations submitted for M. Phil. Degrees of Universities, Reports, Newspapers, Magazines and Web-Sites, form the Secondary Source.

To observe, enquire and probe into ongoing home-based occupations run by Woman Entrepreneur in Non-professional Unorganized Informal Service Sector is a difficult task. The matter is rather sensitive and extremely private. This is a reason for the reluctance on the part of Women Entrepreneurs to reveal information freely and openly, resulting into the ratio of successful access at **1.5 : 1 (3 : 2)**. The Respondent / Women Entrepreneurs were assured that the Researcher will maintain utmost secrecy about their business and related information. All possible efforts were made to elicit information by convincing them that the basic purpose of the interview was purely academic in nature.

A detailed questionnaire, incorporating all the important aspects of home-based occupations rendered by Women Entrepreneurs, was designed and framed.

Having decided to resort to Deliberate Selection of Sampling Technique for collection of data, the Researcher selected her samples on the basis of the following ;

1. that the occupation was home-based,
2. that it was run by Women Entrepreneurs,
3. that the Women Entrepreneurs had run the occupation for minimum of 5 years.

2.9 Methods of data collection :

For the purpose of collection of data from primary source i. e. from the Respondent samples, the questionnaire was framed to cover details of information related to the Respondent as an individual, and her family and business.

The Researcher carried out field work during the period between Jan. 2009 and Dec. 2009. All the finance related variables, therefore, are related to the calendar year 2009.

Questionnaire framed by the Researcher is divided in to Three Parts, as follows :

Part I	Information related to Women Entrepreneurs, and their family background.
Part II	Information related to the services rendered.
Part III	Information related to customer's responses to Services rendered by the Respondents

Part I Questionnaire Framed for Individual and Family Information of the Respondents :

The questionnaire framed for the collection of individual information contains questions on personal information, level of education, marital status, earning members in the family, level of living standard as reflected by house-hold assets, motivational and encouraging factors responsible for undertaking the occupation, help received from family members by way of sharing domestic and occupational responsibilities, etc.

Part II Questionnaire Framed for Information Related to the Service Rendered :

For collecting information related to home-based occupations and the services rendered, the questionnaire covered areas such as, nature of service rendered, nature of market and marketing strategy, employment opportunities generated for one-self and for others, income and savings, financing of the service so rendered, assets and liabilities arising out of the service, cost-benefit analysis, effect of changing technology and changing nature of requirements according to

changing consumption pattern and circumstances, as revealed, through the suggestions given by the customers, etc.

Part III Questionnaire Framed for Collecting the Reactions and Responses from the Beneficiaries i. e. Customers of these Services:

Besides collecting information from the Respondents, Women Entrepreneurs running home-based occupations, covered under present research, the Researcher also tried to collect the reactions and responses from the beneficiaries i. e. customers of these services.

The Researcher personally interacted with the Respondents and with the customers through personal visits and interview, at the time, convenient to the Respondents and their customers, and collected the information with the help of questionnaire directly from them.

Besides the information collected with help of questionnaire, observations of the Researcher during her visit to the place of residence of the Respondents, provided her a cross check on the information revealed by the Respondents. The Researcher, whenever not satisfied with information collected in her first visit to the place of residence of the Respondent, tried to pay visit to the Respondent, even second time.

The questionnaire was so framed as it would provide internal cross check on the responses and information.

2.10 Statistical tools and techniques :

The research is analytical and explanatory, rather than conceptual, in nature. Since, the subject matter of research is more analytical, the Researcher was required to make use of some simple statistical tools to carry out analysis and explanation, on the basis of which, the Researcher has arrived at observations, inferences and conclusions.

The Researcher has tried to tabulate the primary data, collected with the help of questionnaire. The Researcher, thereafter, has tried to work out simple averages,

percentages, wherever necessary, and as per the requirement of the present study. Wherever possible the Researcher has presented the information in the form of Tables. Besides average value, the Researcher has also provided, wherever possible, minimum and maximum values of the variables, to make it convenient to the Reader to understand two extremes in the said values.

The Researcher wants to make it clear that the averages with respect to non-monetary variables have been worked out per Respondent. The averages with respect to all monetary variables such as revenue receipts, cost, cost-benefit analysis (surplus income over operating cost and profit over total cost and corresponding Rates of Return), savings have also been worked out per Respondent per month and not per unit of services rendered or per unit of product produced like average cost (i. e. per unit cost of production) average revenues (i. e. per unit revenue receipts). In fact it is very difficult to locate a unit of service. Similarly, the Researcher is not interested in establishing any trend in the variation in monetary variables as viewed in cost-benefit analysis. Per Respondents averages of all monetary variables have been considered to establish the gains from the home-based occupations, Women Entrepreneurs in Non-professional Unorganized Informal service Sector were running, in terms of cost-benefit analysis within the frame of reference of the present research. The minimum and maximum values of all monetary variables have also been worked out per Respondents per month.

With respect to revenue receipts from occupation, cost of occupation, cost-benefit analysis, surplus income / profits from occupation and savings, the Researcher has also worked out the standard deviation and corresponding upper limit and lower limit and number of Respondents falling within the said lower limit below the average and upper limits above the average. This exercise will help to eliminate the effect of extreme minimum and maximum values of the variable. This will further help the Reader to read the corresponding Tables in a proper perspective.

While working out the cost-benefit analysis and profit (and / or losses) from the occupation, which is the income to the Respondent, the operating costs (actual cash expenses), as well as, imputed cost have been considered. The profit

and losses have been worked out, firstly, over operating costs (actual cash expenses) and subsequently, over total cost (i. e. operating costs together with imputed cost).

For the purpose of present research, the Researcher considers operating cost as sum of expenses on raw materials, power and fuel, labour cost, stationery, and other general expenses incurred in cash. The concept of operating cost has been used by Dr. Vinayak Deshpande and Sreehari Chava in their article '*Economic Reforms and productivity of Indian Industry*'.⁴ The Researcher has used the same concept of operating costs as stated, herein above, while working out cost-benefit analysis. The operating costs is similar to or as good as variable costs. Both vary with varying volume of occupation.

The imputed cost refers to expenses worked out in terms of depreciation on assets, interest on the amount showing the total cost, as if, the said amount were raised by way of loans, managerial wages, and rent of the premises, as if, the said premises were hired on rent. The imputed costs are similar to or as good as fixed cost of production, which remain fixed irrespective of size of occupation or quantity of services rendered. The only difference is that imputed interest used to vary according to varying operating costs as reflected in total cost of occupation. The details with respect to such imputed costs are as follows :

While working out imputed costs, the Researcher has considered managerial wages paid to the Respondent, as if, they were working on wage or salary. A uniform notional salary, has been considered for each Responded service-wise, as indicated below :

Women Entrepreneurs running baby-sitting (Baby-Sitters).	Rs. 4000/-p. m.
Women Entrepreneurs providing investment agency services (Investment Agents)	Rs. 6000/- p. m.
Women Entrepreneurs giving private tuitions (Tuition Teachers)	Rs. 5000/- p. m.
Women Entrepreneurs preparing food items / eatables, sweets and similar other items (Food Cooks / Caterers)	Rs. 4000/- p. m.
Women Entrepreneurs rendering beauty related services to women (Beauticians)	Rs. 4000/- p. m.

The wage or salary amount has been considered on the basis of what is minimum paid to a person, non-professional employee, in the service.

The depreciation on assets has been worked out at the rate of 10 % p.a. of purchase price of an asset .

The interest amount has also been worked out at 12% p.a. on the total cost of rendering the service, as if, the said amount had been raised by way of loan. The said Rate of Interest at 12% p.a. was prevalent in the market in 2009 (Jan. to Dec.) for loans other than home-loans and car-loans.

The Researcher wants to make it clear that, while working out operating costs, she has not considered, the Monthly Maintenance Charges paid to the Society by the Respondents staying in their owned accommodations in Society. Similarly, the Researcher has not considered monthly rent paid to the landlord by the Respondent staying in a rented accommodation.

Instead, to maintain uniformity in working out the imputed cost of rent for all the Respondents, irrespective of type of accommodation they possessed, it has been worked out at the rate of Rs. 10/- per sq. ft. per month, multiplied by $\frac{1}{2}$ of total residential area at the disposal, as if, used for the purpose of occupation by the Respondent.

The Rate of Rent used to vary, in 2009 (Jan. to Dec.) between Minimum Rs. 5000/- p.m. and Rs. 10000/- p.m. for an area of approximately 400 sq. ft. or less, of One Room Kitchen or One Bed Room, Hall, Kitchen, besides the deposit, which is 10 times more than the actual Rent, in proper Mumbai, North and South Mumbai and on both the Railway Lines. The accommodation used to be made available on lease for 11 Months only and on Lease Agreement. The Rate of Rent per sq. ft. per month, therefore, varied between Rs. 10/- p.m. and Rs. 20/- p.m. The Rate of Rent used to vary depending upon the area, locality, distance from the Railway Station and other facilities available in a accommodation available on Rent, and also infrastructure facilities available in the area / locality. The Researcher has considered, for working out imputed cost of Rent, the minimum Rate of Rent, Rs. 10/- per sq. ft. per month.

While analyzing revenue receipts, cost, cost-benefit analysis in terms of profit or losses, these have been worked out for the month on an average. The Respondents have provided information of these variables for a day, for a week, for month or for the year. But the Researcher has worked out averages for the month.

Operating costs (actual cash expenses) and imputed costs and corresponding cost-benefit analysis in terms of profit or losses will help in establishing economic viability or non-viability of the home-based occupations run by the Respondent Women Entrepreneurs.

Profitability is computed by considering profit as a percentage to sale proceed. It is a ratio of net earnings available for entrepreneurial distribution. Profitability reflects the final result of business. It is the most important measure adopted for the purpose of analyzing the performance of an enterprise.

Since the field work related to the research, was carried out during the period between Jan. 2009 and Dec. 2009, the information and values of all non-monetary and monetary variables such as revenue receipts, cost, cost-benefit analysis in terms of profit or losses, etc., are applicable for said period Jan. 2009 to Dec. 2009 and, there from, the monthly averages, wherever required have been worked out.

The Researcher wants to make it clear that since she is not interested in establishing the trends in variables related to revenue receipts, cost, cost-benefit analysis in terms of profit or losses, etc., the analysis related to all these variables on monthly average basis has been carried out only to establish the benefits in terms of returns from the home-based occupations and, thereby, measure the performance of an enterprise. Since the purpose of the research is to highlight the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal service Sector, the returns from the home-based occupations, are one of the parameters, to be considered, with limited frame work, to measure the extent of performance of enterprise and further, to establish the extent of success from these home-based occupations run by Women Entrepreneurs.

2.11 Meaning of the Concepts Used in the Present Research :

For the sake of convenience of the Reader, the Researcher is interested in providing the meaning of the concepts, (not definitions), used in the present Research.

1. Women Entrepreneurs :

(1)(a) A National Level Standing Committee on Women Entrepreneurs considers enterprise as, an enterprise owned and administered by women and having a minimum financial interest of 51% of the share capital and has at least 50% women employees'.⁶

(1)(b) In the Eighth National Convention on Women Entrepreneurs organized in 1990, the provision of employment of at least 50% women employees, was dropped.⁷

(1)(c) According to Kamala Singh, ‘ a Woman Entrepreneur is a confident, innovative, and creative woman, capable of achieving self economic independence, individually or in collaboration, generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal family and social life’.⁸

1.(4) According to M. Sarangdharan and S. Razia Begum Women Entrepreneur is ‘an enterprising individual with an eye for opportunities and vision gifted with commercial acumen and tremendous perseverance. She is a person who likes to take risks because of the adventurous spirit she possesses.’⁹

N. Rajendran in his Article, “*problems and Prospects of Women Entrepreneurs*” (SEDME, Vol. 30, Dec. 2003) gives definition of women entrepreneur as any women or group of women who innovate, initiate or adapt an economic activity, may be called women entrepreneurs. **M. V. Raghavulu** in his

Article “*Women Entrepreneurs in Backward Area*” appeared in the same Vol. of SEDME defines women as entrepreneurs, those who organize and create something new by taking a risk to handle economic uncertainties.

(2). Change in Economic Scenario of Indian Economy : This refers to changes in economic conditions of Indian Economy as reflected through the changes in the nature, growth pattern, circumstances in all the three sectors of economy, such as, Primary Sector, Secondary Sector and Service Sector, on account of New Economic Reforms.

(3). Organized Sector : This refers to circumstances, wherein, individual units as persons or firms in a sector of an Economy, act and react as a member of an association or group, thereby, seeking the benefits and protection from collective action of such group or an association.

(4). Unorganized sector : This refers to circumstances, wherein, individual units as persons or firms in a sector of an Economy, act and react exclusively as an independent person or unit, without any kind of relation with any association or group, consequently, having no benefits and protection in terms of protection from collective action of an association or group.

(5). Service Sector : It is a sector where services are rendered to customers. Services are the invisible goods delivered by an entrepreneur to customers. These services are rendered on the basis of the nature, scope and capacities of the business and businessman rendering such services and, further, the requirements of the members of the society / economic units.

(6). Professional Service Sector : This refers to that type of Service Sector which require specific and specialized professional or vocational qualifications, and skills to enable one to render the services to the society. In absence of such professional or vocational qualification, and also skills, the person is not entitled to render the required services.

(7). Non - professional Service Sector : This refers to that type of service sector which requires no specific and specialized professional or vocational qualification, and also skills to enable one to render the services to the society. The services can be rendered by any one, with suitable capacities, likes and dislikes, possibilities, experience, needs and requirements and circumstances that permit him or her to carry out such service to the society.

(8). Formal Sector : it is a sector where the occupation is run with the help of organized set-up or administrative machinery. It is duly registered organization / institution, possessing a license to run the occupation. These licenses are issued by the appropriate Government Authority. The relations between the entrepreneur and the customers in this sector are formal and contractual.

(9). Informal Sector : It is a sector where the occupation is run without having any organized set-up or administrative machinery or requirement to complete formalities such as registration for rendering the service. The services in this sector are rendered by entrepreneur to customers on the basis of informal relations and according to the conveniences of both entrepreneur and customer without entering any kind of contract. The entrepreneur rendering the service is unregistered and does not require any formal licenses from any authorities to run occupation.

(10). Employment : It is a state wherein one who is called employee, is required to render the services / work at the place of employer or any other place as directed by the employer, on the payment of salary / wages, he / she is paid, with regular intervals. An employee is required to regularly attend the place of work, for a fixed time-duration for a day, in spite of the fact, whether he / she is assigned any work or not. Employees services are governed by the terms and conditions of services, framed by the employer.

(11). Jobs : This is a state wherein one is required to render services or is required to perform some activities in the field of Manufacturing and Service Sector,

on contract and piece basis, wherein, he / she is paid charges for the said services / activities with or without stipulated fixed time duration for the completion of the said services / activities. The person in this case is free to carry out the services / activities according to his / her own choice of place and time, but to the satisfaction of assigner, the one who has assigned the services / activities. The person who takes-up the job is, of course, to be provided with the specification of jobs / services, required to be completed / rendered.

(12). Home-role : The role one is required to play while performing domestic duties and shouldering and complying with domestic responsibilities related to his / her families and relations.

(13). Work-role : The role one is required to play while performing duties and shouldering and complying with responsibilities at the work place while running an occupation or performing duties as an employee.

(14). Push Factors : Under Push Factors, women take-up business enterprises, to get over financial difficulties, especially, when responsibility is thrust on them due to family circumstances. In Push Factors women are engaged in business activities due to family compulsion and the responsibility thrust upon them.¹⁰ Push Factors are those factors which push / compel Women Entrepreneurs to take-up their own decided / selected / accepted business / occupation to tide over their family financial necessities and responsibilities.

(15). Pull Factors : Under Pull Factors, the Women Entrepreneurs choose a profession, as a challenge, to have an independent occupation. Saddled with household chores and domestic responsibilities, women want to get independence. Under the influence of these factors the Women Entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as Pull Factors. These Women Entrepreneurs generally belong to middle classes, turning towards entrepreneurship to fulfill their aspirations, both economic and social.¹¹ Pull Factors are referred to those factors which pull (attract) Women

Entrepreneurs, out of their desire and willingness, towards their own decided / selected / accepted business / occupations. The Pull Factors are those factors which induce and encourage Women Entrepreneurs to be in the occupation and continue with the same occupation.

(16). Constraint Factors refer to those factors which work as constraints, discouraging factors, compelling Women Entrepreneurs to deviate, partially or fully, from their own decided / selected / accepted business / occupation. Constraint Factors may also kill the initiative and urge among the Women Entrepreneurs / Respondent either to increase the size and scope of occupation or designing any action plan for future development and expansion of the occupation or adopt new methods and techniques for running the occupation.

Pull Factors and Push Factors are factors favourable for Women Entrepreneurs to enter and to remain with the occupation, whereas **Constraint Factors** are factors unfavourable for Women Entrepreneurs either to enter and / or continue or develop and improve the occupation. Push Factors and Pull Factors are constitutional, institutional and personal.

(17). SWOT : S (Strength), W (Weakness), O (Opportunities) and T (Threats). The concept is found in management studies and is related to running and carrying out a business. (**Herein after will be referred to as SWOT.**)

SWOT analysis is a useful technique for understanding Strengths and Weaknesses, and for identifying both the Opportunities opened and the Threats faced. Used in a business context, SWOT analysis helps to carve sustainable niche in market. Used in a personal context, it helps to develop career in a way that takes best advantage of talents, abilities and opportunities.¹²

Strengths and Weaknesses are internal factors whereas, Opportunities and Threats are external factors. Strength and Opportunities induce the entrepreneurs to start, to be with and to continue with the business, whereas Weaknesses and Threats discourage the entrepreneurs so that the entrepreneurs are disinclined to carry out and continue the occupation and rather keep away from the occupation

Strengths are the factors which encourage the entrepreneur to start, continue, grow and develop business.

Weaknesses are the factors which discourage the entrepreneur to continue with the business and rather induce the entrepreneur to withdraw from business. Sometimes **criticisms**, sometimes inborn weaknesses or weaknesses developed as result of negative feeling such as fear, worry, diffidence, etc., while interaction with the society, may **restrict** the capacity of Women Entrepreneurs to run an occupation.

Opportunities are the external factors which will encourage entrepreneur to start, continue, grow and develop the business.

Threats are the external factors which will endanger the very existence of the enterprise. These are the factors which will demoralize the entrepreneur and discourage him to either to start or continue the business. The Women Entrepreneurs are faced with number of problems while managing an occupation, especially, arising out of home-role and work-role conflict and the threats arising out of changing market conditions.

(18). Significance : This refers to the importance of an individual / an entrepreneur / a firm / a unit / a variable / a phenomenon, to an individual / an entrepreneur / a family / a firm / a community / a society / the Nation / a specific purpose / the specific needs. This further refers to the importance in terms of satisfying or fulfilling, general or specific needs or requirements, both in present and in future, and, thereby, contributing directly or indirectly in the achievement of, pre-decided goals and objectives.

(19). Prospects : This refers to, prima facie, potentials and possibilities of existence, survival and thereafter, continuation, growth, improvement and ultimately development of an individual / an entrepreneur / a firm / a units / a variables. It also refers to capacity in an individual / an entrepreneur / a family / a firm / a unit / a variable to face any kind of changes / exigencies / challenges, likely to crop-up in a situations / circumstances, in present and in future, in community /

in society / in market / in an economy, at the National or International level, and come out with success and, further, satisfy or fulfill, the general or specific needs or requirements, both in present and in future and, achieve, knowingly or unknowingly, pre-decided goals / objectives while exploiting and exploring the available opportunities and recourses.

(20). Metropolitan City : This is the Geographical Area / Territory, a City,

1. with a huge population consisting of varied / heterogeneous nature and characteristics of caste, creed, religion, culture, languages and communities of different provinces / states from all over the country,
2. with a Cosmo-group which has developed its own Cosmo-culture, indicating a diversity in all respects, and still, prefer to stay together.
3. It is a Locality / Geographical Area / Territory / a City with all sorts of civil amenities and facilities provided to its habitants, by the Local Self-Government, viz. Municipal Corporation.
4. It is a Locality / Territory / City which is economically well developed.
5. It is also a Chief Town or Capital City and a centre of different social, cultural, religious, economic and other activities.

(21). Commercial and Practical Approach : Women Entrepreneurs should maintain the commercial and practical approach while running the occupation, which is characterized by :

- 1) on their willingness, initiative and extent to which they are ready to change and adopt new trends in the market,
- 2) the extent to which they explore their Strengths and Opportunities and overcome their Weaknesses and Threats,
- 3) the extent to which Pull Factors over shine Push Factors and to the extent to which they come out with success from Constraint Factors,
- 4) the extent to which they deviate to other goals of running an occupation, other than, either income supporter and / or sole income earners,

- 5) the extent to which they overcome the social taboos,
- 6) the extent to which they are prepared to up-date themselves by refreshing, re-orienting, as per the requirements of occupation under new circumstances arising out of socio-economic transition in an market / economy.
- 7) the extent to which they are market friendly and customer friendly,
- 8) the extent to which they explore and exploit the available opportunities and resources and further put in efforts to extend the size and scope of market and, thereby, the occupation.
- 9) the extent to which they try to bring in more than a every unit of money, used in occupation, since, the financial implication in terms of costs and benefits are involved therein.
- 10) the extent to which they try to differentiate formal business relations and informal personal relations,
- 11) in spite of keeping homely cozy atmosphere in home-based occupations, the extent to which they develop the attitude / feeling that the occupation is run not out of courtesy and to extend help the needy out of personal informal relation, but to earn income and achieve set objectives / goals by running an occupation.
- 12) the extent to which they maintain non-personal, formal relations with the customers and suppliers, in spite of being market friendly,
- 13) the extent to which they have developed practical approach towards carrying out financial transactions, including fees / charges quoted for services, settlement of payment and receipt transactions with respect to fees / prices, etc.

(22). Managerial Skills : Women Entrepreneurs should develop managerial skills, so as, to run the occupation more effectively and successfully. These Skills can be described as under :

1. Managerial skills require the capacity to manage all the operations / activities related to the occupation with more cost efficiency.
2. **“Doing an Activity”** and **“Managing an Activity”** are different. Women Entrepreneurs are generally found **“Doing an Occupation”**. They have been hardly observed **“Managing an Occupation”**. **“Managing the**

occupation”, requires initiative, decision making, leadership qualities, cost efficient use of available resources, vision, plans for future course of action, independence in decision making, risk taking / bearing ability, urge to expand business / extent of market, innovative approach, more realistic and practical approach, while running the occupation.

3. Inborn qualities of managing home and family responsibility among women, may not necessarily mean they will be successful in managing the occupational responsibility. Managing an occupation calls for materials resource management, financial resource management, human resource management, time management, in such a way, that it will save all the resources, avoid wastage thereof, and will ensure optimum use, with minimum cost and maximum returns.
4. Managerial skills also include the entrepreneurs active interest in introducing new techniques, innovative approach towards use new techniques (**techno savvy**) and hiring labour to increase the size, scope and extent of occupation, etc.
5. Entrepreneurial skills and managerial skills envisage an attitude of keeping high goals, and with an eye on the space beyond horizon.

2.12 Theoretical tenets / basis underlying in the analysis related to Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector :

After analysing home-based occupations run by Women Entrepreneurs in Non-professional Unorganised Informal Service Sector, on the basis of common variables and parameters and the summary thereof in Part II of the Thesis, the Researcher in Chapter 10 makes an attempt to comment of the theoretical tent involved in the said analysis in the light of assessing / examining (1) to what extent these Women Entrepreneurs running home-based occupations satisfy the definitions of entrepreneur, (Vide Chapter 2 on Research Methodology and Chapter 3 on Review of Literature), (2) to what extent the characteristics of

Entrepreneurs as viewed by different Economists from different Schools of Economics are applicable to Women Entrepreneurs, covered under present research. Since the present research is more concerned with Significance and Prospects of Women Entrepreneurs, running home-based occupations, in Non-professional Unorganised Informal Service Sector, the Research considers it appropriate to justify to what extent these Women Entrepreneurs satisfy the definition and characteristics of the concept of 'Entrepreneur'. (Vide Chapter 4 on Entrepreneurship, the Meaning and Concept). In the light of these definitions and Characteristics envisaged by different Economists, the Researcher has made an attempt to highlight different managerial skills, she has observed among Respondent Women Entrepreneurs covered under research, (3) to what extent, within the frame work and limitations of present research, the cost-benefit analysis is applicable to home-based occupations run by these Respondent Women Entrepreneurs. Chapter 7 deals with the analysis and comparative view of revenue receipts, cost, cost-benefit analysis, profit and losses, savings, economic viability or non-viability of enterprise run by Respondent Women Entrepreneurs, and (4) analysis with respect to role-conflict, pull, push and constraint factors, and SWOT to interpret primary data and information which is based on comparative analysis and comparative view of data and information, covered in Chapter No. 6 and Chapter 7. A separate Chapter (Chapter No 8) has been devoted for the said analysis and interpretation. This analysis is significant to establish the Significance and Prospects of Women Entrepreneurs running home-based occupations.

The research is not concerned only with the collection and reporting of the primary data. The primary data and information is required to be analysed and interpreted in the light of theoretical tenet / basis. The Researcher, therefore, has made the attempt, in Chapter 10 of the Thesis, to analysis and interpret the data on theoretical tenet.

For the sake of conveniences of the Reader Chapter 10 is divided into 3 Sections. Section 1 is devoted to Theoretical Tenets, Section 2 is devoted to General Comments and Section 3 is devoted to specific skills and characteristics observed among Respondent Women Entrepreneurs.

2.13 Chapter Scheme :

The Thesis is divided into Three Parts and accordingly, the Chapter scheme has been designed by the Researcher. The Thesis consist of total 12 Chapters grouped in 3 Parts as follow :

Contents
Title Page.
Certification of Research Guide.
Acknowledgement.
Declaration of Research Student
List of Tables and Annexure
Abbreviations
List of Tables, Annexure and Abbreviations
An Abstract of the Thesis

Part I	General Background	Chapter 1	Changing Economic Scenario of Indian Economy
		Chapter 2	Research Methodology
		Chapter 3	Review of Literature
		Chapter 4	Entrepreneurship : The Meaning and Concept

Part II	Analysis of Data	Chapter 5	Brief Account of Home-based Occupations / Business
		Chapter 6	Individual, Family and Home-based Occupations / Business Background
		Chapter 7	Revenue Receipts, Cost and Cost-benefit Analysis
		Chapter 8	Analysis of Pull Factors, Push Factors and Constraint Factors and SWOT
		Chapter 9	Summary and Observations

Part III	Observations and Conclusions	Chapter 10	Theoretical Tenets
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		Chapter 11	Significance and Prospects of Women Entrepreneurs running Home-based Occupations in Non-professional Unorganised Informal Service Sector
		Chapter 12	Conclusions : Establishing Objectives and Hypotheses.

Bibliography	Books , Articles, Theses, Dissertation and Reports.
Appendix A	Questionnaire I , II , III .
Appendix B	Schemes introduced by the Government of India for the promotion of Women Entrepreneurship.
Appendix C	Schemes introduced by the Bank of India, one of the Nationalized Banks for the promotion of Women Entrepreneurship
Appendix D	Profile and Map of Mumbai, a Metro City

Part I covers General Background of the Thesis, in Chapter 1, Chapter 2, Chapter 3 and Chapter 4. The Certificates, Acknowledgement, Abbreviations, List of Tables, Content Page etc., have been incorporated prefix / before Part I.

Chapter 1 (Changing Economic Scenario of Indian Economy) deals in brief with the changing Indian Economic Scenario, especially, in the light of New Economic Reforms in terms of LPG (Liberalization, Privatization and Globalization).

Chapter 2 (Research Methodology) deals with, in detail, the Research Methodology adopted / used to carry out present research.

Chapter 3 (Review of Literature) contains a brief Review of Literature available on the subjects allied to the subject under present research. The Chapter covers the review of Books, Articles published in Small Enterprise Development, Management and Extension (SEDME), Theses submitted for Ph. D. Degree, Dissertations submitted for M. Phil Degree and the Report of National Commission on Self-Employed Women, Jan. 1987. The Researcher gains from the Review of literature because it provided useful information on Women Entrepreneurs,

Entrepreneurship. Yet, the Review also confirmed that the present research is totally different and unique as compared to the literature reviewed and tries to cover the research gap between previous research and present one.

Chapter 4 (Entrepreneurship : The Meaning and Concept) deals with views on Entrepreneurship expressed by different Economists from Classical School of Economics, Neo-Classical School of Economics, Modern School of Economics and Contemporary School of Economics and its relevance in present context. The Chapter also enumerates the constraints, limitations and difficulties generally faced by Women Entrepreneurs while undertaking and carrying out an occupation. The **Annexure 1** to this Chapter presents a the brief account of some Indian Women Entrepreneurs both from Manufacturing and Service Sectors. The **Annexure 2** to this Chapter provides brief information about Women Entrepreneurs Organizations / Associations in India and abroad.

Part II deals with the analysis and a comparative view based on the variables / parameters considered for the purpose of establishing Objectives and Hypotheses. This Part covers Five Chapters, (viz. Chapter No. 5, Chapter 6, Chapter 7, Chapter 8 and Chapter 9).

Chapter 5 (Brief Account of Home-based Occupations) deals with brief account of five heterogeneous and hence non-comparable home-based occupations run by Women Entrepreneurs.

Chapter 6 (Individual, Family and Home-based Occupations / Business Background) provides analysis and a a comparative view of individual, family and home-based business background of Women Entrepreneurs.

Chapter 7 (Revenue Receipts, Cost and Cost-benefit Analysis) deals with the analysis and a comparative view of revenue receipts, cost, cost-benefit analysis, profit and losses, savings, economic viability or non-viability of the enterprise run by Women. At the end of the **Chapters 7**, the Researcher has provided **Annexure** specifying the rates / charges / prices of the items of the services prevalent during the period between Jan. 2009 and Dec. 2009.

Chapter 8 (Analysis of Pull Factors, Push Factors and Constraint Factors and SWOT) deals with the observations of the Researcher while interacting with the Respondents, analysis of role-conflict, pull, push and constraint factors and SWOT.

The Researcher reiterates, as stated herein before, the home-based services run by Women Entrepreneurs are by nature and characteristic non-comparable. The only common thread among them is, that they are (1) home-based occupations / services (2) belong to Non-professional Unorganized Informal Service Sector (3) are run by Women Entrepreneurs, and (4) with zero or limited capital. In spite of the non-comparable characteristic and nature, the Researcher has considered a few common parameters for giving a comparative view in Chapter 6, Chapter 7 and Chapter 8, enabling to establish Objectives and Hypotheses.

Chapter 9 (Summary and Observations) covers summary, observations and inferences based on analysis and comparative view, covered in Chapter 6, Chapter 7 and Chapter 8. This Chapter is divided into 3 Sections, **Section 1** is devoted to Researchers observation with respect to Respondent Women Entrepreneur, her family background, business background and consumers' reactions. **Section 2** is devoted to summary and observations with respect to revenue receipts, cost, cost-benefit analysis, economic viability, non-viability and savings. Section 3 is devoted to Researcher's observation while interacting with the Respondents, role-conflict, pull, push and constraint factors and SOWT analysis.

Part III covers Three Chapters, namely Chapter 10, Chapter 11 and Chapter 12.

In **Chapter 10** (Theoretical Tenets), explains theoretical tenets that is one of the consideration of research. The Researcher makes an attempt to comment of the theoretical tent in the light of (1) to what extent these Women Entrepreneurs running home-based occupations, satisfy the definitions of entrepreneur, (2) to what extent the characteristics of Entrepreneurs, as viewed by different Economists from different Schools of Economics, are applicable to Women Entrepreneurs

covered under present research and (3) to what extent, within the frame work and limitations of present research, the cost-benefit analysis is applicable to home-based occupations run by these Women Entrepreneurs. Since, the present research is more concerned with Significance and Prospects of Women Entrepreneurs, running home-based occupations, in Non-professional Unorganised Informal Service Sector, the Research considers it appropriate to justify to what extent these Women Entrepreneurs satisfy the definition and characteristics of the concept of 'Entrepreneur'. The Chapter also contains the Researcher general comments about Entrepreneurial characteristics and specific characteristics / skills of Women Entrepreneurs possessed / observed, (4) and the analysis with respect to role-conflict, pull, push and constraint factors and SWOT to interpret comparative analysis and comparative view covered in Chapter 8.

For the sake of conveniences of the Reader this Chapter is divided into 3 Sections. **Section 1** : This Section is devoted to Theoretical Tenet (1) Extent of application and corresponding satisfaction of definition of Entrepreneurs. (2) Extent of application and corresponding satisfaction of Characteristics of Entrepreneurs as viewed by different Economists. (3) Application of cost-benefit analysis. **Section 2** : General Comments about Entrepreneurial characteristics of Women Entrepreneurs covered under present research. **Section 3** : Specific characteristics / skills observed among Women Entrepreneurs covered under present research

Chapter 11 (Significance and Prospects of Women Entrepreneurs Running Home-based Occupations in Non-professional Unorganised Informal Service Sector) deals with the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized informal Service Sector. It will not be out of place to note here that the Researcher is not attempting to establish existence of any trend, and, hence, the parameters of the analysis which she has used, do not relate to any specific period/s of the time.

In Section 1, the Researcher makes an attempt to highlight the Significance of Women Entrepreneurs running home-based occupations / services in Non-professional Unorganized Informal Service Sector in the light of :

- 1) Significance to the Women Entrepreneurs / Respondent herself, her family members, and others,
- 2) Significance from the point of view of income generation and job and employment opportunities to Women Entrepreneurs / Respondents herself, and others,
- 3) Significance to Customers,
- 4) Significance to Society,
- 5) Significance to the Service Sector,
- 6) Significance to the Economy as a whole,
- 7) Significance in terms of satisfaction of specific needs of the community / society

Section 2 of this Chapter, highlights future Prospects of Women Entrepreneurs running home-based occupations in terms of their (1) Existence and survival, (2) Continuation, (3) Growth, (4) Improvement and (5) Development.

In Chapter 11, the Researcher has tried to establish the Significance and Prospects of Women Entrepreneurs running home-based services, on the basis of observations, inferences and conclusions (as covered and stated in Chapter 9 on Summary and Observations), after analysing, in Chapter 6, Chapter 7 and Chapter 8, the data and information collected during Researcher's visits to the Respondents' residence. The observations have been quoted not by repeating the observation verbatim, but only quoting in parenthesis the points of references related to observations, inferences and conclusions. This helped the Researcher to establish objectively the Significance and Prospects of Women Entrepreneurs running home-based services on the basis of analysis of data.

In Chapter 12 (Conclusions : Establishing Objectives and Hypotheses), on the basis of the analysis and comparative view based on of different variables / parameters covered in Chapter 6, Chapter 7 and Chapter 8, and further, Summary and Observations covered in Chapter 9 and Significance and Prospects

of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector covered in Chapter 11, the Researcher has arrived at conclusions. The Researcher presents conclusions establishing, thereby, the Objectives and Hypothesis of the present research.

The Researcher visualizes areas / issues / topics / subjects allied to present Research as can be taken up for research in future. These prospective areas of research have been indicated at the end of the Chapter 12.

At the end of the Chapter 12, the Researcher notes the following conclusions of the present research :

1. That the Significance of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector will continue to increase in the present changing Economic Scenario of Indian Economy
2. that Women Entrepreneurs in Non-professional Unorganized Informal Service Sector will have better Prospects in future in terms of meeting and fulfilling varied and varying requirements of individuals, families, society, economy, cultural, circumstance, at micro level and requirements of Indian Economy at macro level arising out of socio-economic transition in India.
3. that both the Significance and Prospects of Women Entrepreneurs running home-based occupations / services in Non-professional Unorganised Informal Service Sector will continue to increase in future.
4. that the **Objectives and Hypotheses** have been **established** in view of the research Problem visualized (Chapter 2 on Research methodology, against Pont No 2.2) by the Researcher.

Part III of the Thesis also contains **Bibliography** and **Appendices A, B, C, D,**

Appendix A covers the Questionnaire administered among the Respondents for the collection of Primary Data. The said Questionnaire is divided in Three Parts and presented as **Appendix A-1** **Appendix A-2** and **Appendix A-3.**

Appendix B covers Schemes introduced by the Government of India for the promotion of Women Entrepreneurship / Empowerment. **Appendix C** covers Schemes introduced by the Bank of India, one of the Nationalized Commercial Banks, for the promotion of Women Entrepreneurship / Empowerment. **Appendix D** covers profile and map of Mumbai.

2.14 Limitations of the Study as Observed by the Researcher :

The present research is limited to Mumbai, a Metro City in Maharashtra State in India. Selection of Mumbai, a Metro City for the purpose of research has been made with a view to have a broad spectrum of representative samples which had varied family and commercial backgrounds, with varied requirements and needs.

Though the home-based Occupations / Enterprises / Services, run by Women Entrepreneurs, covered under present researcher are different from each other, diversified in nature, non-comparable and unique, some common parameters / variables, have been used for analysis to establish Significance and Prospects of Women Entrepreneurs running home-based occupation in Non-professional Unorganized Informal Service Sector.

To make the research more realistic and representative in nature, with broad spectrum, the Researcher deliberately selected 5 different types of home-based services in Non-professional Unorganized Informal Service Sector, and examined whether certain observations, inferences and conclusions were commonly applicable to them so that the Objectives and Hypotheses of the research could be establish.

The Researcher, while carrying out research and field work, experienced and observed some of the following specific limitations, constraints and difficulties :

- (1) The Respondent Women Entrepreneurs were rather hesitant to reveal any information about their financial and other transactions.
- (2) Majority of the Respondent Women Entrepreneurs did not maintains systematic accounts of their business transactions. As a result they were unable to

readily specify figures of annual actual turnover, actual sale volume, etc. The Researcher had to work out the details with their help.

(3) The Researcher had assured the Respondent Women Entrepreneurs that the financial information about their occupation was being collected only for academic purpose. Still some of them evaded questions probably out of fear tax encumbrance.

(4) It was a difficult task for the Researcher to persuade the Respondent Women Entrepreneurs answer the questions in the questionnaire during personal interactions.

(5) The Respondents seemed unwilling to answer certain questions, especially about salary of their husbands, income of the family, etc. The Researcher had to take more efforts to extract true and, realistic and correct information from the Respondents.

(6) The Respondent Women Entrepreneurs performed significantly their home-role and work-role, and they did manage both well. However, they were unable to draw a line between business management and home management.

(7) Psychological dependency of the Respondents on their family members, especially, husbands, in strategic and major decision making, made them uncertain about their future plans.

(8) The Respondent Women Entrepreneurs lacked in confidence. As a result they avoided talking about any future plan.

(9) Some of the Respondent Women Entrepreneurs, accommodating business in rental premises, faced the problem of space for expansion of business.

(10) It was seen, that Respondent Women Entrepreneurs, who had failed to exploit opportunities of obtaining commercial gain, kept their businesses at family base level.

(11) Many Respondent Women Entrepreneurs displayed traditional attitude, showing preference to the ideas of small, secure, safe and stable business, rather than expanding, challenging, a little risky and innovative venture.

(12) In the case of some of the Respondent Women Entrepreneurs, it was also observed that they seemed to have made a deliberate attempt to conceal and hide the information for the reason best known to them. Under such circumstances,

information had to be collected through observation or from the neighbors. In number of cases husband made every attempt to remain present at the time of Researcher's interview with the Respondent.

(13) Presence of husband at the time of Respondent Women Entrepreneurs 's interview was an inhibitive factor.

The Researcher tried her level best to indicate, directly or indirectly, that the presence of husband was unwarranted, requested them to leave the place, but they did not leave. In the case of some of the Respondents, their children also persuaded the father not to interfere in the interview. In some other cases, where the Respondents were unmarried, the parents would insist and remained present at the interview.

Lack of knowledge about the importance of such research among the Respondents affected the collection of information at the time of personal interviews in some instances.

Under such circumstances, the Researcher had to try for cross check with other questions and further had to rely on her own observations at the time of her visit to the residence of the Respondents and had to pay visit for the second time, if required. The Researcher, therefore, had to keep in and to cover these observations, may be exclusively related to Individual Respondent or related to group of Respondents, while drawing her Inferences and Conclusions.

The Research Methodology, referred to herein above, was observed and strictly adhered too, with a view to make the research more comprehensive, broad base, representative, objective and realistic.

References :

1	Datta Ruddar, Sundharam K.P.M.	<i>“Indian Economy”</i> , S. Chand and Company, Ram Nagar, New Delhi, 2009. P.34
2	Walokar, Deepak M.,	<i>“Women Entrepreneurship”</i> , Himalaya Publishing House, Mumbai 2001 P.6
3	Gupta B.C.,	<i>“An Introduction to Statistical Methods”</i> , Vikas Publishin House, New Delhi, 1978, P 308.
4	Deshpande, Vinayak and Chava, Shreehari,	<i>“Deconstruction of Capitalist System : A Long- Run View, in Economic Reforms and Productivity of Indian Industry”</i> in <i>“Post Economic reform Scenario of Indian Economy”</i> , by Dr. Jahagirdar, Mukta D. and Dr. Deshmukh Sushma, Centre for Economic and Social Studies, Amravati, 2003, P 93.
5	<i>Ibid.</i>	P. 96
6	Walokar, Deepak M.,	<i>“Women Entrepreneurship”</i> , Himalaya Publishing House, Mumbai 2001 P.6
7	<i>Ibid.</i>	P. 5
8	<i>Ibid.</i>	P. 5
9	<i>Ibid.</i>	P. 5
10	Rani, D.Lalitha,	<i>“Women Entrepreneurs”</i> , A.P.H. Publishing Corporation, 5, Ansari Road,Darya Ganj, New Delhi, 1996, P.8
11	Rani, D.Lalitha,	<i>“Women Entrepreneurs”</i> , A.P.H. Publishing Corporation, 5, Ansari Road,Darya Ganj, New Delhi, 1996, P.8

Chapter 3

Review of Literature

INTRODUCTION

In this Chapter the Researcher proposes to present, in brief, the Review of the Literature contributed by other Academicians, Researchers and Experts on Women Entrepreneurs, Women Entrepreneurship and Women Empowerment in Manufacturing and Service Sectors.

This review of literature will help the Readers of present research,

(1) to get acquainted with the literature and the work carried out by the contributors, and, thereby, to know further the nature, scope and characteristics of entrepreneurs in general, and Women Entrepreneurs in particular, in Service and Manufacturing Sectors,

(2) to enable the Readers to understand, how the present research, on Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Informal Service Sector is different and unique from the literature contributed and / or published, and further,

(3) to assist the interested Readers to go through the original literature contributed by the Academicians, Researchers and Experts in the Books, Articles, Theses and Dissertations on this and allied subject.

This Chapter is divided in to 5 Sections according to the type and nature of literature contributed, such as :

Section 1 Review of Books.

Section 2 Review of Articles.

Section 3 Review of Theses submitted for Ph. D. Degree.

Section 4 Review of Dissertations submitted for M. Phil. Degree.

Section 5 Review of Report on National Commission on Self-Employed

Women. January 1987.

At the end of the Chapter the Researcher has tried, her level best, to establish, how the present research is different and unique from the literature already published or contributed and, thereby, try to elaborate on Research Gap between previous research and present research.

Section 1

3.1 Review of Books :

3.1.1 “*Current Trends in Entrepreneurship*”, S. Mohan and R. Elangovan (Editors), Deep and Deep Publications Pvt. Ltd. F 159, Rajouri Gardens, New Delhi, 2006.

The book is a compilation of number of Articles of different Authors on Entrepreneurship and current trends in Entrepreneurship. The Articles on Women Entrepreneurs bring forth the following certain useful observations, such as,

1. The religious and social practices have pushed women in rural areas to chaos of backwardness, but in the urban areas the traditional and well-defined role of working women and of housewives are gaining significance.
2. There is a phenomenal increase in number of self-employed women.
3. In future, with the help of high technology, women will be able to work from home and, thereby, ensure balance between work-place and home.

3.1.2 “*Women Entrepreneurs in India*”, (*A Socio- Economic Study of Delhi, 1975-85*), Medha Dubhashi Vinze, Mittal Publications, Delhi (India), 1985.

The book contains the finding of the research on Women Entrepreneurs in Delhi in the decade 1975-1985, that is the Pre-New Economic Reform (LPG) period The Research relates to women entrepreneurs in small scale industries in Delhi.

The Author offers valuable observations about socio-economic background of Women Entrepreneurs in Delhi, effectiveness of services, and also provides trend analysis of entrepreneurs.

The Author states that Women Entrepreneurs also have broken the beaten path and are exploring new avenues of participation in economic life. This reflects her positive evaluation of Women Entrepreneurs though she found that Women Entrepreneurs are generally regarded as individuals who accept to adjust with their personality needs, family life, social life and economic independence.

3.1.3 “*Women Entrepreneurs*”, D. Lalitha Rani, A.P.H. Publishing Corporation, 5, Ansari Road, Darya Ganj, New Delhi, 1996.

The book brings in insightful analysis of various aspects contributing to Women Entrepreneurship, their strengths and weaknesses, the problems they face and their performance and success. The Author views the participation of women in the process of economic development as classified mainly in the four segments namely, employment in organized sector, employment in unorganised sector, self-employment and entrepreneurs.

The Author interestingly notes the pull factors and push factors that affect Women Entrepreneurs.

According to the Author the growth, profitability and survival of an enterprise depends on the attitude of the entrepreneurs towards her entrepreneurship.

3.1.4 “*Women Entrepreneurs : Opportunities, Performance and Problems*”, S. K. Dhameja, Deep and Deep Publications Pvt. Ltd., F-159, Rajouri Garden, New Delhi, 2002.

The Authors enumerates number of characteristics of small enterprises which enhance their pivotal role in accelerating economic growth in developed and developing countries. The Authors traces the revolutionary changes in the definitions of entrepreneurs and concludes that despite differential definitions, entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development.

The Author notes four fundamental characteristics of women as entrepreneurs such as, (1) women are vital and productive workers, (2) where women workers are economically independent, there is no poverty, (3) there is a disparity among women workers due to varying degree of literacy, skill, access to resources and (4) economically independent women are more health conscious.

3.1.5 “Women Entrepreneurs : Problems and Prospects”, Dr. Paramjeet Kaur Dhillon and Punita Malhotra, Blaze Publishers and Distributors Pvt. Ltd., 21-22 Prakash Apartments, 5 , Ansari Road, New Delhi , 1993.

The Authors regards small scale industries as the seed beds of entrepreneurship. They present an interesting analysis of entrepreneurial characteristics, such as risk taking propensity, independence, need for achievement, decision making, future planning, time management. Under the title of “Encouraging Profile of Indian Women Entrepreneurs” the Authors have rightly highlighted the new socio-economic trends, especially, in urban India, as factors favourable for emergence of Women Entrepreneurship.

3.1.6 “Women Entrepreneurship : Issues and Strategies”, M. Soundarapandian (Editor), Kanishka Publishers, Distributors, 4497 / 5 - 21 A, Ansari Road, Daryaganj, New Delhi , 1999.

The book is a compilation of essays by different Authors on Women Entrepreneurship. The essays enumerate constraints, problems, barriers in Women Entrepreneurship, and also suggest measures to overcome the same. The book offers some insightful elaboration on the concept of enterprise and entrepreneurship. For example, **K. Aiyadursi** describes enterprise as the basic unit of an economic organisation which transacts with other units in the economy and produces products or services, worth more than the value of the resources used. **T. Ruggmani Bai** describes ‘entrepreneurs’ in the current Indian context as “an adapter and imitator much more than a true innovator”.

3.1.7 “WTO and Entrepreneurship Development”, Dr. Manas Pandey (Editor), Shree Publisher and Distributors, Daryaganj, New Delhi, 2005.

The book contains papers by different Authors highlighting aspects of entrepreneurship, Women Entrepreneurship in connection to economic development under WTO regime. Most of the papers in this book discusses, at length, the needs challenges, opportunities, problems confronting Women Entrepreneurs and also suggest measures to get over these problems. It is interesting to note that the writers have viewed Women Entrepreneurship not only from economic angle, but have probed into its social and psychological aspects. For example, (1) Varsh Trivedi and Shailendra Tripathi trace the changes in women hidden entrepreneurial potentials to their growing sensitivity to their role and status in the society, and, (2) Shivam Arora and Meenal Sharma, suggest social recognition, desirable business environment and inculcation of entrepreneurial values in family as some of the measures for overcoming the problems in Women Entrepreneurship.

3.1.8 “Women Entrepreneurs in India”, Dr. R. Vasantgopal and Dr. Santha S., New Century Publication, New Delhi, 2008.

The book is almost a mini encyclopedia on Women Entrepreneurship in India. The book provides a historical overview of evolution of Women Entrepreneurship in India from 19th Century (in Textile Mills) to 21st Century (in I. T. sector). The book offers useful information on Government Schemes and Agencies for promotion of Women Entrepreneurship in India and abroad. Interestingly, the book provides a case studies of a few successful Women Entrepreneurs which indicate that Women Entrepreneurs play a significant role from agriculture to manufacturing and service sector.

3.1.9 “Entrepreneurship and Economic Development”, J. V. Prabhakara Rao (Edited), Kanishka Publishers and Distributors, Ansari Road, Daryaganj, New Delhi, Sept. 1998.

The Book is a compilation of papers presented at the Seminar which aimed at creating awareness about the need for entrepreneurial development in developing countries like India and its impact on economic development of the Nation. Some of the papers are on Women Entrepreneurship. These papers enumerate problems, constraints facing Women Entrepreneurs and suggest measures to overcome the problems. More important is the positive attitude revealed in these papers. For example, (1) Dr. S. Duraipandian considers women a valuable human resource in human development through child rearing and support services at home., and (2) Dr. P. Palanichamy states that the inherent problems are likely to be converted into a promising future.

The present Researcher found that the books on entrepreneurship, in general, and Women Entrepreneurship, in particular, offered information and views on problems, solutions, qualities relating to entrepreneurship, in general, and Women Entrepreneurship in particular. The books acknowledge the need to encourage and promote Women Entrepreneurship.

The present research attempts to study Women Entrepreneurship from altogether different angle in that (1) it studies Significance and Prospects of Women Entrepreneurs (2) running home-based occupations (3) in Non-professional Unorganised Service Sector (4) with special reference to the Metro City, Mumbai (5) and offers comparative perspective on 5 heterogeneous home-based occupations.

Section 2.

3.2 Review of Articles

The Researcher now presents the Review of Articles, published in **Small Enterprises Development, Management and Extension** (SEDME) Journal, one of the well known journal, devoted itself for studies on different aspects of small enterprises.

3.2.1 “Push-Pull Factors and Women in Business”, Prof. Dileep Kumar M., Ex-Professor, Symbiosis (SCMHRD, SCDL), IIIT, SCMLD, SBS Pune, April 14, 2006. www.indiamba.com/faculty_column/fc293.html.

The Writer’s analysis of the push and pull factors is more in terms of psychological reasons that drive women to take to business willingly or under compulsion.

The Writer throws light on the problems facing Women Entrepreneurs in India. Among various measures that he suggests for dealing with the problems, establishment of Women Entrepreneurs Guidance Cell, designing of Women Entrepreneurship curriculum, counseling for self-confidence and exposure to successful Women Entrepreneurs, strike as special.

3.2.2 “Entrepreneurship Development Among Women : Retrospect and Prospects”, Dr. Asghari Mohluddin, Small Enterprises Development, Management and Extension (herein after, will be referred to as SEDME) Journal, Vol. No. X, March 1983.

The Writer provides a historical review of development of Women Entrepreneurship in India and states that very few efforts were made to impress entrepreneurship among women. The Article points to the sociological, economic and psychological factors contributing to emergence of entrepreneurship

The Writer refers to the definition to ‘Women Entrepreneurship’ (by **Pareek and Nadkarni, 1971**), as an individual who takes up challenging role in which she wants to adjust her personality needs, family needs, social life and economic independence. In the light of this definition he views entrepreneurship as a function of at least four system, the self-sphere system, the socio-sphere system, the resources system and the support system which interact with one another.

3.2.3 “*Entrepreneurship in the Urban Informal Sector : A Survey*, by Prof. G. Subrahmanyam, Dr. C. S. Venkata Ratnam and R. Satya Raju, SEDME Journal Vol. No. XI, March 1984.

This Article contains findings and observations of the survey conducted by a group of Researchers on entrepreneurship in urban informal sector. The initiatives aimed at evolving guidelines for formulation of effective policy for growth of entrepreneurship in urban areas. The Article describes entrepreneurship as a ‘latent talent’ ‘an inherent spark’ which can be kindled by external intervention in the form of social, political, economic policies and purposeful training. The Article also recognizes significance of motivated entrepreneurs in accelerating pace of economic development.

3.2.4 “*Development of Entrepreneurship Among Indian Women : A Psychological Analysis*”, Mr. Gulab Sing “Azad”. SEDME Journal, Vol. XVI, Sept. 1989.

The Article emphasizes the need to recognize the differences, mainly psycho-social, between male and female entrepreneurs. The Writers describe the existing programmes on entrepreneurial development as ‘cries of despair’ in the face of mass illiteracy, mass unemployment, social and economic prejudices, feudal cultural values, taboo, etc. The Writers list various psychological factors such as positive self-concept, self-dependence, problem solving and risk taking tendencies, role clarity as entrepreneurial qualities.

3.2.5 “*A Profile of Potential Rural Women Entrepreneurs*”, V. Jyothi and G. Prasad, SEDME Journal. Vol. XX [1], March 1993.

The Article relates to profiles of potential rural Women Entrepreneurs. However, a couple of findings in the Article may be relevant to Women Entrepreneurs in both rural and urban sector. They are as follows : (1) there is a strong belief, it is only after marriage women are more stable and secure, and only

such women can withstand the pressures of business life, (2) Women Entrepreneurs from joint families experience low stress than women belonging from nuclear families.

3.2.6 “*Entrepreneurship and Creativity*” by D Selvanayakam, SEDME Journal, Vol. No. XXV (1), March 1998.

The central idea of this Article is to demonstrate strong linkage between creativity and entrepreneurship. The Writer defines creativity as a process by which novel ideas are generated and considers creativity in thought and action as a necessary ingredient for a flourishing human enterprise. The Writer suggests approaches to increase entrepreneurial creativity such as belief, suspending judgment, humour, provocation, questioning the assumptions, dreams, etc.

3.2.7 “*Entrepreneurship Development 2001*” by N. K. A. Rao, (An Inaugural Address), SEDME Journal, Vol. No. 23, No. 1-4, March 1996.

This is an inaugural address delivered by N .K. A. Rao, the Chairman, Governing Council, Maharashtra Centre for Entrepreneurship Development (MCED).

The Speaker points out to the opportunities, challenges, sever competition awaiting (the then future) entrepreneurs of 2001, in the light of Global changes and Globalization of markets, and from National and International angle. The Speaker stress the need to foster entrepreneurship through training and intervention. The contents of this Article seem to be more relevant to Indian entrepreneurs, in general (not particularly Women Entrepreneurs), and those too, with a great degree of professionalism in approach.

3.2.8 “*Socio-Economic Basis of Women Entrepreneurship*”, V. Anna, SEDME Journal, Vol. XVII, March, 1990.

The Writer views entrepreneurship as an economic activity that emerges and functions in a socio-cultural settings. The Writer contends socio-cultural factors, such as, family background, norms and values of the immediate society

contribute significantly to entrepreneurial development. Interestingly, the Writer identifies trends of Women Entrepreneurs in Kerala, as against, community, occupation, education, economic status, etc.

3.2.9 “Case Studies of Successful Women Entrepreneurs in U.K.”, Rani, C., SEDME Journal Vol. XXIV [1], March 1997.

The Article contains three case studies of successful Women Entrepreneurs from U. K. handling three different types of professional enterprises. (1) Case I : Orchid Interiors, an enterprise run by Maureen Fletcher. (2) Case II : Equest Research, an enterprise run by Judith M. Mackenzie. (3) Case III : Hall Hill Farm, Ann Darlington. The case studies exemplify different entrepreneurial qualities. The case study of three successful Women Entrepreneurs, who could be ‘prototype’ to those who are aspiring for Entrepreneurship for running an occupation for achieving their set objectives and goals.

3.2.10 “Banks and Women’s Enterprise Development: A Comparison of Approaches in India and UK.”, P.K. Choudhury, Shashi Baijal and M. Asokan., SEDME Journal Vol. XXIV [2], June 1997.

The Article provides useful information indicating how “ Women Enterprise” is defined in U. k. and in India, and how the differences in the two approaches gets reflected in the Government policies, incentives approach of the Banks in connection to Women Entrepreneurs. The policies of the Government of India seem to be more supportive and encouraging to Women Enterprise.

In India “Women Enterprise” is defined as small scale units, where one or more Women Entrepreneurs have not less than 51% of financial holdings.

3.2.11 “Perceptions and Environmental Concerns of Potential Women Entrepreneurs”, T.J. Kamalanabhan and V. Vijaya, SEDME Journal, Vol. XXV [2], June 1998.

The Writers view Women Entrepreneurs from the point of different entrepreneurial concerns. This is rather a novel approach to Women Entrepreneurs. The Writers uphold entrepreneurs as “harbingers of economic growth and backbones of many technological and industrial innovations. The policies be adopted by the entrepreneurs for waste management in the course of the productive process which is a crucial determinant of the status of environment. This is indeed a valuable finding.

3.2.12 “Women in Business”, Asha Das, SEDME Journal, XXV (4), December 1998.

This is a Key Note address delivered by Asha Das, Secretary to Government of India, Department of Women and Child Development, at the Women Entrepreneurs Session of **PROSME (Promotion of Small and Medium Enterprises) 1998.**

The Speaker points to the need to assess the impact of economic reforms on micro, small and medium enterprises, and to focus on women in business. The Indian constitution guarantees gender equality and equal opportunities to men and women.

The Speaker has rightly pointed out that the productive activities and small enterprises run by women are mostly in the unorganised and informal sector and that these activities go unreported even in the documents, like, **Report of the National Commission for Self-employed Women and Women in the Informal Sector (‘Shrama Shakti Report’), 1998.** Consequently, we get “an underestimated and often distorted picture of women’s participation in Indian Economy.

3.2.13 “Women Entrepreneurs : Their Perceptions, About Business Opportunities and Attitudes Towards Entrepreneurial Support Agencies : (A Study of Harayana State)”, S.K. Dhameja, B.S. Bhatia, J.S. Saini , SEDME Journal, Vol. XXVII [4], Dec 2000.

The Article contains findings of research pertaining to Women Entrepreneurs in Haryana, especially, their perception of business opportunities and attitude towards entrepreneurial support services. The Writers point out a variety of misconception, apprehension and suspicious prevailing in the society about Women Entrepreneurs. The Writers also offer useful tips, so as, to increase involvement of women in entrepreneurial careers.

3.2.14 “*Women Entrepreneurs: An Exploratory Study*”, C. H. Arvinda and S. Renuka, SEDME Journal, Vol. XVIII, September 2001.

The Writers view emergence of entrepreneurship among women as a matter of situational compulsion. They explain how commercialization and modernization of economy gradually closed many of the avenues of employment to women in agriculture and industrial sector, and compelled them to seek other ways of supplementing their family income.

The Writers have thrown light on the motivating and facilitating factors influencing Women Entrepreneurs.

3.2.15 “*Growth of Service Sector in India : Some Issues for Consideration*” : by M. Usha, SEDME Journal, Vol. 30, June 2003.

This Article is divided into 5 Sections. It covers many aspects of the growing service sector in India, highlighting revenue and employment generation potentials of the service sector, and also its capacity to attract foreign investment and foreign collaborations. The Writer examines the scope and growth of service sector in India against the background of Global Scenario.

The Article contains extensive information about the formal service sector in India.

3.2.16 “*Women entrepreneurs : A Profile of the Ground Realities*”, Anil Kumar, SEDME Journal, Vol. 30, Dec. 2003.

The Writer notes certain important ground realities about Women Entrepreneurs across the country. He contends that women’s participation in

economic activity is far greater than the statistic might reveal, and also that it is generated in the unorganised sector and household sector. In support he quotes the International Labour Organization's findings that the value of the unpaid household wives constitutes 25.39% of the total gross National Income in developing countries.

3.2.17 “Problems and Prospects of Women Entrepreneurs”, N. Rajendran, SEDME Journal, Vol. 30, December 2003.

The Writer defines “Women Entrepreneurs” who innovates, initiates or adopt an economic activity. He emphasizes importance of innovation describing it as “specific tool of an entrepreneur to seize opportunity for a business or a service.” The Writer states that innovation depends to a great extent on the economic, social, cultural, religious and psychological factors prevailing in the society. The Writer offers a valuable observation that new entrepreneurs have been making a significant impact on all segments of economy such as retail trade, hotels, restaurant, education, cleaning nursing and manufacturing.

3.2.18 “Women Entrepreneurship in Backward Areas”, M. V. Raghavulu, SEDME Journal, Vol. 30, Dec. 2003.

The Writer addresses issues related to Women Entrepreneurship in backward areas in India. Women who organize and create something new by taking a risk to handle economic uncertainties are, in view of Writer, Women Entrepreneurs. The Writer notes that promotion of Women Entrepreneurs is much behind owing to the lack of financial assistance, family and community support, ignorance of opportunities, lack of motivations, shyness and preference for traditional occupation.

3.2.19 “Enterprise Location: Choice of Women Entrepreneurs”, Anil Kumar, SEDME Journal, Vol. 30, September 2004.

The Article deals with one aspect to Women Entrepreneur unnoticed by the Researchers, namely, choice of Women Entrepreneurs as regards choice of location

of their business. The Writer points to different factors that influence this choice and states that nearness to market, nearness to home, availability of plot / shops are the uppermost consideration in the choice of location.

The Writers analysis establishes link between dual role, education level, income level of Women Entrepreneurs and their choice of enterprise location.

**3.2.20 “An Exploratory Study of Potential Women Among Polytechnic Student”,
C. Rani., SEDME Journal Vol. XII No.3, Sept 1985.**

This Article is based on sample study conducted in two Polytechnic Colleges in Hyderabad, to identify entrepreneurial potentials among girls students in these two Colleges. The Writer finds that polytechnic students, and especially, girl students have not been considered as a subject matter for studies ever before. The Writer is of the opinion that with a change in time and change in cultural norms, women, irrespective of caste and class, are slowly entering into the field of entrepreneurship in greater numbers. The objectives of the study are, to identify socio-economic background of girl students taking polytechnic courses, to identify future plans on completion of their course, to find out reasons for opting the course of study, to examine reasons for setting-up the enterprise and areas in which help is required, to identify their awareness of Government incentives to Women Enterprises, to establish relationship between their entrepreneurial vision and policy implications for developing entrepreneurship training and education.

In the course of review of Article, the present Researcher gained useful information, certain definitions, new insight on the subject of Women entrepreneurship. The present research attempts to study Women Entrepreneurship from altogether different angle in that (1) it studies Significance and Prospects of Women Entrepreneurs (2) running home-based occupations (3) in Non-professional Unorganised Service Sector (4) with special reference to the Metro City, Mumbai (5) and offers comparative perspective on 5 heterogeneous home-based occupations.

Section 3

3.3. Review of Theses submitted for Ph. D. Degree

The Researcher now presents the Review of Theses submitted to the Universities for Ph. D. Degree.

3.3.1 “*Women Entrepreneurs in Non-Traditional Industries / Business in Western Maharashtra*”, Thesis submitted by Mr. Anurup Bali , for Ph.D. Degree, University of Pune, Dec. 1995.

The geographical area covered by the Researcher is wide including Aurangabad, Kolhapur, Nasik, Pune, Sangli and Sindhudurga District, in Western Maharashtra, though majority of Women Entrepreneurs selected for study were from Pune District.

The Researcher found that, by and large, Women Entrepreneurs carried out their enterprise successfully, earn sizable income, enjoyed economic independence and were aware of their status. The Researcher observes that role-conflict sometimes prevent them from entering in business and enlarging its size. Yet another observation of the Researcher is that the occupational background of the family and educational attainment of the husband are the factors that have a direct bearing on the development of Women Entrepreneurship.

3.3.2 “*Women Entrepreneurship in Mumbai*”, Thesis submitted by Mrs. Govindappa Rajeshwary, for Ph.D. Degree, S.N.D. T. University, Mumbai, Feb. 2006.

This research is related to Women Entrepreneurs in Mumbai, and as such seem to have resemblance with the present research. However, Women Entrepreneurs studied by Mrs. Govindappa Rajeshwari are engaged in industries or in business which require certain skills and professionalize approach. The research

being reviewed highlight the socio-economic factors that are environmental opportunities and threats to the Women Entrepreneurs and also the effect of work-role verses home-role conflict on them.

3.3.3 “*Women in Non-traditional Occupations : An Economic Analysis*”, Thesis submitted by Mrs. Mehta Minu, for Ph.D. Degree, S.N.D.T. Women’s University, Pune, 2001.

This Thesis relates to women employed in non-traditional occupations, and not specifically Women Entrepreneurs. So the Thesis is not directly connected with the present research.

However, some of the observation and conclusions drawn by the Researcher may apply to both women in non-traditional occupations and Women Entrepreneurs. For example, (1) the observation that , one the one hand, women work is describe as essential and on the other hand it is dismissed as non-work, (2) classification of pull and push factors as constitutional, institutional and personal, (3) the observation that what an individual does at micro level is intricately linked to what happens at macro level, each serves as a reflector for one another.

3.3.4 “*Urban Informal Sector, Primary Involvement of Women as Temple Flowers Seller at Siddhivinayak Temple, Mumbai*”. Thesis submitted by Mrs. Shashi Arunkumar Mishra, for Ph.D. Degree, University of Mumbai, May 2004.

This Thesis more in the nature of a case study. The target group consist of women selling flowers at the famous *Siddhivinayak* temple in Mumbai. The women can be viewed as belonging to urban informal business sector.

The Researcher identifies certain major causes of growth of informal sector in Mumbai, which can also hold true for informal service sector. They are, rapid urbanization, market consistency of lower and middle class, low cost of production, informal nature of the sector. The special disabilities of informal sector (lack of recognition, low marginal productivity or profitability) may apply to the informal sector, lack of proper guidance and direction, lack of technical skill, and

corresponding lack of competence in unorganized sector to directly compete with the organized sector. Researcher is of the opinion that in the recent years, considerable attention has been given to the development of the informal or unorganized sector and women's role in promoting this sector.

3.3.5 “Home-Based Women Entrepreneurs In Mumbai”, Thesis submitted by Mrs. Vaijayanti Pandit for Ph.D. Degree, Jamnalal Bajaj Institute of Management Studies, University of Mumbai, Mumbai, 2000.

As the Title suggests, this Thesis studies “ Home-based Women Entrepreneurs in Mumbai”. A Woman Entrepreneur is a person, who has initiated, invested and managed her own enterprise herself. They are home-based in the sense that they carry out major part of their business operations from their house. Women start their own home-based business because they are unable to find jobs elsewhere due to lack of requisite educational qualifications or the required skills or they may not like to work outside their house / residence. Utilization of available resources for generating profit was the primary aim of these enterprises which can be classified into trading, manufacturing and service enterprise.

The focus of this Thesis is on home-based Women Entrepreneurs , whereas, the present research concerns home-based services offered by Women Entrepreneurs. Interestingly, the Researcher, Mrs. Pandit, identifies four categories of entrepreneurs, (1) Innovative, (2) Imitating, (3) Fabian, (4) Drone.

3.3.6 “The Role of Government and Commercial Banks in the Development of Women Entrepreneurship (A Case Study of New Mumbai)”. Thesis submitted by Ms. Thankam Ghule, for Ph.D. Degree, Swami Ramanand Teerth Marathwada University, April 2007.

Mrs. Ghule, the Researcher, seems to be addressing the professional Women Entrepreneurs (in *Navi Mumbai*) exposed to the techno savvy business areas,

requiring more finance. Her aim is to study the role of the Government and Commercial Banks in the development of Women Entrepreneurship. The Researcher has offered useful information about the changes in connotation of the word “entrepreneurs” and a few definitions of “Women Entrepreneurs”.

The present Researcher, hereby, concludes the Review of Theses submitted to Universities for Ph. D Degree. These Theses have highlighted the nature of women entrepreneurs totally different from one which are considered by the present Researcher. All these Theses try to highlight the problems, qualities, solutions, policies related to Women Entrepreneurs.

However, the subject of the present Researcher is quite different from the one covered under these Theses. And to reiterate that it is related to (1) Significance and Prospects of Women Entrepreneurs (2) running home-based occupations (3) in Non-Professional Unorganised Informal Service Sector, (4) with special reference to Metro City, Mumbai (5) and offers comparative perspective on 5 heterogeneous home-based occupations.

Section 4

3.4 Review of Dissertations submitted for M. Phil. Degree

Researcher now presents the review of the Dissertations submitted to Universities for M. Phil Degree.

3.4.1 “*Shri Mahila Griha Udyog Lijjat Papad : A Case Study in Consumer Industry, Pune, Maharashtra State*”, Dissertation submitted by T. M. Satyanarayanan for M. Phil. Degree (*Vidya Nishnat*), Nehru Institute of Social Studies, Tilak Maharashtra Vidyapeeth, Pune, Dec. 1989.

The study of *Shri Mahila Griha Udyog Lijjat Papad*, Pune, is of great significance to the Researcher to establish Researcher’s views on opportunities of Women Entrepreneurs for self-employment and further to establish significance and role of small scale consumer goods industry.

The study carried out by T. M. Satyanarayanan concentrates only on self-employment generated through consumer goods industry, like, *Mahila Udyog Lijjat Papad*, where it tries to make use of local labour for preparing consumer goods. Provision of material and, thereafter, marketing of the produce are looked after by the organization and, nowhere, no local self-employed women come into picture.

**3.4.2 “A study of Women Entrepreneurs in a Selected Slum of Bombay”,
Dissertation submitted by Miss Falguni Sampat for M. Phil Degree, S.N.D.T.
Women’s University. Mumbai , 1993.**

Miss Falguni Sampat has carried out study of Women Entrepreneurs in a selected slum in Bombay. She is of the opinion that by enabling women to become entrepreneurs and enabling further to participate fully and more effectively in a wider range of economic and, especially, industrial activities, it is possible not only to improve their position in society, but also to make greater progress towards overall economic and social development. The Researcher has observed that there is a need of a programme for development of Women Entrepreneurship in a country, like, India.

The Researcher has arrived at conclusions based on objectives, that (1) the incidence of illiteracy was very high among women, (2) economic and financial necessities were experienced due to absence of spouse or no other earning members in the family. The percentage of women engaged in rendering service was found more and significant as compared to production units.

The Researcher is of the opinion that basic literacy, accompanied with functional literacy, as a major component, should be imparted, in low socio-economic strata, efforts for self-employment opportunities and required training for the same, buying and marketing facilities to reduce drudgery, improvement in work output, introducing support services for women, setting study centres for children, day-care-centres and crèches. Planned entrepreneurial training programme should be arranged according to the needs of Women Entrepreneurs.

3.4.3 “Generation of Employment and Income for Socially and Economically Underprivileged Women : A Case Study of NGO, Social Workers and Beneficiaries in Pune”. Dissertation submitted by Pratibha Fasate for M. Phil Degree, University of Pune, July 1995.

The Researcher, Pratibha fasate, has taken-up the study on the subject with a view to establish in her research, how NGOs and social workers are of much help to socially and economically underprivileged women to obtain gainful income and employment opportunities. Pratibha Fasate mentions the objectives of her study, such as, get acquainted with the problems faced by socially and economically underprivileged women, efforts made by the social reformers in Maharashtra, to study some NGO’s to know how they implement their programmes for imparting education, to study efforts of social workers engaged in helping women and children in their predicament, carry out case studies of beneficiaries to know their background, based on the experiences of the NGO’s and social workers, and to identify training programmes, required to make women economically and financially independent. The Researcher has carried out study of some of the NGO and Social Workers working for female destitute in Maharashtra particularly in Pune.

The Researcher has described the activities of Prof. Yamato Kawakami Foundation, the NGO in Pune, and further efforts of Mrs. S.Y.S.S. (Name not disclosed) a Social Worker in *Mahila Mandal* in Pune, in details. The Researcher expressed the view that, the NGO and Social Worker can help the socially and economically underprivileged destitute women to find opportunities of employment, earn income for themselves and become economically independent and for their children, sons and daughters. The Researcher has further explained the needs of provision of infrastructural facilities such as need for micro level approach, developing professional skill, need for developing expertise and sense of perfection, sales outlets / marketing network, nutritious food at fair price, adult education, crèche, hostels for working women, liberal outlook by financing agencies.

3.4.4 “Beauty Care Industry / Profession in Pune City, The Economic Study”, (“Pune Shaharatil Saundarya Seva Udyog Dhandha : Ek Arthic Adhayana”), Dissertation submitted by Sheela Gaikwad, for M. Phil Degree S. N. D. T. Women’s University, Pune 1996.

This Dissertation is covered for the purpose of Review of Dissertation only because the research carried out by Sheela Gaikwad is related to **Beauty Care Industry / Profession**. The Research undertaken by Sheela Gaikwad covers Women Entrepreneurs running Beauty Parlors, the occupation covered under Professional Organized Formal Service Sector.

The present Researcher has covered under her research, Women Entrepreneurs rendering home-based beauty related services to women customers only. However, these Women Entrepreneurs (Beauticians) belong to Non-professional Unorganised Informal Service Sector. The research carried out by Sheela Gaikwad and that of a present Researcher are, therefore, categorically different from each other. The purpose of research by Sheela Gaikwad and that of a present Researcher are also quite different.

The Researcher, Shila Gaikwad, arrives at following conclusions :

1. Generally middle class women were found entering into this occupation out of their own liking toward this occupation, to establish economic independence and to meet domestic requirement.
2. The facility to complete the basic course and then advance course in Beautician was available while continuing College education.
3. The occupation could be started with minimum amount of capital.
4. While entering into the occupation, the Beauticians running Beauty Parlors considered the significance of personal relations with the customers.
5. The rate of rise in job opportunities in this occupation is comparatively more.

The Researcher, hereby, concludes the Review of Dissertations on Entrepreneurship in general and Women Entrepreneurs in particular. All these Dissertations reviewed by the Researcher, try to highlight the problems, qualities,

solutions, policies related to women entrepreneurs. However, none of them relates to Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-Professional Unorganised Informal service Sector, with special reference to Metro City, Mumbai.

Section 5

3.5 Review of Report

The Researcher, now, presents the Review of Report of a National Level Commission on Self-Employed Women.

Report of National Commission on Self-employed Women, January 1987, Department of Women and Child Development, Government of India

The National Commission on Self-Employed Women, was constituted in January 1987. Smt. Ela R. Bhatt was the Chairperson and the following were the Members of the Commission

1. Dr. Armaity S Desai.
2. Dr. R. Thamarajakshi.
3. Smt. Mrinal Pande.
4. Smt. Jaya Arunachalam.
5. Miss Vina Kholi (Member Secretary)

The Terms of references of the said Commission were :

1. To examine the present status of women in the self-employed sector with special reference to employment, health, education and social status.
2. To assess the impact to various labour legislations on the self-employed, especially, with respect of maternity benefits and health insurance.

3. To identify the constraints on increase in productivity of self-employed women and the gap in training, credit, up-gradation of skills and marketing.
4. To survey employment pattern, including production relations, and assess their impact of the wages of the self-employed women.
5. To undertake the survey and assess the effects of macro policies relating to investment, production and technology on the status of self-employed women.
6. To consider the link between the productive and re-productive roles of the self-employed women with special reference to their health status.
7. To suggest measures relating to all sectors for removing the constraints which adversely affect the integration of self-employed women in the National Development Process.

In April 1987, the frame of reference was further added with the coverage of followings :

1. Women doing manual work, like agriculture, construction labour and other sectors.
2. Home-based producers (including artisans and piece rate workers)
3. Women engaged in processing work in traditional and non-traditional areas.
4. Providers of services, like, washerwomen, scavengers and domestic help.
5. Petty vendors and hawkers who do not hire the labour, except for taking the assistance of family members.
6. And all other poor labouring women, in unprotected sector not covered in preceding sections.

To carry out the huge task, the Commission has further set-up Five Task Force, Four with experts / academicians / activists / field workers, and one with Representatives of Workers and all of them were not literate.

Review reports were also prepared by the Commission with help of experts on handloom workers, domestic workers, impact on urban development, vendors

anti-poverty programme, impact of macro policies on women workers in mines and on child care service.

The Commission had also interviewed the Office Bearers of different Government Departments, Trade Union Leaders, Representatives NGOs. and Media Personnel.

The Commission has tried to note down the issues of the labouring women, examined the existing institutions and mechanism and recommended future course of action. It has tried to voice the feelings and aspirations of the laboring women.

The Commission in its Report, suggested the following recommendations such as :

1. The Government to actively help, initiate and maintain a network of grass-root level organizations, like Village *Mahila Mandal*.
2. (Since) the development is basically about people, women (people) must participate, if the Nation has to develop.
3. Entrust the Village *Mahila Mandals* with implementation of Poverty Alleviation Programme, Block-Level Planning, monitoring and setting targets for women's development at local level, and preparing action plan to fight with draught and floods.
4. Ensure fair concrete share for women in the Eighth Plan.

The Commission was quite hopeful about growth in the strength of women. The Commission was of the opinion that the future of our Nation lies in the hand of (poor) women. The Recommendations of the Commission were expected to lead to moving towards gender equality in particular, and social dignity for all the citizens, in general.

However, the Commission had to work within the constraints, such as, following :

1. Task given was massive, with a large number of working women.
2. Non-availability of sufficient and adequate data.

3. Difficulty in getting latest census on working self-employed women and informal sector.

Though the Report of the National Commission on Self-Employed Women, is huge and runs into hundreds of pages, covering a very wide area of self-employed women and women workers too, the present Researcher has tried to present, here only the salient features of the said Report without going into the details thereof.

The recommendations of the Commission were expected to safeguard the interests of self-employed women, particularly, in unorganized sector, suffering from various hurdles, relating to their work life and their homes. With a changes in social and economic conditions, the role of women has changed and assumed significance. However, it needs to be backed by sufficient legislative support.

The present Researcher owes to all these contributors to the literature on Women Entrepreneurs and Women Entrepreneurship since their contribution to literature helped the present Researcher to get acquainted with and have a proper understanding of the terms and concepts in the field of subject under present research. This has helped the Researcher to carry out research in its proper perspective.

Section 6

3.6 The Research Gap.

There is a '**Research Gap**' between the previous literature / studies and the present one. The Literature covered under the 'Review of Literature' and the Literature on Women Entrepreneurship covered in Bibliography highlighted and tried to establish the following points :

1. Constraint factors of Women Entrepreneurs, shortage of finance, inefficient arrangements for marketing and sale, shortage of raw materials, stiff competition, lower achievement needs, no risk-bearing capacity, lack of

education, family involvement, male dominant society, lack of information and experience.

2. Social pressure and attitude of doubting capacities of Women Entrepreneurs, and scrutiny by financial organizations.
3. The religious and social practices steeped women in chaos of backwardness in rural areas, but in urban areas, traditional and well-defined role of a working woman and a housewives are gaining a significance.
4. Focusing on significance of NGOs in extending support services to Women Entrepreneurs.
5. Necessity to achieve economic independence for women.
6. Analyses of various aspects contributing to Women Entrepreneurship, their strengths and weaknesses, leading to their performance and success.
7. Women Entrepreneurs are satisfied with the occupation and confident to present themselves as a 'prototype' to other women.
8. Highlighting the fundamental characteristics of Women Entrepreneurs as vital and productive workers, establishing relationship between economic independence and poverty, disparity due to degree of literacy, skill, access to resources, health care.
9. Recommendations / suggestions for policy formulation to Government, academicians and experts with respect to promotion of Women Entrepreneurs / Entrepreneurship.
10. Emphasizing the possibilities to increase employment opportunities to women.
11. Examining the positive and negative impact of Globalization on the empowerment of women in India.
12. Elaborating the concept of Women Entrepreneurship.
13. Women Entrepreneurship a need of time. Policy makers cannot afford to ignore them.
14. Evolution of Women Entrepreneurship in India.
15. Women Entrepreneurship should be active. Participation of women is indispensable in fighting against social evils.

16. Women Entrepreneurs engaged in business due to push and pull factors which have encouraged women towards independent decision making in their life.
17. Efforts to promote self-employment among women were made only in some states.
18. Establish the five routes to entrepreneurship among women, (a) satisfy economic needs, (b) personal need, (c) utilize the knowledge, (d) look after family occupation and (e) as a leisure time activity.
19. Systematic training to Women Entrepreneurs for better resource management.
20. Need to develop Entrepreneurial qualities among women.
21. Establishing a strong belief that it is only after marriage, women are more stable and secure and only such women can withstand the pressure of business life.
22. On account of limited education, social factors, convenient activities are preferred, financial support, growing unemployment among lower income groups are motivating factors among rural Women Entrepreneurs.
23. The comparative analysis of approach of Commercial Banks towards development of Women Entrepreneurs in India and U.K. Commercial banks continue to be the major source of finance for Women Entrepreneurs.
24. Variety of misconceptions, apprehensions and suspicions about Women Entrepreneurs in business and industry.
25. Suggesting certain tips for Women Entrepreneurs for increasing involvement in entrepreneurial careers more attractive schemes of assistance with better advertisement compulsory education motivational courses for housewives no collateral securities to be insisted, organized sales outlays.
26. Women Entrepreneurs should shift from traditional activities to non-traditional activities, because it has gained more relevance under present changing economic and general scenario of the country.
27. Need to exploit potentials among Indian women. It will increase the status of women in the society.

28. Educated women should come forward for self-employment, accept challenges and participate in the mainstream of National Economy and, thereby, contribute their efforts to country's economic progress.
29. Entrepreneurship can be cultivated in the youth by adopting a well designed curriculum, right from the start to end and develop job oriented approach to self-employment pursuits.
30. With a change in time and change in cultural norms, women, irrespective of caste and class, are slowly entering into field of entrepreneurship in large number.
31. Nature of employment and extent of development of entrepreneurship among women in rural areas.
32. Role of NGO's in helping underprivileged women to find employment and become economically independent and further to support the family.
33. Different provisions of infrastructural facilities to women.
34. The role of self-help-group in the socio-economic empowerment of women.
35. Attention has been made to the development of the informal or unorganized sector and women's role in promoting informal sector.
36. Self-employment among women generated through consumer goods industry tries to make use of local labour.
37. NGO's and social workers are of much help to social and economically underprivileged women to obtain gainful income and employment opportunities.

The Literature covered under the 'Review of Literature' and the Literature on Women Entrepreneurship covered in Bibliography have considered the areas / subject matters related to entrepreneurship among women in India, as referred to above, against Points No. 1 to 37. However, none of the literature / studies seems to have touched / referred to the following areas of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector which the Researcher has tried to consider in her present research and, thereby, trying to bridge / fill the "Research Gap" between the previous literature / studies

and present research. The Researcher, therefore, reiterates that though the literature is available on Women Entrepreneurs in Unorganised Informal Service Sector, **the present research is unique in nature with respect to the following :**

1. As the very Title of the research indicates, that the present research proposes to study the **Significance and Prospects of the Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal services Sector, with reference to Metro. City, like Mumbai. No other research has done this so far.**
2. The Researcher tries to carryout **research on women self-employment only in Non-professional and Unorganized Informal Services.**
3. The study is **confined to Metro City, like Mumbai, and its suburbs.** It is a large Metropolitan City of opportunities, where people from different states have come and settled, and will continue to settle hereafter. Mumbai is the financial capital of Indian Union, it is a progressive City, growing and developing fast and ahead of India, in general. It is relatively safe here for women to facilitate and carry on their business operations. The people in this City possess sufficient purchasing power. City like, Mumbai, is the trend setter for fashions, entertainment, media, glamour, etc.
4. Other researcher have discussed home-based services / occupations. But present research focuses not only on **Women Entrepreneurs, but their being Non-Professional Entrepreneurs and in Unorganised Informal Service Sector.**
5. Yet another important speciality of present research is that of different **parameters** the Researcher has developed to **assess the Significance of Women Entrepreneurs running home-based occupations.**
6. Moreover, the present research goes step further to consider the **Prospects of these Women Entrepreneurs and no other research has taken such futuristic approach.**
7. Other researches are limited to only one particular type of enterprise, whereas, **the present research takes into account five different**

heterogeneous, and therefore non-comparable home-based occupations run by Women Entrepreneurs, trying, thereby, to make the research more broad base.

8. Unlike other researches, the present Researcher has developed **different variables / parameters to analyze and assess revenue receipts, cost, cost-benefit analysis, profit and losses, saving and economic viability or non-viability of home-based occupations run by Women Entrepreneurs,** which has not been considered by any researcher till date, **a Theoretical Tenet.**
9. Besides statistical and other information, the **Researcher has noted her observations about Women Entrepreneurs covered under present research and the nature, type and speciality of services, they rendered.**
10. The Research has also gone into **SWOT analysis along with Role-Conflict and influence of Push, Pull and Constraint factors.**
11. It also considers the **entrepreneurial characteristics applicable to women entrepreneurs under consideration, a Theoretical Tenet.**
12. The research is unique in itself in the **light of the Objectives and Hypotheses it has maintained.**

In the light of whatever has been stated against Point No. 1 to 12, herein above, the present research stands in itself as unique in nature, filling / bridging, thereby, the '**Research Gap**' between previous studies and the present one.

Being a resident of Mumbai and a working woman, the Researcher feels it necessary to focus on the Significance and Prospects of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, the area which is left neglected, so far, by the Academicians, Researchers and Experts in the field. Researcher, therefore, feels that it is a need of the time to bring these services, rendered by Women Entrepreneurs, in limelight by micro studies. These Women Entrepreneurs are fulfilling the requirements of the society and are generating better

and gainful income and employment opportunities for themselves, for their families, in particular, and for the public, in general.

Women, no doubt, are experienced in managing one of the most complex organizations i.e. household activities and family inter-actions in inter-relationship. Women have also learnt over the centuries, the art of negotiation and reconciliation and qualities of patience and understanding, an inherent quality of emotional intelligence. From these valuable experiences, all these transferable skills of women can be brought to bear upon the workplace, making it richer.

Most of the literature on Women Entrepreneurs deals with sociological, psychological, demographic factors of Women Entrepreneurship, but home-based Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, in terms of its Significance and Prospects have not received adequate attention so far. These services, rendered by Women Entrepreneurs in Non-Professional Unorganized Informal Service Sector, along with their domestic responsibilities and duties, within the confines of their home and domestic responsibilities, with limited capital, limited space, limited market, inadequate knowledge about enterprise, limited education and skills, with great efficiency and without compromising their home-role and work-role responsibilities, have not yet been also received with due and appropriate appreciation, have not been noticed and recognized either.

The present study will focus a point of view, how Women Entrepreneurs in general and services rendered by them in particular, reflect special role of Women Entrepreneurs in Metro Cities, like Mumbai, and how it generates the new ideas and jobs and employment opportunities. The Researcher wants to establish that, for Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, the success is possible, in spite of diversities of environment, personalities and circumstances.

In the present study, the Researcher intends to establish the Significance and Prospects of the Women Entrepreneurs in Non-professional Informal Unorganized Service Sector with different dimensions and aspects from home background to the work place. From this point of view, the Researcher has put forth her Objectives and corresponding Hypotheses of the present study. The Researcher

feels that a lot of work has been done by other researchers and experts in the field of Organised Professional Formal Service Sector, and further, Women Entrepreneurs in the Professional Organised Service Sector are able to achieve top positions.

Researcher, therefore has decided to highlight the Prominence and Significance of the Women Entrepreneurs in Non-professional Unorganized Informal Service Sector with the varied contribution from Women Entrepreneurs to the society, humanity, culture and economy in general and also to themselves and their families. The Researcher feels that this study is a unique attempt and contribution to the field of literature.

This research, on entrepreneurial effectiveness of women engaged as Entrepreneurs in Non-professional Unorganized Informal Service Sector, may lead to smoothen the path for exploring more opportunities / openings to women, either as entrepreneurs or for self-employment.

Editing Entrepreneurship

Chapter 4

Entrepreneurship : The Meaning and Concept

INTRODUCTION

The Researcher in this Chapter, for the sake of convenience of Readers, has incorporated the views on the concept of 'Entrepreneurship', as expressed by different Economists belonging to different Schools of Economics / Ideology .

This Chapter also covers, in brief, the common problems faced by Women Entrepreneurs in India. The Annexure 1 and 2 to this Chapter cover a brief account of leading Women Entrepreneurs in India and Women Entrepreneurs' Organizations / Associations in India and abroad, respectively. This will help the Readers to know and realize the extent of development of entrepreneurship among women in terms of its trend, characteristics and scope.

This Chapter, therefore, is divided in to **Two Sections** and **Two Annexure** as follow :

Section 1. Views of different Economists on Entrepreneurship.

Section 2. Constraints faced by Women Entrepreneurs while entering into and Running business / occupation.

Annexure 1. Brief account of Women Entrepreneurs in India.

Annexure 2. Brief account of Associations of Women Entrepreneurs.

Section 1

Entrepreneurship

4.1 Entrepreneurship : The Meaning and Concept :

The word entrepreneur is derived from the French word '*enterprendre.*' It means 'to undertake'. The Coinage of word "entre + prendre" and "entre + prensus",

i. e. grasp, seize, control, take hold. A person who organizes, manages, assumes responsibility for a business, an employer of productive labour.^{1(a)} and, a person controlling commercial organization.^{1(b)}

The *Oxford Dictionary* (1933 Edition), defines entrepreneur as a person who undertakes an enterprise, especially a contractor, acting as an intermediary between capital and labour. The *Oxford Dictionary* (1987) defines an Entrepreneur as a musical director, one who “gets up” entertainment,. But the main activity of an entrepreneur, is a co-ordination.²

The word ‘entrepreneur’ was applied to business in the 18th century by the French economists, the first to introduce the term Entrepreneur defined him as an agent who purchases the means of production for converting into marketable products, sold at a price which he would receive for his manufactured products.³

According to the I.L.O., “entrepreneurs are people who have the ability to see and evaluate business opportunities, to gather the necessary resources, to take advantage of them and to initiate appropriate action to ensure success.”⁴

The New Encyclopaedia Britannica describes an entrepreneur as ‘an individual who bears the risk of operating a business in the face if uncertainty about the future condition’.⁵

The entire process of economic development in developing or developed country, reveals that entrepreneurs have made significant contributions to different field, and its nature varies from country to country.⁶

The Entrepreneurship is expected to mobilize productive recourses for sustain economic growth and development.⁷

An entrepreneur is an important agents of economic growth. He is responsible for setting-up a business or an enterprise, take the initiative, develop skills for innovation and should have motivation for high achievement. The entrepreneur is said to be a catalyst of change.⁸

Sociologists consider entrepreneur as a sensitive energizer, the Psychologists look upon him as conducive to development and Political Scientists consider him as a leader of the system, for Economists consider him as an agent or initiator of economic growth.⁹

The entrepreneurship is considered with “risk-taking”. The entrepreneur does not exist as an economic entity in the absence of ‘risk-taking’ and its consequent reward, in terms of either ‘profit or loss’. For an entrepreneur profit making is the primary and major consideration, a reward for risk bearing, whereas, social benefits in terms of economic growth and development, generation of income and employment, entrepreneur’s satisfaction derived from his entrepreneurial motivation are secondary.¹⁰

4.1.1 Views of Different Economists on Entrepreneurship :

The Researcher, now, tries to highlight the views expressed by different Economists on ‘Entrepreneur’ or ‘Entrepreneurship’. These views will help the Reader to understand the concept of ‘Entrepreneur’ or ‘Entrepreneurship’, and its conceptual evolution in due course of time. The Researcher thinks it fit to cover these views on entrepreneurship, only because the present study is concerned with Women Entrepreneurs running home-based occupations in Non-Professional Unorganized Informal Service Sector. The Researcher has further made an attempt, in Chapter 10, on Theoretical Tenet, to assess / examine, to what extent these views on ‘Entrepreneurship’ are applicable to Women Entrepreneurs covered under present research.

The Researcher, however, has given, only in brief, the views expressed by different Academicians / Theorists / Economists on the concept of entrepreneurship. These views expressed by different Academicians / Theorists / Economists on entrepreneurship have been classified as per the Schools of Economics to which they, generally, belong.

- (1) Classical School of Economics.
- (2) Neo-classical School of Economics.
- (3) Modern School of Economics.

(4) Contemporary School of Economics.

‘Enterprise’ may be defined as an undertaking or adventure involving risk and uncertainty and requiring innovation. It also refers to the ability to think about and start new business. Just as, family is the basic unit for social organization, enterprise is the basic unit for economic organization. It interacts with other units in the economy, e.g. industry, financial institutions, and others agencies providing different services. It obtains factors of production from society and supplies the finished production to the society. Growth and development of an enterprise is the aggregate result of the efforts made in individual enterpriser.

4.1.1 (1) Economists from Classical School of Economics :

Contributor to the concept and theory on entrepreneurship were (1.1) Richard Cantillon (1.2) Adam Smith (1.3) Say from Classical School of Economists.

According to Classical Economists, entrepreneur is one who provides the ‘fourth factor’ of production, namely an ‘enterprise’. As a fourth factor, it assembles, co-ordinates and manages the other three factors, namely, land, labour and capital.

The spirit of entrepreneurship and entrepreneurial capabilities were present in men long before the term was coined in the 16th Century. An entrepreneur and his unique risk bearing function was first identified in the early 18th Century by **Richard Cantillon**, who defined entrepreneur as a person who buys services of factors of production at a certain price with a view to sell its products at uncertain price in future.¹¹ The sell price is uncertain only because it is determined not only by the cost of production, but also by market forces / demand and supply interactions.

Richard Cantillon was the first to deal with the term ‘entrepreneur’ in the economic sense. He portrayed an entrepreneur as discharging the function of direction and speculation. He divided the inhabitants of a country into two classes. Cantillon distinguishes between owner and entrepreneur. He defined entrepreneur as an agent, namely, merchant, farmer, craftsman, proprietor, who buys means of production at certain prices, in order to combine them into a product that he is going to sell at prices that are uncertain at the moment at which he commits himself to his cost. Cantillon, therefore, viewed the Entrepreneur as a risk taker.¹² He conceived the entrepreneur as a

bearer of non-insurable risk. Both, Cantillon and Say have extended the concept of entrepreneurship to every economic activity and regarded everybody as an important entrepreneur.¹³

According to **Adam Smith** the entrepreneur is a proprietary capitalist, a supplier of capital and at the same time working as a manager intervening between the labour and the consumer. He did not use the word entrepreneur but used the words employer, capitalist, master, merchant and undertaker. He allowed no returns for direction and organization.¹⁴ In the classical age, capitalist and entrepreneur remained inseparable entities due to their small size and closely held firms.¹⁵

The Classical economists consider wage of superintendence, risk premium, and return on capital investment as constituents of income of an entrepreneurs. Risk taking and superintendence are the necessary function of an entrepreneurs.¹⁶

J. B. Say's entrepreneur is the 'economic agent' who unites all means of production. The entrepreneurs by using, the labour force of one, capital or land of the others creates value by employing them. This value created by entrepreneur constitutes the entire capital that he utilizes, the value of wages, the interest, the rent that he pays as cost and profit he expects to receive.¹⁷ He may or may not supply capital, but he must have judgment, perseverance and a knowledge of the world of business. He must possess the art of superintendence and administration.

Say's entrepreneur shifts economic resources out of an area of lower productivity to an area of higher productivity and greater yield.¹⁸ Say was the first economist to differentiate the function and remuneration of the entrepreneur from the capitalists. He emphasized coordination and supervision and recognized entrepreneurs the most important agent of production as he brings together other productive factors and provides continuity of management.¹⁹

For Say entrepreneur is manager, organizer and coordinator of a business firm, 'organizing' production and distributive functions, and on this bases developed the entrepreneurial functions such as co-ordination, organisation, and supervision.²⁰

Ricardo has identified only three factors of production, namely, machinery, capital and labour, among which the entire produce is distributed as rent, profit and wages respectively. According to him profit leads to saving and capital formation. For

him entrepreneur is not a separate factor of production. Capitalist who earns profit, is an the entrepreneurs.²¹

The classical economists never defined the term entrepreneur precisely. Words like adventure, undertaker and projector were used in the writings of Adam Smith, Pigou and others too.

4.1.1 (2) Economists from Neo-Classical School of Economics :

From among Neo-classical theorists are (2.1) Leon Walrus (2.2) Alfred Marshall (2.3) John Stuart Mill (2.4) Francis Walker (2.5) Francis Hawley (2.6) J. M. Keynes. In this period a clear distinguish was made between an entrepreneur and a capitalists. No major changes or additions in the concept of entrepreneurship are visible , however, it portrays the flow of thinking during that period.

Leon Walrus considered entrepreneur as a coordinator of factors of production. He treated an entrepreneur as the 4th factor of production who, with the help of other factors, like, land, labour and capital, buys productive services and sales goods.²²

Alfred Marshall defined entrepreneurship in a comprehensive manner and assigned risk bearing and management as the main function of the entrepreneur. He mentioned the difference between the functions of the capitalists and management. But he did not elaborate the difference. According to him an entrepreneur is an individual who ‘adventures’ or ‘undertakes risks’, who brings together the capital and the labour required for the work, who arranges or engineers its general plan and who superintends its minor details. He stresses on the aspect of coordination and organization.²³

John Stuart Mill emphasized the function of direction in production in production process and he stressed that the function requires “no ordinary skill”. He advocated the word in the sense of organizer who was paid for his non-manual type of work. He stressed upon the function of direction in production and this function requires extraordinary skills. .²⁴

Francis Walker made a distinction between capitalists and entrepreneur considering entrepreneur as engineer of progress and the chief agent of production. According to him, the true entrepreneur is one who is endowed with more than average capacities in the task of organizing and coordinating the various other factors of

production. He should be a pioneer and a captain of industry. The supply of such entrepreneurs is, however quite limited. Enterpriser, in general, consists of several grades of organizations, skills and capabilities. The more efficient entrepreneurs receive a surplus reward over and above the managerial wages and this sum constitutes true profit ascribable to superior talent. A spirit of enterpriser distinguishes entrepreneurs from managers, capitalists and professionals. .²⁵

Francis Hawley described risk taking as a distinguishing attributes of the entrepreneurs and ranked this at par with the other factors of production, like, land, labour and capital .²⁶

J. M. Keynes placed the entrepreneurs in the role of a decision-maker within the firm. His function is to fix the amount of employment at that level which is expected to maximize the amount of employment at that level which is expected to maximize the excess of the proceeds over the factory costs. Keynes entrepreneur is an active factor of production. He must face uncertainty, in his ability to forecast demand.²⁷

4.1.1 (3) Economists from Modern School of Economics :

As the concept of entrepreneurship evolved, modern thinkers went on adding their perspectives to the already existing body of knowledge. Modern scholars have adopted a practical approach by taking into consideration the existing condition of the third world countries. **All of them are imitators and adaptors of experiences gained from the economically more advanced countries to the conditions of their own.**

According to **Knight**, the entrepreneur is the economic functionary who undertakes such responsibility of uncertainty, which, by very nature, cannot be insured or capitalized or salaried. Knight described the entrepreneurs as specialized individuals who bear uncertainty. Uncertainty is defined as a risk which cannot be insured against and the incalculable.²⁸

He also guarantees certain sums to other means, in return for assignments made to them. According to him, the supply of entrepreneurship involves three factors, viz. ability, willingness and power to extend such guarantees. Knight has identified the psychological, social and economic factors governing the supply of entrepreneurship. In

Knight's view, entrepreneurs bear with responsibility and the consequences of making decisions. Under uncertainties, the entrepreneur can make profits, since, the lack of sufficient knowledge prevents the perfect adjustment of supply by competitors to a non-profit equilibrium. Knight's explanation has the advantage of making profit, as a return to the function of entrepreneurship.²⁹

According to him entrepreneur has to act in anticipation of future events. Entrepreneur earns profit because he undertakes risks. Knight calls the non-insurable risk as uncertainty. He classifies risk into two types, i.e. insurable risk and non-insurable risk. Entrepreneur can safeguard / protect himself from insurable risk by insurance policy, which is not possible with respect to Non-insurable risk, for which he earns profit. Uncertainty bearing, therefore is an essential element of entrepreneurship.³⁰

According to **Benjamin Higgins**, Entrepreneurship is the function of seeking investment and production opportunity. This includes organizing an enterprise to undertake a new production process, raising capital, hiring labour, arranging the supply of raw materials, finding site, introducing new technique and commodities, discovering new sources of raw materials and selecting top managers for day to day operations of the enterprise.³¹ Benjamin Higgins lists seeing opportunities for introduction of new techniques, new products and exploitation of new resources and organizing factors of production into an enterprise to take advantage of these opportunities as essential for economic development.³²

According to **Diamond**, Entrepreneurship is equivalent to enterprise, which involves the willingness to assume risks in undertaking an economic activity particularly a new one. It may involve an innovation but not necessarily so. It always involves risks taking and decision making, although neither risk taking nor decision making may be of great significance.³³

According to **Arthur, H. Cole**, "Entrepreneurship is the purposeful activity of an individual undertaken to initiate, maintain or aggrandize profit by production or distribution of economic goods and services. Cole and other thinkers see risk, innovation and a combined activity to generate profit by production or distribution of economic goods, which holds relevance to this exploratory study.³⁴ Arthur, H. Cole states that the entrepreneurship should not be studied by focusing on individual

entrepreneur but rather by looking at the enterprise. Special attention was often paid to the social relations within the enterprise and, to the relations between the enterprise and its surroundings. ³⁵

Max Weber, in his theory of Economic and Social Organizations, analyzed religion and its impact on enterprising culture. According to him, the spirit of Capitalism is a set of attitudes towards the acquisition of money and the activities involved in it. He also distinguished between the spirit of capitalism and adventurous spirit. The former is subjected to strict discipline, which is quite incompatible with giving free régime to impulse. The spirit of capitalism can be generated only when mental attitude in society is favorable to capitalism. According to Weber, the Protestant ethic provided this favourable mental attitude while Hinduism lacks such an attitude. ³⁶

In terms of its applicability to underdeveloped countries, the community-wide influence of this ethics, which operates irrespective of personality type.

Jeffrey Timmons defined entrepreneurship as the ability to create and build something from practically nothing. Fundamentally, a human creative activity is funding personal energy by initiating, building and achieving an enterprise / organization, rather than by just watching, analyzing or describing one. It requires the ability to take calculated risk and to reduce the chance of failure. It is the ability to build a founding team to complement the entrepreneur's skills and talents. It is knack of sensing an opportunity, where others see chaos, contradiction and confusion. It is the know-how to find, marshal and control resources and to make sure the venture does not reach out of money when it is needed most. ³⁷

Gunnar Myrdal also advocated the need for reorientation of the conventional approach to economic development and of evolving a socio-economic approach. A logical outcome of the development was the growing realization on the part of the economists to understand, inter alia, the entrepreneur's role in economic development. Economic development depends, to a large extent, on the active and enthusiastic participation of intelligent entrepreneurs in economic process. ³⁸

Fredrick Harbinson stated that the organization building ability is most critical skill needed for the industrial development. According to him, entrepreneurship means the skill to build an organization. This skill means the ability to ' multiply oneself ' by effectively delegating responsibility to others. He maintained that the ability to create an organization facilitates the economic use of other innovation. In the

absence of this, innovation fails to stimulate economic development. Entrepreneurs with creative ideas, producing consumer durables, arts, and crafts, are innovative and, therefore, accelerate pace of economic development.³⁹ Harbinson's entrepreneur is an organization builder who harnesses the new ideas of different innovators to the rest of the organization. His definition emphasizes more on managerial skills and creativity.

Joseph Schumpeter for the first time put the human agent at the centre of the process of the economic development and assigned a critical role to the entrepreneurship in his theory of economic development. He considered economic development as a discrete technological change.

Five different types of events can generalize the process of development. The process of economic development through technological change and innovation may occur in the following forms : ⁴⁰

- (1) The introduction of a **new product** with which consumers are not yet familiar with or introduction of a new quality of an existing product.
- (2) The introduction of a **new method** of production that is not yet tested by / experienced in the branch of manufacture concerned, which need, by no means, be founded upon a discovery, scientifically new and can also exist in a way of commodity commercially.
- (3) The opening of **new market**, that is a market into which the particular branch of manufacture of the country in question has not previously entered, whether or not, this market has existed before.
- (4) The conquest of a **new source of supply of raw materials** or semi-manufactured goods, irrespective of the fact, whether the source already exists or whether it has first to be created.
- (5) The carrying out of the **new organizations** of any industry, like the creation of a monopoly position or the breaking up of a monopoly position. Schumpeterian innovation is a creative response to a situation.

According to Schumpeter, development is not an automatic or spontaneous process, but it must be deliberately and actively promoted by some agency within the system. Schumpeter called the agent, who initiates the above changes as an 'entrepreneur'. He is the agent who provides economic leadership that changes the initial conditions of the economy and results into continuous dynamic changes. By nature he is neither a technician, nor a financier, but he is considered as an innovator.

Psychologically, entrepreneurs are not solely motivated by profit. According to Schumpeter, both interest and profit will arise from change and progress, and will not exist in the static society. ⁴¹

Entrepreneurs are, especially, motivated and talented class of people and key figures in development. They foresee the potentially profitable opportunity and try to exploit it. Innovations involve problem solving and the entrepreneur is a problem solver. An entrepreneur gets satisfaction from using his capabilities in attacking problems. ⁴²

Schumpeter, therefore, considered the entrepreneur as an innovator who introduces inventions with respect to new ideas, techniques, etc and thereby, introduces economic dynamism. He, the only catalyst, initiates and brings about economic development in a stagnant circular flow of the economy. ⁴³

Schumpeter distinguishes between an inventor, who invents new methods, techniques, material product, variety of product, and innovator, who uses and applies such inventions and produces newer and better goods which give him monetary return in terms of profit and satisfaction. He, therefore, calls an entrepreneur as an innovator. ⁴⁴

Schumpeter also distinguishes between an entrepreneur and a manager. The manager is one who deals with day to day affairs of an enterprise, whereas, entrepreneur attempts to change the combination of various factors of production and, thereby, increases the productivity and profitability. ⁴⁵

4.1.1 (4) Economists from Contemporary School of Economics, Contemporary Thinkers :

After having traced the origin and growth of the concept of entrepreneurship, it is necessary to refer to the developments in the concept during the last two or three decades, when there have been rapid changes in the World Economy.

Entrepreneur is a person who discovers new ideas and business opportunities, brings together funds to establish a business, organizes and manages its operations in order to provide economic goods and services, for the public. Entrepreneurs have strong

convictions, self motivations, they will grow and prosper tremendously and also have the courage to go bankrupt if they fail in their venture. But in majority of the cases, they start with nothing but, with ‘entrepreneurial ability’ and end with positive results.⁴⁷

Israile, M. viewed the entrepreneur as a disequilibrating force. It is the alertness to unnoticed opportunities which creates a tendency of the ever-circular flow of equilibrium.⁴⁸

Everett-E-Hegen challenged the conventional theories of the barriers of economic growth and emphasized the need for socio-psychological approach to economic development. He tried to establish the relationship among different social groups to which they had affiliations. Hegen states that the transition to economic growth has been very gradual and typical, occupies a period of several generations. He identifies child rearing practices as the main elements in personal development. This socio-psychological approach is particularly relevant to this study because it deals with women entrepreneurs.⁴⁹

Hagen sees the entrepreneur as a creative problem solver, interested in things in the practical and technological realm and driven by a duty to achieve. He postulates that the sequence of changes, separating the typical authoritarian personality of a stable traditional society to the emergence of creative entrepreneurial activity, may require decades.

Hagan put forth the view that psychological consequences of social changes are responsible for nurturing entrepreneurship qualities among those subjected to the social changes.⁵⁰ According to him many social groups experience a radical change / loss of status which is reacted / responded in the following five ways, which he categorized as the ‘response patterns’, namely, (a) ‘retreatism’, (b) ‘situationalism’, (c) ‘innovation’, (d) ‘reformism’ and (e) ‘rebellion’. Out of these five response patterns, he states, ‘re-treatism’ helps in promoting entrepreneurship, encouragement, high need for achievement urge, for which business is the only outlet to satisfy achievement oriented and motivated individuals, i. e. entrepreneurs.⁵¹

Harvey Leibenstein identified gap-filling as an important characteristic attributable to entrepreneurship. This gap-filling activity gives rise to the most important entrepreneurial function, namely, “input completing”. He has to marshal all the inputs to realize final products on the supply side of entrepreneurship. He states that

supply of entrepreneurship is governed by input completing capacity and an adequate motivational state.⁵² Home-based entrepreneurs are performing the gap-filling function by providing goods and services to the network of clientele formed by their initiative and resourcefulness. He state (a) entrepreneur connects different markets, (b) he is capable of making up market deficiencies (gap-filling), (c) he is input completing and (d) he creates or expands time-binding, input-transforming entities(firms)".⁵³

Joseph, A. considers innovation is the sole function of an entrepreneur. It covers the introduction of new goods, a new methods of production, a new market, a new source of supply of raw materials or half-manufactured goods and a new organization of any industry for the creation of a monopoly position or breaking it.⁵⁴

Bert F. Hoselitz states, “ The primary function of entrepreneurship is the investment of time, capital and energy in economically significant pursuit, the emphasis is on decision-making in its various aspects’.⁵⁵

Frederick Fritz enumerates four functions; the undertaking or managing of risks and handling of economic uncertainty, planning and innovation, co-ordination, administration and control and routine supervision. Ability to build an organization is perhaps, Harbinson states the most precious of all entrepreneurial skills.⁵⁶

Redlich’s threefold division of function of entrepreneur is: (i) **capitalist** : employing the factors and buying raw material, setting up the organization, (ii) **managerial** : innovation, supervision and co-ordination of productive activities and (iii) **entrepreneurial** : of decision-making.⁵⁷

Peter Kilby says that an entrepreneur himself has to perform the following kinds of activities for the successful operation of his enterprise, such as, perception of market opportunities, gaining command over scarce resources, purchasing inputs, marketing of products and responding to the competition, dealing with the public bureaucracy, management of human relations within the firm, management of customer and customer relations, financial management, production management, acquiring and overseeing assembly of the factory, industrial engineering, up-grading process and product quality and introduction of new production techniques and products.⁵⁸

The key elements in Thomas Cochran's theory are cultural values, role expectations and social sections.⁵⁹ In his theory on the process of economic development, entrepreneurs are not seen as being deviant or super normal individuals, but one who are representing the society’s model “personality”. Prevailing child-rearing

practices and schooling, common in a given culture, mold this model personality. The role structure of an entrepreneur is influenced by changes in variables like population, technology and institutional pattern, thereby, creating new operational needs.⁶⁰

Thomas C. Cochran further says that entrepreneurship and economic development depends to a substantial degree on personality and culture factors. According to him, the patterns of child rearing and family life determine the cultural and personality patterns.⁶¹ Cochran emphasizes cultural values and social sanctions. The entrepreneur, representing society's model personality and the individual performer as a businessman, is influenced by three factors, his own attitudes towards occupation, the role expectations of sanctioning groups and the operational requirements of the job. Society's values are the most important determinant of attitudes and role expectations.⁶²

B. C. Tandon states that the entrepreneur must possess (a) capacity to assume risk and self-confidence; (b) technological knowledge, alertness to know opportunities, willingness to accept change and ability to initiate, (c) ability to marshal resources and (d) ability of organization and administration. He should have the capacity to pick and choose associates and subordinates and, wisely delegate authority to inspire loyalty. He must be able to multiply 'himself' effectively. Tandon describes the entrepreneur as an 'ideal-type' rather than as 'social-type'.⁶³

He further states that an entrepreneur is a specially talented and motivated person (1) who undertakes the risk of the business by arranging and combining the factors of production, (2) who visualizes opportunities for introducing and adapting the new ideas (3) who employs his own capital, (4) who produces machines or a scientist, (5) who invents a new formula, (6) who is a visionary and, (7) who knows the art of changing the production function to draw out the economic potential.⁶⁴

Stepanek states that entrepreneurship is the capacity to take risk, ability to organize and desire to introduce diversity and make innovations in the enterprise.⁶⁵

John H. Kunkel states that the Industrial entrepreneurship depends upon four structures. They are limitation structure, demand structure, opportunity structure and labour structure, usually found within a society or community. According to him, the supply of entrepreneurs depends on the existence and extent to which these four factors

are found in a society or community. Entrepreneurship depends on a combination of circumstances that are difficult to create and easy to destroy.⁶⁶ The theory is based on experimental psychology, identifies sociological variables as the determinants of entrepreneurial supply.

John H. Kunkel has developed a behavioral model, which presumes that that internal state of man is unpredictable and beyond the scope of measurement and objective analysis. The model is concerned with the activities of individuals and their relations with social structures and physical condition. "According to this behavioral model, the determinants of an individual's activities are to be found largely in the conditioning procedures, both deliberate and accidental to which he has been subjected in the past and in the sets of reinforcing and discriminative stimuli which become part of his behavioral chains and are part of present social context."⁶⁷

Peter Drucker define entrepreneur as one, who always searches for change, responds to it and exploits it as an opportunity. Entrepreneurs are always innovative in nature. According to him Entrepreneurs are innovators.⁶⁸

Peter Drucker has aptly observed that innovation is a specific tool of entrepreneurs, the means by which they exploit changes as an opportunity for a different business or different service. It is capable of being presented to a discipline, capable of being learned, capable of being practiced. Entrepreneurs need to search purposefully, the sources of innovation, the changes and their symptoms that indicate opportunities for successful innovation. And they need to know and apply the principles of successful innovation. According to Drucker, entrepreneurship is not significant only to big business and economic institutions. It is also equally important to small business and non-economic institutions.⁶⁹

Peter Drucker distinguishes between the entrepreneurial role and managerial role. Entrepreneurial role is related to allocation and redirection of resources among opportunities, whereas, the managerial role is related to allocation of resources to solve the problems and, thereby, ensuring administrative efficiency. Drucker is of the opinion that entrepreneurs need not be the owners of their businesses. A professional manager, who mobilizes resources and allocates them for commercial use and gains, is also an entrepreneur.⁷⁰ According to Peter Drucker, an entrepreneur is one who

always looks for a change, responds to it and exploits it as an opportunity. An entrepreneur innovates and creates resources to be used for economic values. Entrepreneur converts material into resource and combine them for more productive use.⁷¹

According to **Frank Young** the entrepreneurial characteristics are found in clusters which may qualify themselves as entrepreneurial grounds. Young, has not come out with a new definition of entrepreneurship. Young maintains that entrepreneurial activity is generated by the particular family background experiences, as a member of certain kind of groups.⁷² It is a theory of change based on society's incorporation of reactive sub-groups influenced by ethnic communities, occupational groups or politically oriented factors (groups). He looks at entrepreneurship as an organizational phenomenon, i.e. a co-ordination of individual effort and not simply the operation of parallel psychological tendencies. For Frank Young an entrepreneur is a change agent.⁷³

Frank Young deals with the deficiencies of 'Psychogenetic Mediation Model'. He points out the inability of the 'psychogenic interpretations' to explain the nature of a new type of organization. There is general agreement that development is an organizational model. In the absence of expectations, these organizations will fail to respond to individual tendencies, special abilities, unusual motivation or perception towards opportunities to be used for emerging social organization. Young claims that many entrepreneurial functions are implied in his concept of solidarity. This solidarity of entrepreneurial group avoids many economic problems that crop up in the case of an individual entrepreneur.⁷⁴

Bert Hoselitz stated that a person who wish to become an industrial entrepreneur, in addition to being motivated by expectations of profit, must have additional personality traits to those resulting from a drive to amass wealth, He must also have some managerial abilities and more important he must have ability to lead. Hoselitz identifies three types of business leadership in the analysis of economic development of developing countries. They are merchants, moneylenders, the managers and entrepreneurs. Some important characteristics of entrepreneurs surface in Hoselitz's theory, such as, drive to mass wealth, ability to lead and face uncertainties.

His observation on the democratic social structure that affords numerous choices is also very significant. ⁷⁵

David McClelland concerned himself with economic growth and the factors that influence it. He wanted to find the 'internal factors', i.e. 'human values and motives that lead men to exploit opportunities and take advantage of favorable trade conditions'.

His theory on achievement motivation is regarded as the most important psychological theories of entrepreneurship. According to McClelland, individuals, with high achievement motive take calculated risk and want to win. They wanted to take personal responsibility for solving problems. These person strive for personal achievements rather than rewards of success. Need for achievement is a desire to do well. Inner Spirit developed in childhood will develop energetic entrepreneurs / persons capable of generating rapid economic growth and development through risk, hard work, innovate / introduce new things, save and invest. This need for achievement contributes to entrepreneurial success. ⁷⁶

McClelland explains that entrepreneur's interest in profit growth in terms of sales is an expression of their need for an achievement. "The n-achievement approach suggests promotion of achievement-oriented ways of thinking to hasten the economic development in underdeveloped countries. McClelland says that high level of n-factor will motivate an entrepreneur to take on greater responsibility and also to take bigger risks. They prefer to shoulder tasks that involve real challenges". ⁷⁷

David McClelland identified two characteristics of entrepreneurs, (a) Doing things in a new and better way and further (b) Decision making under uncertainty.

He stressed the need for achievement or achievement orientation as the most directly relevant factor for explaining economic behavior. He explains the entrepreneur's interest in profit in terms of a need for achievement. People with high achievement are not influenced by money rewards as compared to people with low achievement. The latter type is prepared to work harder for money, or such other external incentives. On the contrary, profit is merely a measure of success and competency for people, with high achievement need. ⁷⁸ He states that ambition motivates person to act with broaden vision to make life more meaningful, nourishes the achievement motivation and results into economic growth.

Hisrich defines entrepreneurship as the process of creating something new with value, by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence.

The entrepreneurship is characterized by (1) involvement in the creation process creating something new in value, (2) requirement of the devotion of the necessary time and effort, (3) bearing / taking necessary risks, 4.receiving the monetary rewards and, personal satisfaction and independence. ⁷⁹

According to H. N. Pathak, entrepreneurship is concerned with a wide range areas of decisions making such as (1) perception of opportunity, (2) organizing an industrial unit, and (3) running the industrial unit as a profitable, going and growing concern. ⁸⁰

He states that the entrepreneurs emerge from diverse activities with multiple dimensions, such as (1) profession based, like engineering, medical, agricultural and industrial entrepreneurs, and (2) behavior based, like innovation, imitative, Fabian and drone entrepreneurs. In behavior-based, varied behavioural traits decide the nature and type of entrepreneurship. Socio-economic background of entrepreneurs, their problems, and the attitude of the government towards industries, decide nature and type of industrial entrepreneurship. ⁸¹

Now-a-days, apart from pure economic considerations, the concept of entrepreneurship has also been considered with cultural, social and psychological aspects. The concept of entrepreneur has been considered with reference to how it is viewed by Economists, by Psychologists and by Businessmen in the light of business, managerial and personal perspective. The concept of entrepreneurship has been thoroughly explored from a personal perspective. To an economists, an entrepreneur is one who brings resources, labour, materials and other assets into combinations that make their value greater than before and also one who introduces changes, innovations and a new order. To a psychologists, such a person is typically driven by certain forces, the need to obtain or attain something, to experiment, to accomplish, or to perhaps to escape the authority of others. To a businessmen, an entrepreneur appears as a threat,

an aggressive competitor, whereas, to another businessman, the same entrepreneur may be finally, a source of supply, to a customer or someone, who creates wealth for others, as well as, finds better ways to utilize resources, reduce waste, and produce jobs, others are glad to get. ⁸²

Economists, both in capitalist and communist countries, assumed for many years that these men were activated primarily by the profit motive. However, entrepreneurs today are not interested only in making money for its own sake, because, it provides only a ready quantitative index of how much they have achieved by their own effort.

Modern Scholars have adopted a practical approach in understanding the concept of entrepreneurship. They have taken into consideration the existing conditions of developing countries. Developing countries are faced with the problems of imperfect markets and scarcity of material resources, skilled labour and capital resources. They are, therefore forced to take-up small scale operation at the initial stage. ⁸³

The various views on the concept of entrepreneur came from Academicians of developed Nations, when they did not visualize the problems of the Third World. The Economist from Modern school and contemporary school, somehow, have adopted a practical approach in understanding the concept of entrepreneurship.

4.1.2 Kakinada Experiment :

Kakinada is a well developed District Town of Andhra Pradesh with high rate of literacy and modest industrial structure. McClelland conducted the 'Experiment', initially, in America, Mexico and Mumbai, and subsequently a fledged programme in Kakinada of Andhra Pradesh in 1964 and, hence, the Experiment goes in the name of said Town as "Kakinada Experiment". The said "Kakinada Experiment" conducted by McClelland believes that inducement achievement may help to break barriers of "limited aspiration". Under this experiment 52 young adults / participants were selected from business and industrial community and were put through three months orientation / training programme at the Small Industries Extension Training (SIET) Institute at Hyderabad, with an objective to induce the achievement motivation. The training was designed (1) to stimulate the imagination and encourage introspection

into personal motivational and community goals (2) trainees were asked to control their thinking and talk to themselves positively, (3) to imagine themselves the need of challenges and success for which they had to set planned and achievable goals, and strive to get concrete and frequent feedback, (4) to try to imitate their role models / those who performed well. ^{84(a)}

It was observed that after two years that who have completed the training course performed well as compared to comparable groups who did not complete the training. In order to assess the need for achievement, McClelland used Thematic Appreciation Test (TAT). With the results of Kakinada experiment, McClelland arrived at conclusion that (1) participant displayed most active business behavior, and (2) referred to worked longer hours,

It was observed with McClelland's Kakinada Experiment that (1) traditional beliefs did not determine the mental make-up of the participants, (2) participants have an urge to do something and have an opportunity to do so in their business. (3) suitable training can provide necessary motivation to an entrepreneur, (4) the achievement motivation had a positive impact on the performance of the participants, (5) Kakinada Experiment made people realize the importance of EDP (Entrepreneurial Development Programme) to induce motivation and competence in young and prospective entrepreneurs.

Kakinada Experiment is used in number of other programmes to initiate technical personnel to start their own new enterprise. In Gujarat number of various State Agencies, under EDP (Entrepreneurial Development Programme) have tried to perused persons to set-up their own enterprise., whereas, in Andhra Pradesh the Small Industrial Development Corporation Ltd (APSSIDC) is assisting technically qualified personnel to become entrepreneurs through Orientation Programme of SIET Institute. With the success of Experiments in Gujarat and Andhra Pradesh, Ministry of Industrial Development also introduced scheme for helping technical personnel to become entrepreneurs. In U. S A. “**Junior Achievement Programme**” and in U. K. “**Young Entrepreneurs Programme**” have been introduced with same objectives. Making people achievement oriented or inculcate in them need for achievement was the basic objective of such programmes based on the experience of Kakinada Experiment. Through these programmes efforts were made to spread ambitions which is well conceived, carefully planned, with calculated risk-taking, appropriate and timely

decision making and proper, without delay, execution to make ambitions more meaningful and fruitful. ^{84(b)}.

4.1.3 Sociologists View :

Sociologists considered the entrepreneur as a role performer corresponding to the role expected by the society.

Peter Marris, to assemble or reassemble from what is available, very concrete kind of imagination, to see what others have missed, sensitivity to business and social environment, zest in industrial development and entrepreneurial courage, are the factors that make an entrepreneur. ⁸⁵

Fiavia Derossi, coordination at every stage - inception, maintenance and expansion - is the function of an entrepreneur. She feels, an entrepreneur needs qualities, such as (i) optimistic outlook that there is a possibility of change, the environment can be mastered and he himself can introduce the required change. He finds difficulties challenging and stimulating, he thrives on them. And (ii) as in the dynamic industry, new problems are seized upon as opportunities for testing one's own capabilities. ⁸⁶

T. C. Cochran : The entrepreneur represents society's model personality. His performance depends upon his own attitude towards his occupation, the role expectations of sanctioning groups and the occupational requirements of the job. Society's values are the most important determinant of attitudes and role expectations. ⁸⁷

Arthur, H. Cole : The entrepreneurship should not be studied by focusing on individual entrepreneur but rather by looking at the enterprise. Special attention was often paid to the social relations within the enterprise and to the relations between the enterprise and its surroundings. ⁸⁸

Everest, E. Hagen : The entrepreneur have emerged from certain communities and castes. Hagen disregards the complicated institutional environment that surrounds the entrepreneur. ⁸⁹

4.1.4 Psychologists View :

The Psychological views about Entrepreneurship have been expressed by the following contributors.

Frank Young : (Vide under Contemporary School of Economics)

K.L. Sharma : The entrepreneurs are men who exhibit qualities of leadership solving persistent professional problems, and demonstrate eagerness to seize unusual opportunities. They have a business gamble's itch. ⁹⁰

T. V. Rao and Udai Pareek : Viewed the entrepreneurship as a creative and innovative response to the environment. The entrepreneur is goal-oriented rather than means-oriented. He must not only have a high capacity of risk-taking, but must also have a high capacity of resistance sustaining which is a function of a high degree of self-confidence. ⁹¹

David, McClelland (Vide under Contemporary School of Economics and under Theories on Entrepreneurs and Entrepreneurship. Motivation Theory)

Fredrick Barth :- Entrepreneurship has, essentially, to do with connecting two spheres in the society, between which there exist difference in value. Something which is cheap in one sphere, may be expensive in another sphere. ⁹²

In Indian context, entrepreneurship has yet another dimension. An entrepreneur may **not necessarily be an 'innovator'**, but an **'imitator'** who would copy the organization, technology, products of innovators from developed regions. His role as imitators is likely to be guided and controlled by the various constraints and conditions peculiar to this area of operation and the factors under which he conducts his minimal modest industrial activity.

4.1.5 Social Entrepreneurship :

According to **William Drayton** from Ashoka (NGO), there exist people, who have vision, creativity and tenacity, but who are possessed with a need to make a difference, to change society. These are social entrepreneurs. These are rare men and women who possess vision, creativity and extraordinary determination to introduce solution to social problems. ⁹³ For social entrepreneurs, a potential to change lives, is enormous.

Vergheese Kurien of AMUL, Rippan Kapur of CRY, Jeroo Billimoria of Childline, Sonali Ojha of Dream Catcher, are the good examples of social entrepreneurship in India.

4.1.6 Entrapreneur / Intrapreneur : (Coinage of Term in 1992) :

Gifford and Elizabeth Pinchot in 1973, introduced a new concept as “**Intra-corporate entrepreneur**” and later re-coined the term “**intrapreneur**”, recognized in **1992**, with the definition in American Heritage Dictionary, “ A person within a large corporation who takes direct responsibility for turning an idea into profitable finished product through assertive risk-taking and innovation. Blended of the two terms intra + entrepreneur, ‘**intrapreneur**’ embodies the characteristics, as the entrepreneur, conviction, passion and drive. He thinks like entrepreneur seeking opportunities for the benefit of the corporation. The ‘**intrapreneur**’ is typically intraorganizational revolutionary, changing the *status quo* and fighting to change the system from within.

Entrepreneurship involves huge amount of risk, whereas, no risk is involved in **intrapreneurship**. Entrepreneur does not work in any confines, he is independent of every task he undertakes, whereas, ‘intrapreneur’ is dependent on the organization. ‘Intrapreneur’ has to deal with authority figure. Organizations are finding difficult to survive with competition, they are increasingly looking towards their ‘intrapreneurs’ to take them beyond competition. ⁹⁴

On the background of what has been elaborated against Point No 4.1.1 to 4.1.6. The Researcher, herewith, tries to reiterate and summaries the basic conceptual characteristics of the term “ Entrepreneur ” as viewed by different Economists from different Schools of Economic as follows :

- 1) **For Classical School of Economics** : Entrepreneur is one 1) Who performs the risk bearing function, 2) Buys services and sales products, 3) Performs function of direction and speculation, 4) Supplier of capital and manager intervening between labourer and customer, 5) An Economic agent uniting

factors of production and creating values by employing them, 6) Different from capitalist, the one who is coordinator and supervisor and agent of production.

- 2) **For Neo-Classical School of Economics** : Entrepreneur is one 1) Who coordinates the functions of production, 2) An adventurer, risk bearer, coordinator and organizer, 3) Pioneer and captain of industry, 4) Risk taker, 5) Decision maker, active factor of production, forecaster of demand,
- 3) **For Modern School of Economics** : Entrepreneur is one 1) Who is a bearer of responsibility and consequences of decision making under uncertainty, 2) Seeking investment and production opportunities, 3) Risk taker and decision maker, 4) Risk bearer, innovator, initiator of activities to generate profit by production and distribution, 5) (with religious consideration) One with a set of attitude for acquisition of money, 6) Seeking opportunities to create something new, i. e. creativity, 7) Active and enthusiastic participant, 8) Possessor of skill to build organization, 9) With possessing creative ideas of producing consumer's goods, 10) The introducer of new ideas, providing economic leadership, problem solver leading to economic development.
- 4) **For Contemporary School of Economics** : Entrepreneur is one with 1) Initiating economic transition with socio-cultural approach, 2) Performs the function of 'gap-filling', 'input-completing activity', 3) Performing multi-dimensional functions related to manufacturing, 4) Dealing with combination of factors of production and situation difficult to create and easy to destroy, 5) Searching for change, responds to and exploits it, 6) Possessing drive for amass wealth, ability to lead and face uncertainties, 7) Doing things new and better ways with decision making under uncertainties.

In addition to what has been stated against Points No. 1 to 7, the following additional consideration have also been viewed by Contemporary Economists and by those who have contributed to the 'meaning and concept of Entrepreneur' recently: 8) Creative problem solver, 9) Entrepreneurship depends on four factors, limitations structure, opportunities structure, demand structure and labour structure, 10) Exploits change as an opportunity for different businesses, an opportunity for successful innovation, 11) An activity generated by family background experience, an organizational phenomenon coordinating individual efforts, 12) Achievement orientation, those with high

achievement not influenced by money reward i. e. profit, whereas those with low achievement are influenced by profit, 13) The one who brings resources into combinations that make their value greater by introducing changes / innovations and a new order, 14) One driven by certain forces to obtain or attain something, to experiment, to accomplish, or to perhaps to escape the authority of others, 15) Appears as a threat, an aggressive competitor, a source of supply, and one who creates wealth by utilizing resources, reducing waste, and produces jobs others. 16) Entrepreneur is influenced by three factors, his attitude towards the occupation, the role expectations from the sanction groups and operational requirement of the job. 17) Entrepreneur is a bridge between innovation / science and market. 18) Entrepreneurs today are more adapter and imitators than true innovator.

The Researcher has tried to give a brief account of the views expressed by different Economists on term 'Entrepreneurship' and its conceptual evolution from Classical School of Economics till Contemporary School of Economics i. e. from Richard Cantillon till Peter Drucker and David McClelland, and also by those who have contributed to the 'meaning and concept of Entrepreneur' recently.

The Researcher in Chapter 10, on Theoretical Tenet, will try to arrive at some inferences, as to, what extent Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, covered under present research, satisfy the characteristics of the term 'Entrepreneurs' as viewed by different Economists belonging to different Schools of Economics, till recent period.

4.1.7 Classification of Entrepreneurs : ⁹⁵

The entrepreneurs in business are broadly classified according to (a) the types of business, (b) use of professional skill, (c) motivation, (d) growth and (e) stages of development.

Clarence Danhof classifies entrepreneurs on the basis of stage of economic development, some others have classified on the basis of their functions and characteristics. The former reflects the role played by the entrepreneurs in the economic development, and the later reflects the degree of their involvement.

The Researcher has tried to accommodate her Respondents from the broad range of entrepreneurs, according to types of entrepreneur.

- 1) According to the **types of business** : Service entrepreneurs.
- 2) According to **use of technology** : Non-technical entrepreneur.
- 3) According to **motivation** : Induced entrepreneur.
- 4) According to **the growth** : Lifestyle entrepreneur
- 5) According to the **stages of development** : First generation entrepreneur.
- 6) According to **area** : Urban entrepreneur.
- 7) According to **gender and age** : Women entrepreneurs, young and middle-aged entrepreneurs.
- 8) others or **unclassified**: Non-professional entrepreneurs, non-skilled entrepreneurs.

Another way of classifying the entrepreneurs is as follows :⁹⁶

Fabian Entrepreneurs characterized by great caution and scepticism in practicing any change.

1. **Drone Entrepreneurship** is characterized by a refusal to adopt and use opportunities to make change in production.
2. **Aspiring Entrepreneurs** dream of starting a business, yet not made the leap from their current employment into to the uncertainty of start-up.
3. **Lifestyle Entrepreneurship** who develop enterprise to fit in the circumstances and their lifestyle.
4. **Growth Entrepreneurs** have both desire and ability to grow as fast as large as possible.
5. **Opportunist Entrepreneurs** are those who grabbed an opportunity which has come in their way.
6. **E-entrepreneur** comes in many modes, young, ambitious, older and corporate based, international and risk taking. He is mostly concerned with "click-through schemes and capturing eye-balls"
7. **Business Entrepreneurs** create business to materialize their ideas about new product or service into reality.

8. **Trading Entrepreneurs** undertake trading activities both in domestic trade and overseas trade , identifying potential markets, stimulates demand.
9. **Industrial Entrepreneurs** are essentially a manufacturer identifying existing and potential needs of the customers.
10. **Corporate entrepreneurs** demonstrates innovative skills in organizing and managing, planning and development of a corporate undertaking.
11. **Agricultural Entrepreneurs** undertaking activities related to raising and marketing of crops, fertilizers and other inputs.

4.1.8 Theories of Entrepreneurship and Entrepreneurial Motivation :

Since the subject matter of the present Thesis is not on meaning and concept of Entrepreneurship and Entrepreneurial Motivation, the Researcher, for the sake of convenience of Reader, prefers to make a mention of Theories of Entrepreneurship and Entrepreneurial Motivation. This will help the interested Reader to go through the original theories in details.

Economic Theory, Sociological Theory, Psychological Theory and Entrepreneur Innovation Theory, High Achievement Theory, Acquired Needs Theory (Motivation Theory) are the different theories giving meaning and explanation of the concept of the term 'Entrepreneurship'.⁹⁷

According to Economic Theory, Entrepreneurship and economic growth take place when economic conditions are favourable. Economic incentives are the main motivating factors for entrepreneurial activities such as taxation policy, sources of finance and raw material, infrastructure available, investment and marketing opportunities, access to information about market condition, technology, etc.

According to Sociological Theory, Entrepreneurship is likely to get boost in a particular social culture, social values, religious belief, customs, influence of taboos, etc. The entrepreneur is a role performer according to role expectations by the society.

According to Psychological Theory, Entrepreneur gets the boost when society has sufficient supply of individuals with necessary psychological characteristics, which include need for high achievement, a vision or a foresight, ability to face opposition. These characteristics are formed during upbringing of individual which stress on standard of excellence, self-reliance and low father domination.

According to Entrepreneur Innovation Theory (by Joseph Schumpeter), entrepreneur is innovative, creative and has foresight to introduce new product, new method of production, opens new market, new source of raw material, new organizational system.

According to High Achievement Theory (by McClelland), McClelland identifies two characteristics of entrepreneurship (a) doing things in new and better way and (b) decision making under uncertainty. They are not influenced by money or external incentives. Profit for them is a measure of success and competency.

According to Acquired Needs Theory (Motivation Theory by McClelland) a person has three types of needs at any given point of time such as need for achievement (get success with one's own efforts), need for power (to dominate, influence others) and need for affiliation (maintain friendly relations with others). Need for achievement (get success with one's own efforts) is the highest need for the entrepreneurs.

People with achievement motives are motivated by standards of excellence, delineated role and responsibilities, and concrete feedback. Those with affiliation motives are motivated when they can accomplish things with people they know and trust. The power motive is activated when people are allowed to have an impact, impress or beat competitors. ⁹⁸

After going through, in brief, the views expressed by different Economists from different Schools of Economics on the concept of Entrepreneurs and Entrepreneurship, and Theories on Entrepreneurship and Entrepreneurial Motivation, the Researcher states in conclusion that :

Entrepreneurship is the method for bridging the gap between science and marketplace via entrepreneurship. Many entrepreneurs have a difficult time bridging this gap and creating new ventures. They may lack managerial skills, marketing capability, or financial resources. Their inventions are often unrealistic, requiring significant modifications to be marketable. In addition, entrepreneurs frequently do not know how to interface with all the necessary entities, such as banks, suppliers, customers, venture capitalists, distributors, and advertising agencies.

Yet, in spite of all these difficulties, entrepreneurship is presently the most effective method for bridging the gap between science and marketplace, creating new

enterprises, and bringing new products and services to the market. These entrepreneurial activities significantly affect the economy of an area by building the economic base and providing jobs. In some areas, entrepreneurship accounts for the majority of new products and net new employment. Given its impact on both, the overall economy and the employment of an area, it is surprising that entrepreneurship has not become even more of a focal point in economic development. (Desai, 2010, PP. 201 to 206)

Section 2

4.2 Constraints Faced by Women Entrepreneur while Entering into and Carrying Out Business.

Women owned and run businesses are highly increasing in the Economies of almost all Countries. The hidden entrepreneurial potentials of women have been gradually changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to enter into business ventures.⁹⁹ ‘Women Entrepreneur’ is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial woman, who is capable of contributing values in both family and social life.¹⁰⁰ With the advent of media, women are made aware of their own traits, rights and also the work situations. The glass ceilings are shattered and women are found indulged in every line of business from *pappad* to power cables.¹⁰¹ The challenges and opportunities provided to the women of digital era are growing rapidly, and that the job seekers are turning into job creators.¹⁰² They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of economic participation.

4.2.1 Common Problems / Constraints Faced by Indian Women Entrepreneurs:

In India, although women constitute the majority of the total population, the entrepreneurial world is still male dominated one. Women in advanced Nations are recognized and are more prominent in the business world. Whereas, Indian Women Entrepreneurs are facing some major problems / constraints. In the light some of these problems / constraints, the Research tries to elaborate some of the unique characteristics of Indian Women Entrepreneurs.

1) Lack of confidence : In general, women lack confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneurial growth. However, to a certain extent, this situation is now changing with respect to Indian women. Society is now ready to accept the change and increase the rate of growth in entrepreneurship among women.

2) Existence of socio-cultural barriers : Women's family obligations and personal obligations are sometimes a great barrier for succeeding in business career. Only a few women are able to manage both, home and business efficiently, devoting enough time to perform all their responsibilities on priority.

3) Existence of market-oriented risks : Stiff competition in the market and lack of mobility of women make the dependence of Women Entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their products popular. They are not fully aware of the changing market conditions / requirements and, hence, cannot effectively utilize the services of media and internet.

4) Lack of motivational factors : Self-motivation can be realized through a mind set for a successful business, attitude to take-up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are, family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

5) Lack of knowledge in Business Administration : Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good Business network.

6) Lack of awareness about the availability of financial assistance :

Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every Woman Entrepreneur may not be aware such assistance provided by the institutions. The sincere efforts taken by Government and NGOs for development of Women Entrepreneurship many times do not reach the entrepreneurs in rural and backward areas. They are deprived of such schemes and facilities.

7) No Exposure to the training programmes : Training programmes and workshops, based on duration, skill and the purpose of the training programme, for every type of entrepreneurs, are available through the Social and Welfare Associations. Such programmes are really useful to new, rural and young Women Entrepreneurs, who want to set-up a Small and Medium Scale Unit on their own.

8) No dynamic approach for identifying the available resources : Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations, institutions, and the schemes from the Government side, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets, mankind or business volunteers.

These are some of the common problems faced by Women Entrepreneurs in India. On this background, the Researcher, in Chapter 8, on Analysis of Role-Conflict, Pull, Push and Constraint Factors and SWOT analysis and in Chapter 9, on Summary and Observations, will try to arrive at some inferences, as to, what are the problems faced by the Women Entrepreneurs running home-based occupation in Non-professional Unorganised Informal Services Sector, in particular.

As against whatever has been stated, herein above, as problems / constraints / characteristics of Women Entrepreneurs in India, the educated women in India do not want to limit their lives in the four walls of the house. They demand equal respect from their partners, parental and in-laws family members. However, Indian women have to go a long way to achieve equal rights and position, because traditions are deep rooted in Indian society. Despite all the social hurdles, many women have become successful in their works. These successful women have made name and wealth for themselves with their hard work, diligence, competence and will power.

Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business, rather than dependent on wage

employment outlets. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector.

A desirable environment is necessary for every woman to inculcate entrepreneurial values involved in business dealings. The new business opportunities, that are recently approaching for Women Entrepreneurs, are in the field such as Research and Development, Eco-Friendly Technology, Bio-Technology, IT-Enabled Enterprise, Event Management, Tourism Industry, Tele-Communication, Plastic Material, Mineral Water, Vermin Culture, Sericulture, Floriculture, Herbal and Health Care, and Food, Fruits and Vegetable Processing.^{103 (a)}

Empowering Women Entrepreneurs is essential for achieving the goals of sustained economic growth and development. It is believed in that the economic status of women is considered as an indicator of state of acceptance of women in the society.^{103 (b)} It is, therefore, essential to eradicate the bottlenecks coming in the way of their socio-economic growth and, thereby, ensure full participation of women in the economic activities in general, and business in particular. However, it is to be noted that development of Women Entrepreneurship depends on economic, social, religious, cultural and psychological factors, and, hence, development of Women Entrepreneurship is multidimensional in nature. Development of Women Entrepreneurship is necessary for socio-economic development through industrialization. This will help to resolve the economic, social and cultural problems faced by women. This is revealed through the constraints faced by Women Entrepreneurs, as referred to above. For entrepreneurial development among women, it is necessary to arrange training programmes, trade fairs and exhibitions, facilitating, thereby, effective and productive use of human / women resources for economic growth and development in general, and further to explore more remunerative business opportunities and to arrive at the expected results of the business, in particular.

Henceforth, promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development. Let us try to eliminate all forms of gender discrimination and thus **allow ‘women’ to be an entrepreneur at par with ‘men’**.

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Annexure to Chapter 4

Annexure 1

The Researchers tries to brief the Readers with the following glaring examples of some of the successful Women Entrepreneurs in India.

1 Priyanka Malhotra ¹⁰⁴

Qualifications	Graduation in Printing and Publishing and M.Sc. in Media and Communication
Sector	Service
Name of Organization	Cyber Café Business
Position	Owner
Activities	Encouraged young Women to enter into Video Cyber Café Parlor

2 Bhawana Kakkar ¹⁰⁵

Qualifications	Graduate in Printing and Art and Post Graduation in Art History
Sector	Service
Name of Organization	Art Gallery
Position	Owner
Activities	Publishing Magazine, 'Take-Simple Black'. Experienced in Fashion Designing.

3 Manju Bharatram ¹⁰⁶

Qualifications	Only School education
Sector	Service
Name of Organization	N. A
Position	Social Worker
Activities	Social Entrepreneur

4 Rajashree Birla ¹⁰⁷

Qualifications	N. A.
Sector	Service
Name of Organization	Aditya Birla Service Centre

Position	Chairperson . Looking after Rural Development Cell of Grasim, Hindalco, Aditya Birla, Indo-Gulf and Ulta Tech.
Activities	Community development in rural area around Birla Group of Plants.

5 Shruti ¹⁰⁸

Qualifications	B.Sc. Chemistry
Sector	Service
Name of Organization	Hotel Business
Position	Owner
Activities	Worked with Merrill Lynch

6 Lalita Gupte ¹⁰⁹

Qualifications	Master Degree in Management Studies
Sector	Service
Name of Organization	ICICI Bank. With the Bank since 1971
Position	Managing Director
Activities	Banking Business. Support from family made her to pursue her activities.

7 Ms. Kalpana Morparia ¹¹⁰

Qualifications	Graduate in Law
Sector	Service
Name of Organization	ICICI Bank . With Bank since 1975
Position	Joint Managing Director
Activities	Senior Legal Advisor since 1996, General Manager & Executives Director since 1999. Won the Indian merchants' Chamber's Award

8 Neelam Dhawan ¹¹¹

Qualifications	Graduate
Sector	Service
Name of Organization	Microsoft India
Position	Managing Director
Activities	Pioneer in I. T. Sector. With I. T. Sector for last 20 years. Worked with HP. IBM. HCL.

9 Indra Nooyi ¹¹²

Qualifications	Graduate
Sector	Manufacturing
Name of Organization	Pepsi Co. Food and Beverage Co.
Position	Chief Executive Officer (CEO) since 2006.
Activities	With the Organization since 1994. Restructuring of organization, Dealing with mergers with Tricon, Quaker Oats Co. and Gatorade. Maintained the Moto 'Performance with Purpose'. Concerned with Global Climatic and Environmental Changes. Named as CEO of Global Supply Chain Leaders Group.

10 Dr. Kiran Mazumdar - Shaw ¹¹³

Qualifications	Graduate from Bangalore. Bio-Technology
Sector	Manufacturing . Extract an enzyme from Papaya.
Name of Organization	Biocon Ltd
Position	Chairperson and Managing Director
Activities	With biggest Bio-Pharmaceutical Firm.

11 Anu Aga ¹¹⁴

Qualifications	N. A.
Sector	Manufacturing
Name of Organization	Thermax Engineering.
Position	Chairperson till 2004.
Activities	Initially Director of HRD. Hired Services of Consultants from abroad for restructuring the organization. Now busy with social activities since 2010. Bombay Management Association Awarded Management Women Achiever of the year 2004. Awarded by Govt. of India 'Padmashri' for social work in 2010.

12 Sulajja Firodia Motwani ¹¹⁵

Qualifications	Graduate and MBA.
Sector	Manufacturing
Name of Organization	Kinetic Engineering
Position	Joint Managing Director and In-Charge of Company's business development
Activities	Worked with BARRA, an Investment Analytic Company before

	joining Kinetic Engineering. Expansion of Company from Moped to Motorcycle, a complete range of two wheelers during her regime.
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13 Simone Tata ¹¹⁶

Qualifications	N. A.
Sector	Manufacturing
Name of Organization	Lakme, a subsidiary of Tata oil Mills Co.
Position	Chairperson till 1996, till it is sold to Hindustan Liver Limited. Created 'Trent' thereafter
Activities	Known as Cosmetic Czarina of India. Busy with company affairs.

14 Vidya Manohar Chhabria ¹¹⁷

Qualifications	N. A.
Sector	Manufacturing.
Name of Organization	Jambo Group, Consumer Electronic and Tyres and Tubes, brewing and distillation, Chemicals, machinery,.
Position	Chairperson.
Activities	Interested in developing Jumbo as Global Entity. Ranked 38 th Powerful Women by Fortune Magazine in 2003.

15 Priya Paul ¹¹⁸

Qualifications	Graduated in U. S.
Sector	Service
Name of Organization	Appiejay, a Park Hotels Chain of Boutique Hotels.
Position	Chairperson. Joined as Marketing Director since 1990.
Activities	Contribution to Hospitality Industry. Won the Awards, (1) The Federation of Hotels and Restaurants Association of India conferred on her Young Entrepreneur of the Year Award (1999-2000), (2) nominated for 'The Economic Times Awards' as the Businessperson of the Year (2002-2003), and (3) UK's Tatler Magazine rated The Park (Bangalore, India), a part of her Group, as one of the 101 st Best Hotel Worldwide in 2003.

16 Vinita Bali ¹¹⁹

Qualifications	N. A.
Sector	Manufacturing
Name of Organization	Britannia Industries
Position	Chief Executive since Nov. 2010
Activities	With Organization alone.

17 Chanda Kochhar ¹²⁰

Qualifications	N. A.
Sector	Service
Name of Organization	ICICI Bank
Position	Managing Director and Chief Executive.
Activities	With the organization. Quite optimistic and hence, trying to meet the requirement of changing role of Women in business in emerging market economy. Won the AIMA Managing India Award 2011, for Transformational Business Leader of the Year ¹²¹

18 Parvin Warsi ¹²²

Qualifications	N. A.
Sector	Manufacturing
Name of Organization	Family Business, 4 factories employing 1300 employees, with annual turnover 100 Million Pounds.
Position	Owner.
Activities	Basically Indian origin, migrated to U. K. from North India in 1975. Known as 'Samosa Queen'. Preparing food-items in U. K. Basically Samosa, Indian, Malaysian, Thai and Chinese Food-items. Supply to British Supermarkets. Declared as Richest Women in U. K.

19 Kamal Shankar Pardesi ¹²³

Qualifications	Illiterate. Originally from Faltan and now in Daund, Pune Dist. Maharashtra State.
Sector	Manufacturing. Initially started home-based business with the help of Self-help-group producing 3 to 4 types of spices- <i>masala</i> products a week, and now considered as one with considerably a large manufacturing unit in 'Professional Organized Formal Manufacturing

	Sector’.
Name of Organization	<i>Ambika Masala Udyog Sanstha</i> , employing 30 to 40 female workers, producing 30 to 35 quintal p.a.
Position	Owner.
Activities	Illiterate and hence, started her career as a daily wage farm worker. Now, Known as ‘Masala Queen’ Initially, started with home based occupation. Now <i>‘Ambika Masala Udyog Sanstha</i> , selling 32 types of <i>masala</i> product to Super Markets, Bug-Bazaar in Mumbai Pune and other Metro Cities. Selling products in Haryana State also. Realized the significance of Brand Name and Attractive Packaging. Now selling masala product under Brand Name ‘Ambika Masala’ . A Trend Setter for Women Entrepreneurs in Unorganised Informal Service / Manufacturing Sector. Recognized by Hon. Ex-President of India Mrs. Pratibha Patil, then Finance Minister and now Hon. President of India Pranav Mukharji and Hon. Chancellor of Germany Anjela Markel.

20 Mrs. Rashmi Bharti 124

Qualifications	Graduation in Mathematics. Settled in Kumaon, Tripuradevi village, Dist. Pithoragad (Utrakhanda).
Sector	Manufacturing handicraft product in Kumaon Village.
Name of Organization	Kumaon Earth Craft Self-reliant Cooperative. Employing local villagers, from 60 villages and 1100 families, avoiding, thereby, migration to other areas.
Position	Owner. Family Business with Husband.
Activities	Manufacturing Mats, Carpets, Blankets, Woolen Cloths, Soaps, Sindoor, Natural Colours. Mostly eco-friendly products from locally available resources. Won the Indian Merchant Chamber’s ‘Jamanalal Bajaj Award’. Her products obtained the ‘UNESCO Seal of Excellence’ , appreciated in ‘Ethical Fashion Show’ in Paris (France) and in ‘Ethical Fashion Forum’ and ‘Sustmeben Fashion Forum’ in London (U. K.). Government of India recognized and assured the quality of product by giving ‘Silk Mark’ and ‘Craft Mark’ , a Symbol of Quality to the products. The French film producer has recently prepared a documentary film on her, giving a world-wide publicity and recognition.

Leading Women Entrepreneurs at the Top of the World for the year 2011. :

21 Güler Sabanci ¹²⁵

Qualifications	N. A.
Sector	Manufacturing
Name of Organization	Abanci Group. One of Turkey's largest conglomerates,
Position	Chairperson since Nov. 2010.
Activities	Working with the organization

22 Ines Kolmsee. ¹²⁶

Qualifications	N. A.
Sector	Manufacturing
Name of Organization	SKW Stahl-Metallurgie, the German Specialty Chemicals Group,
Position	Chief Executive, since Nov. 2010.
Activities	With the organization.

This is the brief account of Women Entrepreneurs in India. They are recognized for their achievements in their respective field. These Women Entrepreneurs / Leaders are assertive, persuasive and willing to take risks. They managed to survive and proved successful in cut-throat competition with their hard work, diligence and perseverance. Efforts to learn quickly from abilities, their persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully, are the special characteristics of the Indian Women Entrepreneurs. Women Entrepreneurs from India are generating more wealth than the women in any part of the world. Much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in productive sector and service sectors for the development of the Nation.

The Researcher, however, brings to the notice of the Readers that this is the brief account of Women Entrepreneurs belonging to the Professional Organized Formal either Service Sector or Manufacturing Sector. This indicates that these Women Entrepreneurs have been noticed and well recognized at an Industry level, the National and International level.

This is, of course, is not the case with respect to the Women Entrepreneurs in Non-Professional Unorganized Informal Service Sector, in spite of the fact, that their contribution to the society and the economy, directly or indirectly, is of immense importance.

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105	<i>Ibid</i>	
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109	<i>Ibid.</i>	
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126	<i>Ibid.</i>	

Annexure 2

Brief Account of Women Entrepreneurs Associations :

This Annexure will help the Readers to get acquainted with Women Entrepreneurs Association, extending helping hand to the needy and aspiring Women Entrepreneurs. These associations extend help to Women Entrepreneurs right from inception to completion of the project, marketing, finance, technical and administrative guidance and counseling, if required. These organization conduct and arrange Seminars, Conference, Workshops and such other activities to invite active and ever increasing participation from Women Entrepreneurs in their own interest.

The Research, refers, herewith, to some of such organization actively contributing to the well being of Women Entrepreneurs.

Women Entrepreneurs' Associations In India :

(1) Federation of Indian Women Entrepreneurs (FIWE), India ¹²⁷

Established	1993
Nature of Organization	National Level. With membership of 15000 Individual or Institutional members. 60% from Small Scale Enterprises, 15% from Large Scale Enterprises, and remaining from Micro-Enterprises.
Activities	Entrepreneurial development among women, especially engaged in Small and Medium Scale Enterprises Sector. Involved in Industrial Research and Development, Skills Development, Net-working of Technical-know-how, Training. A common platform for women Entrepreneurs to express views and ideas and to be taken to the policy makers, i. e. Govt. Formation of Umbrella Group of Local Organizations. Activity of assembling and representing business associations and enterprises of all economic sectors.

(1) Woman Entrepreneurs Wing of NAYE ¹²⁸

Established	N. A.
Nature of Organization	The National Alliance of Young Entrepreneurs (NAYE)
Activities	Create unity among Women Entrepreneurs and encourages them to participate

	actively in the country's industrialization
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(2) Indian Council of Women Entrepreneurs ¹²⁹

Established in	New Delhi
Nature of Organization	National Level
Activities	The promotion of Women Entrepreneurship in the country.

(3) FICCI Ladies Organization (FLO) ¹³⁰

Nature of Organization	National Level.
Activities	Inspires women to take active part in business and other fields. It organizes meetings and discussions. It also recognizes women who have made a mark in the field of industry.

(4) National Commission On Self Employed Women in The Informal Sector ¹³¹

Nature of Organization	National Level.
Activities	Network of <i>Mahila Mandals</i> in India to obtain raw materials, credit and market assistance for Women Entrepreneurs, entrepreneurial training

(5) World Association of Women Entrepreneurs (WAWE) ¹³²

Nature of Organization	World Level
Activities	Organizes international conferences on Women Entrepreneurship. Bring together all women who are qualified to take-up an active and leading part in Employers Organizations along with their male colleagues.

(6) Associated Country Women of the World (ACWW) ¹³³ :

Nature of Organization	World Level, with 1 Cr membership from 60 Countries, especially, Rural Women Entrepreneurs.
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Activities	Provides a network through which member groups can support and help one another. Promotes Women Entrepreneurship in agriculture and rural industries.
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(7) Self-Employed Women's Association (SEWA) of Ahmadabad

(Gujrath) ¹³⁴

Nature of Organization	A State Level Organization
Activities	Promotes Women Entrepreneurship

(8) Association of Women Entrepreneurs of Karnataka (AWAKE)

(Karnatak) ¹³⁵

Nature of Organization	A State Level Organization
Activities	Promotes Women Entrepreneurship

(9) Women Entrepreneurship Promotional Association, Guindy, Chennai

(Tamil Nadu) ¹³⁶

Nature of Organization	A State Level Organization
Activities	Promotes Women Entrepreneurship

(10) Women Entrepreneurs Association of Tamilnadu (WEAT), Tiruchirapalli

¹³⁷ :

Nature of Organization	A State Level Organization, established in 2006.
Activities	Promotes Entrepreneurship from among grass root level Women and help to expand the scale of operation for existing one.

(11) Association of Lady Entrepreneurs of Andhra Pradesh, India (ALEAP)

(Andhra Pradesh) ¹³⁸

Nature of Organization	A State Level Organization, established in 1993.
Activities	Promotes and develops Entrepreneurship among Women. Bring together Women Entrepreneurs, trying to help each other and work in collaboration for welfare maximization.

13) Malaysian Association of Indian Women Entrepreneurs and Professionals (WiE) ¹³⁹

Nature of Organization	National Level, established in Sept 2007.
Activities	Representing committed business women. Provides solution to problems of women business community.

14) Institute of Marketing Management (IMM), New Delhi ¹⁴⁰

Nature of Organization	National Level, New Delhi
Activities	Every year confers awards on most outstanding Women Entrepreneur in the country

Entrepreneurs' Associations In Maharashtra :

1) Maharashtra Chamber of Commerce, Industry and Agriculture (MACCIA) ¹⁴¹

Nature of Organization	State Level. Apex Chamber of the State
Activities	Encourages the development of entrepreneurship in general and among women in particular.

2) Women Entrepreneurs / Industrialists Association of Maharashtra (WIMA) ¹⁴²

Nature of Organization	State Level, established in 1986.
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Activities	Provides employment opportunities to women. Encourages Women Entrepreneurship. Conducts lectures, on its foundation day, on business opportunities for Women Entrepreneurs.
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Women Entrepreneurs' Associations Abroad :

(1) Association of Home-Based Women Entrepreneurs (HBWE) U. K. ¹⁴³

Nature of Organization	National Level in U. k.
Activities	Association of home-based Women Entrepreneurs. Focusing on business related programmes, issues, professional growth. Programmes related to the needs and interests of women business owners. Provides an opportunity to learn from business experts, advisers and fellow business owners Hosts Educational Workshops, Small Business Week Seminars. Meets on every 2 nd Tuesday of every Month. Invites members and non-members to visit of Monthly meetings

(2) British Association of Women Entrepreneurs (BAWE) ¹⁴⁴

Nature of Organization	National Level in U. k.
Activities	British Association of Women Entrepreneurs. Network designing for Women Entrepreneurs who are interested in developing globally recognized, sustainable and profitable business. Interested in including corporate members too. It offers (1) exclusive access to the private member to create discussions, create groups, look for strategic business partners and voice opinions and gain feedback from a network of people with a shared vision, (2) a group that will challenge and support Business Women, (3) automatic membership to the Les Femmes Chefs d'Entreprises Mondiales (FCEM) World Association of Women Entrepreneurs, (4) a network focused on optimizing business, (5) a place to promote business success, business opportunities, (6) Holding / Arranging Regional, National and International Conferences.(7) Training and Development Programmes, via, British Association of Women Entrepreneurs' 'Aspiration' Programme. (8) a place to lobby.

(3) Alberta Women Entrepreneurs (AWE) (U.K.) ¹⁴⁵

Nature of Organization	Not-for-profit' organization in Alberta, U. K.
Activities	Supports women in business through business advising, business skills development, financing, hiring a Loan Programme Manager in Calgary Office, Manitoba's Entrepreneurship Centre of Excellence providing 'e-Training' for Business Development to those who are starting or building their businesses, designs and provides course modules that will assist entrepreneurs in gaining an understanding of the importance of business planning,

(4) Women Entrepreneurs Access Key Contracts (Canada) ¹⁴⁶

Nature of Organization	National Level, in Canada
Activities	WEI partners, including Women's Enterprise Centre, British Columbia, Alberta Women Entrepreneurs, Women Entrepreneurs of Saskatchewan, and Women's Enterprise Centre, Manitoba, provide WEConnect certification and learning opportunities in their regions of Western Canada through the Access to Supply Chains Programme for Women Entrepreneurs.

(5) The National Association of Women Business Owners (NAWBO) (USA) ¹⁴⁷

Nature of Organization	National Level, in Washington D.C., U. S. A., established in Dec. 1974
Activities	Provides women-owned businesses with a resource for support and representation. Branches all across the United States. Began as a small group of Washington, D.C. Business women, started meeting in 1974, discussing mutual experiences, exchange information, and help develop business skills for group members. It aims at 1) to strengthen the wealth-creating capacity of members and promote economic development 2) to create innovative and effective changes in the business culture, 3) to build strategic alliance, coalition and affiliations, 4) to transform public policy and influence opinion makers, 5) assistance in gaining access to financial opportunities, offers special loans, discount prices on certain equipment and services, and other opportunities which may translate into

	substantial savings on the start-up costs of business, 6) provides educational experiences and leadership training, and sponsors a wide range of special conferences, workshops, seminars, and counselling services. It has established a strong political presence, emerging as a strong voice of advocacy for small women-owned businesses.
Affiliation	The NAWBO is the United States' representative in Les Femmes Chefs d'Entreprises Mondiales (FCEM), or The World Association of Women Entrepreneurs Branches in 33 Countries, representing almost 30,000 businesses, providing access to international business ideas and trends and provides networking opportunities throughout the world NAWBO is also affiliated with the Small Business Technology Coalition (SBTC) and with the Women Business Owners Corporation (WBOC), helps small women-owned businesses compete for Government contracts. The National Foundation for Women Business Owners (NFWBO) is a Non-profit Research and Leadership Development Foundation, established by NAWBO. This collects information about women-owned businesses and makes the information available to organizations around the Globe.

All these, referred to above, are some of the well known Women Entrepreneurs Associations / Organizations, both, from Indian origin and Foreign origin, contributing to the efforts and success of Women Entrepreneurs.

Women Entrepreneurs Associations and Net-work

Instead of giving information about such other Associations, the Researcher prefers to give the list of such other well known Women Entrepreneurs Associations / Organization and Networks, as follow :

Table No. 4.1 : Table showing Women Entrepreneurs Organizations / Associations Abroad

Sr. No	Name of Association / Organizations	Web-Site / Network
1	Atlantic Canada Opportunities Agency, Canada.	http://www.acoa.ca/e/media/press/press.shtml?ID=2924
2	Canadian Association of Women Executives and Entrepreneurs (CAWEE), Canada.	http://www.cawee.net/
3	RBC Royal Bank - Women	http://www.rbcroyalbank.com/sme/women/programs.ht

	Entrepreneurs, Canada.	ml
4	Women Inventors Project, Canada.	http://www.womenip.com/main.htm
5	The Women's Forum for the Economy and Society, France.	http://www.womens-forum.com
6	World Association of Women Entrepreneurs FCEM, Les Femmes Chefs d'Enterprise, France.	http://www.fcem.org/
7	Innovate Women in the Nordic and the Baltic Sea Countries, Sweden.	http://www.quin.biz/programme.htm
8	NUTEK (Women's Entrepreneurship Publication) Sweden	http://www w.nutek.se/sb/d/182/a/1158
9	Business and Professional Women International (BPW International) Geneva, Switzerland.	http://www.bpwintl.com/start.htm
10	Women's International Networking (W.I.N.), Switzerland.	http://www.winconference.net
11	British Association of Women Entrepreneurs, U.K.	http://www.bawe-uk.org
12	Commonwealth Business Council, London. U.K.	http://www.cbcbelink.org/
13	Lemelson-MIT Programme, Cambridge, MA. U. K.	http://web.mit.edu/invent/invent-main.html
14	Centre for International Private Enterprise (CIPE). Washington, D.C. U.S.A.	http://www.cipe.org
15	Community Capital Development, Washington. U.S.A.	http://www.seattleccd.com/
16	International Women's Tribune Centre (IWTC), U.S.A.	http://www.iwtc.org
17	Global Women's Business Network, Washington. U.S.A.	http://www.globewomen.com
18	Organization of Women in International Trade (OWIT), Washington DC. U.S.A.	http://www.owit.org/
19	Women Igniting the Spirit of Entrepreneurship (WISE) Resources, New York, U.S.A.	http://whitman.syr.edu/eee/wise/Resources.html
20	Women's Technology Cluster, U.S.A.	http://www.wtc-sf.org

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131	<i>Ibid.</i>	4.15.
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134	<i>Ibid.</i>	4.16.
135	<i>Ibid.</i>	4.16.
136	www.charities in india. org/2008/12/association-of-women-entrepreneurs-of.html	
137	<i>Ibid.</i>	
138	Aleap.org	
139	www.wie.org.my/index. html	
140	Gupta (Dr.), C. B. and Srinivasan (Dr.) N. P.	<i>“Entrepreneurship Development in India”</i> , Sultan Chand and Sons, New Delhi, 2005, 4.16
141	Maccia.org.in	
142	Bali Anurup,	<i>“Women Entrepreneurs in Non-Traditional Industries / Business in Western Maharashtra”</i> , Thesis submitted for Ph. D. Degree to University of Pune, Dec. 1995.
143	www.hbwe.org	Association of Home-Based Women Entrepreneurs (HBWE).
144	www.bawe.uk.org	British Association of women Entrepreneurs (BAWE).
145	www.awebusiness.com	Alberta Women Entrepreneurs (AWE).
146	www.wecm.ca	Women Entrepreneurs Contacts (WEC).
147	www.awebusiness.com	The National Association of Women Business Owners (NAWBO).

Part II

Analysis of Data

Chapters	Particulars	Page No.
Chapter 5	Introduction to Home-based Occupation Run by Women Entrepreneurs.	191 to 210
Chapter 6	Individual, Family and Home-based Occupation / Business Background.	211 to 279
Chapter 7	Revenue Receipts, Cost and Cost-benefit Analysis.	280 to 359
Chapter 8	Analysis of Role-Conflict, Pull Factors, Push Factors and Constraint Factors and SWOT.	360 to 427
Chapter 9	Summary and observations.	428 to 522

Chapter 5

Brief Introduction to Home-based Occupations

Run by Women Entrepreneurs

INTRODUCTION

The home-based occupation in Non-professional Unorganized Informal Services, where women are self-employed as entrepreneurs, selected for the purpose of present study, are as follows :

- (1) Women Entrepreneurs running baby-sittings / *Palnagar* / Crèche.
(**Baby-Sitters**)
- (2) Women Entrepreneurs providing investment agency services.
(**Investment Agents**)
- (3) Women Entrepreneurs giving private tuitions.
(**Tuition Teachers**)
- (4) Women Entrepreneurs preparing food items / eatables
(**Food Cooks / Caterers / Preparatory**)
- (5) Women Entrepreneurs rendering beauty related services to women
(**Beauticians**)

Varied types of home-based occupations run by Women Entrepreneurs in Non-professional Unorganised Informal Service Sector, those referred to above, are **Non-comparable** by their very types and nature. However certain common variables and parameters are considered by the Researcher to establish the Significance and Prospects of these Women Entrepreneurs running such home-based occupations, as envisaged in research problem in Chapter 2 against Point No.2.2 and, thereby, establish the Objectives and Hypotheses of the Research.

Since no such research seems to have been carried out, so far, on the Significance and Prospects of Women Self-employment or Women Entrepreneurs running home-based occupation in this Non-professional Unorganized Informal Service Sector, the Researcher has decided to concentrate on research on this subject.

The Researcher, thereby, will provide a unique contribution to the field of academic literature.

There are “n” number of Women Entrepreneurs running different types of home-based occupations. The Researcher has selected only 5 home-based services mentioned, herein above, because

1. They are heterogeneous and, hence, provide rather wider perspective.
2. These five home-based occupations, are in great and constant demand in different areas that she has visited. These services keep the members of the society tension free, while they are performing work-role and, partially meet their domestic requirements.
3. And, also because, these particular services rendered by Women Entrepreneurs are now required quite often on account of changing socio-economic conditions in Indian Economy arising out of economic transition.

For the convenience of the Reader the Researcher prefers to give brief account of these services.

5.1 Women Entrepreneurs Running Baby-Sittings / *Palnagar* / Crèche (Baby-Sitters)

5.1.1. Introduction :

This is the first type of home-based occupation from Non-professional Unorganized Informal Service Sector under research, viz. Baby-Sittings, a service rendered by Women Entrepreneurs only.

5.1.2 Meaning of “Baby-Sitter”:

The term "baby-sit" (from "baby" plus the agent form of "sit") first appeared in 1937, and its short-form "sitter" is attested from 1943. The use of the word "sit" to abbreviate "to baby-sit" is recorded from 1800. The term may have originated from the action of the care-taker "sitting on" the baby in one room, while the parents were entertaining or busy in another.¹

5.1.3 International Variations in Definitions on Baby-Sittings :

In British English, the term refers only to caring for a child for a few hours of a day, on an informal basis, and usually in the evening, when the child is asleep for most of the time, which would be described as child minding in British English.²

In American English, the term can include caring for a child for the whole or most of the day, and on a regular or more formal basis. In the United States, the term is sometimes used when one parent is at home and the other, who would normally be expected to remain present, is not present and not available at home.³

There is no doubt that Baby-Sittings, as an occupation, requires skills in creativity, adventure, and play. Good Baby-Sitters are safety conscious and take extra precautions to make sure that the children are safe from accidents. Baby-Sitters always maintain household safety, child safety, personal safety, toy safety and outdoor safety to protect a child.

In India a Baby-Sitter is known as an *ayah* or *aya*, a person hired on a long term contract basis to look after a child regardless of the presence of the parents.

5.1.4 Expectations from good Baby-Sitters :

Baby-Sittings is the practice of temporarily caring for a child on behalf of child's parents. It is commonly performed for extra money. At the same time, when parents get this paid service, parents look into and insist on certain qualities in a good Baby-Sitter. She should have good health, dependable and responsible, love little children, self-confident, matured, good manners, knowledgeable about children, have business-like attitude, adaptable, and safety conscious.

A Baby-Sitters having qualities, mentioned herein above, will always be in demand. While knowing these characteristics, as expected from Baby-Sitters, the Researcher has tried to analyze some facts and figures about the Baby-Sittings as an occupation run by the Women Entrepreneurs and analyze to what extent these qualities and expectations, as stated herein above, are observed.

5.2 Women Entrepreneurs Providing Investment Agency Services (Investment Agents)

5.2.1. Introduction

This is the second type of home-based occupation from Non-professional Un-Organized Informal Service Sector, viz. Investment Agency Services, the services rendered by Women Entrepreneurs as Investment Agents. The Investment Agency covers the activities such as working as liaison between the individual savers / Investors, and Financial Institution, collect money from investors to be invested in Financial Institutions, encourage savers to invest in certain financial assets, like, small saving scheme, post office documents, and if required, guidance to and counseling of investors for investments in other different options and alternatives open.

This type of investment related service does not require any professional knowledge and skills. General and primary information about investment alternatives available from different Investment Institutions may help the Women Entrepreneur to carry out an occupation.

The Researcher has covered the Women Entrepreneurs in investment agency service involved in rendering services for investment in L.I.C., G. I. C. , Post Offices, P. P. F., Commercial Banks, Unit Trusts of India and other Non-Banking Financial Institutions and further investment in the form of Small Savings, Recurring Deposits, Fixed Deposits, N. S. Cs , N.S.S., P.P.F. and different plans of LIC and GIC.

5.2.2 The Concept of an Agent :

‘The Investment Agent’ is one who invest money or capital on behalf of another. **‘Agent** is defined as an **actor** of the agency. **‘Agency’** is an **‘establishment’** where business is done for another. ⁴ Investment is defined as investing money or capital ⁵ Investment in another term means canalizing financial resources towards income yielding assets, may be real or financial and asset is anything which yields positive income.

1. An individual or a firm that places securities transactions for clients.
2. A person licensed by Financial Institutions to sell insurance policies.

3. A securities salesperson that represents a broker-dealer or issuer, when selling or trying to sell securities to the investing public.

5.2.3 Characteristics of Investment Agents :

- 1). An Investment Agent is a key player, as it establishes the two way communication between saver / investor and Financial Institution.
- 2). The markets are uncertain and an agent is either qualified or experienced enough to make out the profitable investment plan.
- 3). She / He offers the valuable services containing fund management, advisory services and bears the accountability of daily trading.
- 4). An Agent helps in making personal and commercial investments.
- 5). It is his / her prime responsibility to take care of the mutual profit, so as, to hold a long term association.
- 6). Various financial plans, currently available in the market, are sold by them.
- 7). They properly know that what to sell, why to sell, where to sell, whom to sell and most importantly when to sell.
- 8). He / She provides consultation without any extra charges.
- 9). Managing the portfolios, taking care of the returns, estimating the savings in advance, are some of his / her responsibilities.
- 10). Savers / Investors need to give him / her complete authorities to work as a proxy who looks after the online statements, have access to the requisite documents, fills the tax forms on investor's behalf and maintains periodical reports.

One way to deploy your money, is to make, directly, the online or offline cash or otherwise transaction in the financial market. Another way is to avail the services, at your door step, by hiring the services of an Agent. An Investment Agent is a link between the clients / investors / savers on the one hand and the company offering the investment plans / solution on the other. The investor has to choose the Agent wisely that can hold the accountability of your money / financial resources invested.

An Agent represents several insurance or financial companies. The Agent is independent from all the financial companies / institution, he or she represent and sells investment plans / policies and can, therefore, in theory, evaluate different insurance policies objectively. '**Independent Investment Agents**' pay all their own

expenses and keep their own records and earn their income from commissions on the policies they sell. The opposite of an Independent Agent is a ‘**Captive Agents**’, who works exclusively for and represent specific one company to which he / she belongs.⁶

Here, in the present research, the Researcher intends to cover only Women Entrepreneurs who act as ‘**Independent Investment Agents**’ between Investors / Savers and Financial Institution, thereby, facilitating investment channel to the savers / investors. Collection of money on the one hand and depositing it in Financial Institution on the other hand is the prime function / activity of these ‘**Independent Investment Agent**’.

5.3 Women Entrepreneurs Giving Private Tuitions (Tuitions Teachers)

5.3.1 Introduction :

This is the third type of home-based occupation run by the Women Entrepreneurs from Non-Professional Unorganized Informal Service Sector under research. Women Entrepreneurs (means at present Respondents), are Tuition Teachers giving tuitions, at her residence. These Women Entrepreneurs rendering these services are educated and have attained certain minimum level of education which is necessary for rendering the service under consideration.

5.3.2 Meaning of word “Tuitions” :

“**Tuitions**” means “ an action or business of teaching pupils”, **The ‘ Tuition Teacher’** is taken to mean ‘**Tutor**’, the one who is employed in the supervision and instruction of a youth.⁷ and “**The tuition fees**” means the amount of “money paid for instruction, the act of teaching and instructions”.

It is the universally accepted fact that every child is unique in itself. Every child has different skills, capacity and potentials. The same is applicable to every child's ability to learn at school. Some children can grasp school lessons faster as compared to other children. How a child performs in school, should not be compared to other children because each child has a different learning pace, capacity and potentials. Brilliant students would need tuitions to compete with other students who obtain good

grades, ranks and marks and enable them to keep their rank in school. At the same time, the average students would also need tuitions to strive hard in order not to fail in the class. This is the reason, why obtaining the facility of a home-based tuitions, can be considered as beneficial and essential to fast, average, and even slow learners, alike.

One more advantage of having a home-based tuitions is that it gives a good chance of reinforcing the topics, learned earlier in school. It also gives a good chance to clarify difficult topics and make it simpler to understand. With a home-based tuitions, it will be possible for a child to accelerate their learning process. Having your children attend home-based tuitions after school, will refrain them from doing unhealthy and unwarranted hobbies, or any other activities after school hours, such as, getting hooked to computer and different video games.

Another interesting thing about putting your children to home-based tuitions is that it will be one of the solution to the problems, that the school teachers have to face and deal simultaneously with large number of students, thereby, making it difficult to provide personal attention towards each student. Now-a-days, besides academic problems, the school teachers also have to deal with every child's different behavioral problems. This is not an easy task, because in a regular school, especially, when every teacher has to attend to a number of students in the class at a time. It is, therefore, rather difficult for every teacher to give adequate and sufficient attention to every single student. The end result of this scenario will be a poor performance and low grades for slow and average learners. With a home-based tuition, sufficient reinforcement on slow and average learners, is possible. Under such circumstances, the problems and difficulties faced by children, are corrected at an early stage, with early interventions both by parents and teachers. The overall confidence and performance of a child can be improved and developed through home-based tutoring. This is beneficial for the development of a child and also beneficial to every parent. Home-based tutoring can spare parents from worrying too much about, whether a child has received proper and quality education. Nothing compares to the comfort of having a peace of mind, knowing well, that a child's learning potentials are maximized and that a child is getting the proper and quality education that he / she deserves.

Tuitions Teacher's services are demanded by many students in Metro Cities, like Mumbai. The tuitions may be on any subject, topic, field, area of interests, academic and other than academic (non-academic), and one can make the teacher available for the same. The Researcher is highlighting in her studies, only on home-

based tuition given for academic purpose and that too Schools or Colleges going students in one or more subject / s related to the syllabus taught at all standards in Schools and College level.

Tuitions are classified into two types / categories ;

- 1) Coaching-class tuitions.
- 2) Home-based tuitions.

Coaching-class tuitions are more professional, well organized and managed, and is set to earn profit on commercial basis. The Researcher wants to focus on the second type of service i.e. home-based tuitions.

The Researcher defines, for the purpose of present research, the concept of home-based tuition, as Tuition Teacher is one who gives tuition to School or College going students in one or more subject/s at his / her (Tuition Teacher's) residence. The Researcher in her study, therefore, focuses only on those Women Entrepreneurs / the Respondents who have opted this home-based occupation rendering the services in terms of giving tuitions.

The basic features of home-based tuitions are, like :

- 1) The service is rendered, i. e. giving tuitions, at the residence of the Tuition Teacher, a Women Entrepreneur in present context.
- 2) The Tuition Teacher / Women Entrepreneur herself, is the pioneer of the occupation.
- 3) The Tuition Teacher / Women Entrepreneur is non-professional by character, while running an occupation.
- 4) The Tuition Teacher / Women Entrepreneur is educated having obtained higher education enabling her to give tuitions in one or more subjects.
- 5) The Tuition Teacher / Women Entrepreneur has not acquired / obtained any Professional Qualifications, Degree / Diploma / Training.
- 6) Apart from being a necessity, teaching is a liking and hobby for Tuition Teacher / Women Entrepreneur.

It was observed by the Researcher, that number of Tuition Teachers in Metro Cities, like Mumbai, is considerably large enough, and the features / characteristics mentioned, herein above, are common among them. The study is focused on these Women Entrepreneurs engaged in this service. Actually, they give tuitions at their residence. The Women Entrepreneurs engaged in this occupation, have accepted this Non-professional services of imparting instructions by way of tuitions, on their own, and because of their own liking. Teaching is an art and only interested educated women can render this services.

In a home-based tuitions, there are two types of Tuition Teachers.

- 1) Teacher giving tuition at one's own residence.
- 2) A Tuitions Teacher / Tutor attending at / visiting student's residence.

Fees paid for both the types of services are different. Generally, when Tuition Teacher / Tutor visits / attend student's residence, the fees are considerably higher. If student attends Tuition Teacher's / Tutor's, home, the fees are less. It is observed that, in the absence of any kind of tuition, students and parents develop some sort of complex, and, hence, students prefer to go for tuitions. It has now become a regular accepted practice among students to go for tuitions and, among parents, as an essential phenomenon.

For the purpose of present research the Researcher has considered the first type of home-based tuitions only i. e. Teachers giving tuitions at her residence.

The Researcher observed the following reasons among students for taking tuitions / attending tuitions :

- 1) In schools in Metro Cities, like Mumbai, medium of instruction is either English or Marathi or Hindi and illiteracy or less education among the parents compel them to send the child / students for tuitions.
- 2) Working parents prefer to send their children for tuitions.
- 3) In Mumbai, it is a regular accepted practice, as if a fashion, to send their children for tuitions, even if he / she is good in studies.

- 4) The Parents and students feel, that repetition in teaching, i.e. one at school and secondly in tuitions, is necessary for proper understanding of a topic and / or subject to a child.
- 5) Quite a large number of parents believe in that school teaching alone may not help to prepare their children for examination.
- 6) Some send children for tuitions to complete home work, as given in the school, besides additional studies.
- 7) Some parents are interested in maintaining consistency and regularity in studies, which cannot be maintained at home.
- 8) The Parents believe in that in a group, a child will study in a better way, than all alone, at home.
- 9) Above all the main reason in sending child to tuitions is that, teaching being an art in itself, parents may be unable to teach their child, even if, they are highly educated.
- 10) It is also noted that children prefer to study with Tuition Teacher may be sometimes out of compulsion, rather than with parents, hence, students prefer to go for tuitions.

The study of the Researcher focuses only on those Women Entrepreneurs who have accepted this home-based occupation, giving tuitions at her home / residence.

5.4 Women Entrepreneurs Preparing Food Items / Eatables (Food Cooks / Caterers / Preparatory)

5.4.1 Introduction :

The one, who caters the needs arising out of circumstances, events or otherwise, is known as **'Food Caterer' or 'Preparatory'** The one who prepares and serves the food items / eatables is generally known as **Food Caterer**. The one, who prepares food items / eatables is also known as **'Cook'**. Now-a-days catering has become a profession with or without professional qualification. **'Cook'** is the one whose occupation is the preparation of food items which are prepared and packed for sale so that they can be brought and presented at the table ⁸

Within the limits of present research, the Women Entrepreneurs preparing, supplying and serving food items / eatables domestically have been named as '**Food Caterer**'. These Women Entrepreneurs do not possess any professional qualification, Degree or Diploma. The occupation is run with the experience of cooking and preparing food items / eatables.

This is the fourth type of home-based occupation from Non-professional Unorganized Informal Service Sector under research. The Researcher wants to focus the home-based occupation, preparing and selling of food items / eatables at Respondent's residence. Women Entrepreneurs are less educated and do not possess any professional Catering Degree or Diploma, but are carrying out this occupation out of their own experience about preparation of food items / eatables.

In India, entry of women into business is a new phenomenon, in general, and entry of woman in this business, **Preparing Food Items / Eatables**, as entrepreneurs, traced out as an extension of their kitchen activities, in particular.

Preparing of food items / eatables, whether it is a small catering business or large one, it has always remained one of the most lucrative and profitable business. Some of the caterers have managed to start the catering business with quite low initial financial investment and are successful in earning as much as 66% of the profit. The secret of increased profitability remains in "accruals and deferrals" rather than day to day sale. However, it does not make the business complete, instead the cook has to be expert in preparation and also in its artistic presentation.⁹ Each catered event, Whether birth day party or breakfast in the morning or intimate candlelight dinner or company dinner party or wedding reception, is a new experience and challenge to Women Entrepreneurs, a Food Preparatory, who have knowledge and experience about food and its preparation.

The pre-requisites required to be developed by a Food Preparatory such as presentation of tasty dishes, planning, organization skills, efficiency, ability to deal with stress and flexibility. The Food Cook / Food Preparatory is further required to develop confidence, convincing and communicating skills, good salesmanship, ability to anticipate exigencies to deal with last minute change, affinity towards customers and, type of behaviour, expectations the nature of enjoyment of customers under different events. Development of these skills and qualities among Food Cooks / Food Preparatory will keep the business / occupation growing and "ever green".¹⁰

Home-based catering occupation has found its niche among two types of customers. One working couples, instead of working for hours in kitchen and spending time in preparing food, now place an order for readymade food items / eatables and provide sumptuous and unforgettable feasts to their guests and entertain the guest / invitees for an even of celebration. Another increasing number of working parents preferred to and afforded to celebrate Birth Days or Graduation Parties or any such other events of enjoyment and pleasure by hiring the services of Food Preparatory / Food Cooks. This attitude is developed among educated working couples and working parents since they do not have a sufficient time or the energy to do all the planning and staging of a memorable party. They compare the “opportunity cost” of sumptuous and unforgettable feasts and memorable party “against their money, energy and time”.¹¹

The Researcher has concentrated her study on home-based food items / eatables services of preparing and supplying / selling food items / eatables to the customers on demand. It includes daily Tiffin’s, occasional food demanded and anticipated demand for certain food items / eatables during festivals.

5.4.2 Services of Preparing and Supplying / Selling Food Items / Eatables : Concept

The home-made food items / eatables service concept was evolved to provide fresh, home style, nutritious and cost efficient meals and daily Tiffin services to all those who are too busy to make and unable to cook.

However, preparing food items / eatables and providing Tiffin services are the services with increasing demand, which requires stamina and ability to work under pressure and skill for maintaining excellent interpersonal relation. The success in the occupation greatly depend on Women Entrepreneurs’ their own business reputation with respect to the type and quality food items / eatables prepared and supplied by them. To build a good reputation in the business, Women Entrepreneurs should be willing and capable to work hard and, further, capable to work under pressure of time, quality and quantity. Such type of business is growing fast and becoming more popular among different social and income groups.¹² These are the peculiarities, characteristics, strategies or ideas and tips, considered to be

a key for the success of this service of preparing and supplying / selling food items / eatables under non-professional and unorganized home-based informal service sector.

Women Entrepreneurs in this occupation must be aggressive and not passive by nature, should be honest, with business logo, with an urge for satisfying the existing customer's demand according to their likes and dislikes, possessing sufficient knowledge of market conditions and extent of competition, excellent need-based customer service, essentially realistic in approach, supplying / selling quality food items / eatables prepared, positive attitude, presented in unique way.

The Researcher has considered only those women Respondents who are not attached with tie-up contracts to any big party or marriage halls but who give / render their service from residence which is Non-professional, Unorganized and Informal in nature.

5.5 Women Entrepreneurs Rendering Beauty Related Services to Women (Beauticians)

5.5.1 Introduction :

This is the fifth type of home-based occupation from Non-professional Unorganized Informal Service Sector under research. The Researcher is focusing a unique service, which is Non-professional, Unorganized and Unregistered, rendered by Beautician / Women Entrepreneur to female customers at customer's residence.

5.5.2 Meaning of 'Mobile Beauty Business' :

'Mobile Beauty Business', i.e. business of a Beautician, is experiencing a continuous rise in demand. The business of a Beautician is the need of the time because of socio-cultural changes and changes in the work culture. These changes ensure the growth of this business in due course of time. The term 'Beauty' is defined as 'that quality or combination of qualities which affords ken pleasure to the senses, especially, that of sight, whereas, the Beautician is a person who has taken-up the profession of enhancing the beauty of others.¹³

Starting a business of a Beautician also requires little start-up (push-up), tons of creativity and ingenuity. For a 'Mobile Beauty Business', i. e. business of a Beautician, 'advertising' is priceless because the Beautician herself visits regularly

the place of a customer in person. Of course, the Beauticians, besides her 'Catchy Image', should provide the facility of communication through Telephone and Mobile Number, and, if possible, Website, E-mail address too.

When any Women Entrepreneur is interested in starting the business of a Beautician, she should take into consideration the followings factors such as time you can devote to run a business, start-up capital to invest, place of service, need of staff to assist, if required.

Following are the pre-requisites to be considered by Beauticians / Women Entrepreneurs (herein after will be referred to as Beauticians) while starting beauty business : ¹⁴

1. Beautician should determine their prospective about starting-up business.
2. Beautician should understand, why they want to start the business ?
3. Beautician should select the business with more profit potentials.
4. Beautician should select the area of business which will give more job satisfaction.
5. Beautician should identify the types of beauty enterprise.
6. Beautician should carry out market analysis classifying customers demographically, psycho-graphically and behaviourally.
7. Beautician should be able to decide their target market.
8. Beautician should develop business plans, identifying how to allocate available resources, who are their customers, fees / rates for beauty services likely to be charged.
9. Beautician should design a Website or give e-mail address for communication.
10. Beautician should undergo advance training in beauty related services and establish themselves as an expert in the business.

Following are the further additional pre-requisites which every Beautician is expected to observe : ¹⁵

- Beauticians should be well dressed, cleaned and presentable.
- While at work, doing a job of beauty, Beauticians must wear apron, so that the hygiene will be maintained.
- Beauticians' nails should be cut and cleaned.
- Beautician should use mouth freshener.

- Beautician must use mask while doing the job.
- It has been said that Beautician's mood also affect client's mood. Involvement of Beauticians in the work / job, decide the customer's satisfaction.
- If possible Beauticians should play light music, arrange flower decorations, etc, to maintain pleasant atmosphere.

There are certain other paths, ways and means to enter into the business of a Beautician such as Reiki, Acupressure, where massage to client is given through points on different parts of body.

Women are beauty conscious, always look for improving upon their looks, and the Beauticians are there to come to their rescue. Stressful life style and unavoidable climatic conditions in Metro Cites, like Mumbai, have prioritized the role of the Beauticians. Self-confidence, self-esteem, everything depends lot on one's own appearance, even though it is said, that having a beautiful heart is everything over having a beautiful face.

The concept of beauty in India is now changing. The girl with the fairest complexion used to walk with CEO (Chief Executive Officer), used to be with the farmhouse, the luxury cars, the best jobs, the promotions, love affairs and, hence, used to be envy of others. Now, there has been a noticeable change. The attitude, intelligence, carriage, confidence, etc, and even dark skin compete with traditionally accepted concept of beauty, with fair-skin, long-hair, buxom damsel with doe eyes. Today, attitude and IQ (Intelligent Quotient) with sense of social appropriateness are more important than looks. Beauty ideals have changed to include multi-ethnicity. It is not all about looks. Our self-confidence, self-esteem, everything depends lot on our appearance. Among friends, colleagues, peers, clients, business executives, etc. a well-groomed appearance is enough to create a good impressive impression. ¹⁶

It is a fact that people seek beauty. They are constantly trying to improve upon their looks / appearance, what they have or try to give themselves a new look. In this modern era, one can get things just simply by looking good and presentable.

On this background, the Researcher is trying to focus on Beautician visiting the customer's residence for rendering beauty related services, i. e. Beautification. It is also important to note that all the beauty related services which are given in Parlors are also available / given to customers residence, either at customer's residence, or at

Respondent's residence In view of this, it is, therefore, expected that the Beauticians, while rendering beauty related service, must trained herself in beauty related jobs.

The Beauty Parlors are professionals in beauty services with an infrastructure in terms of the place of beautification, some non-portable machines, equipments and instruments, and other facilities with pleasant atmosphere.

Whereas, the Beautician, serving the client at client's residence, is using the mirror, the napkins, the place with bed or chair, electricity for machines used, from client's residence. This makes the differences in the rates charged / quoted by the two, Beauty Parlors and Beauticians. The rates charged by the Beauticians rendering beauty related services at client's residence are lower as compared to Beauty Parlors. Consequently, such type of beauty related services rendered by the Beautician, reduced overheads for Beauticians.

Beauticians may develop network marketing, especially, when they provide / render services at customer's residence. When they are invited to render services on special occasions, parties, get together of friends, family members and colleagues, Beauticians are in a position to establish acquaintances with their potential customers. Visiting customers in such gatherings / parties will help them to promote and decide the size, scope and extent of market for Beauticians. This kind of business always relies on the concept of "one man show"¹⁷

The services rendered by the Beautician at the residence of the customer makes the customers more comfortable and relaxed in their regular homely atmosphere.

On the background of this brief introduction of type and nature of these home-based occupations run by Women Entrepreneurs, the Researcher in the succeeding three Chapters will carry out the analysis and comparative view of different common variables / parameters considered to establish Significance, Prospects Objectives and Hypotheses.

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Chapter 6

Individual, Family and Business Background

INTRODUCTION

This Chapter deals with the analysis and comparative view of individual Respondent Women Entrepreneurs' information, information about the family and that of business / occupation background. For the sake of convenience of the Reader and proper understanding of the issues covered in this Chapter, this Chapter is divided into 5 Sections namely (1) **Section 1** deals with Individual information of the Respondent Women Entrepreneurs (2) **Section 2** deals with the information about family background, (3) **Section 3** deals with the general information about the home-based occupation run by the Women Entrepreneurs, (4) **Section 4** is devoted to information about the nature of market available to the home-based occupations and (5) **Section 5** related to the analysis of customer's reactions to the home-based services rendered by these Respondent Women Entrepreneurs. This analysis will help the Research to arrive at certain observations, inferences and conclusion establishing, thereby, Significance and Prospects of Women Entrepreneurs running home-based occupations and, further help to establish the Objectives and Hypotheses maintained for the purpose of present research.

Section 1

Analysis of Information about Individual Respondents

6.1 Entrepreneur : Information about Respondent Women Entrepreneurs :

The Researcher, in this Section, has focused on Respondent Women Entrepreneurs profile. It is important to study and analyze the characteristics of Respondent Women Entrepreneurs, which are reflected while running an occupation. The Researcher, in this Section, is going to analyze the characteristic features of Respondents such as age, types and size of residence, native place of

Respondents, academic qualifications, marital status, hours of work, leave schedule, number of years rendering the services, necessary factors and encouraging factors to start an enterprise.

6.1.1 Age of the Respondent :

The Researcher is of the opinion that the age of a Respondents is considered as important in starting an occupation. Nature of occupation, expectations of customers from Respondents, experience, maturity in occupation, all depends on age of a Respondents. The Researcher, therefore, has taken age as a factor responsible to start an enterprise.

Table No. 6.1 Table showing the distribution of Respondents according to **Age Group**:

Age group	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
21-25									4*	13.34
26-30			1*	03.33			1	03.34	3+3*	20.00
31-35			1**	03.33	3	10			3+3*	20.00
36-40	1	03.33	6	20.00	7	23.33	3	10.00	5+2**	23.33
41-45	2	06.67	2	06.67	10	33.33	7	23.33	3	10.00
46-50	8+1***	30.00	6+1***	23.33	4	13.34	9	30.00	3	10.00
51-55	8+1***	30.00	8+1***	30.00	3	10	4	13.33	0	0
56-60	4+2***	20.00	1+2***	10.00	1	3.34	4	13.33	1*	03.33
61-65	2	06.67			1	3.33				

66-70	1	03.33	1***	03.34	1	3.33	2	06.67		
Total	30	100.0	30	100	30	100	30	100	30	100
Min. Age	40		26		31		28		25	
Max. Age	68		70		68		69		59	
Avg. Age	53		48		53		49		35	
Resp. Below Avg.	15	50	10	33.33	12	40.00	13	36.67	16	40.00
Resp. Above Avg.	15	50	20	66.67	18	60.00	17	56.67	14	60.00

Unmarried * Divorcee ** Widow ***

Table No. 6.1 reveals that the most of the Respondents were belong to the middle age group between 36 years to 55 years of age, with a few Respondents falling beyond the said range of age. The average age of the Respondents was falling between 48 years and 53 years, with an exception of Respondents who were Beauticians for whom the average age was 35 years. Unmarried Respondents were falling below the age of 35 years and widows were falling above 45 years of age. The table further reveals that the majority of the Respondents were falling above the average, indicating that majority of Respondents were senior in age. This helps the Reader to read the Table in its proper perspective.

This further reveals, except that of Beauticians, most of Respondent Women Entrepreneurs were comparatively senior in age. Similarly, in home-based occupations run by Women Entrepreneurs such as, investment agency services, giving tuitions and beauty related services, at least a few Respondent Women Entrepreneurs were observed, who were quite young and with age between 25 to 28 years, whereas, with respect to other 2 home-based service, they were with age 36 years and more. Similarly, except with respect to Beauticians, where maximum age is 49 years, in the rest of other services it was 63 years and more.

It reveals that women below 35 years of age may not be free to start these occupations, may be because of household and family responsibilities, and, hence, the number of Respondent Women Entrepreneurs below the age of 35 years was comparatively much less. This perhaps may be the reason that they were free from their child-care responsibilities after 35 years of age, and, secondly, they seemed to be more confident in taking an enterprise independently, which includes decision making and experience. Women above age of 60 years of age and more, with a few exception, may not be interested in and may not be physically fit to and capable to start or continue any of these occupations and, hence, number Respondent above 60 years was much less..

6.1.2 Residential characteristics, the type of house :

The type of houses / residence / accommodation has been classified into two, owned housed and the rented house, the one where the Respondents were staying with family members.

It was observed in a Metro City, like Mumbai, that a flat owner can start any commercial and non-commercial activity at his / her residence, of course, with the prior permission of the society. The Respondents residing in rented house, start the occupations with the prior permission of the owner. Thus, majority of the Respondents revealed that they could offer to have their owned premise for running an occupation.

It is observed from the **Table No. 6.2**, with an exception of a few, majority of the Respondent Women Entrepreneurs stayed in and running home-based occupations in their owned Flats / Blocks. However, it is to be noted that number of Respondent Women Entrepreneurs staying in rented house was more in home-based occupations, preparing food items / eatables. It was because, the Respondents, in this home-based occupation, were not in a position to afford to have their own Flats / Blocks.

Table No. 6.2 The Table showing the distribution of Respondents according to **Type of House**

Type of House	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians.	%
Owned	26	86.67	22+ 1*+1** + 5*** =29	96.67	26	86.66	20	66.67	10+11 * +2* =23	76.67
Rented	04	13.33	0	0	04	13.34	10	33.33	7	23.33
Staff Quarter			1	03.33						
Total	30	100	30	100	30	100	30	100	30	100

Unmarried * Divorcee ** Widow ***

6.1.3 Area of accommodation / house :

It was observed that the Respondents were divided into three groups according to the area of the accommodation, where they were staying with their family members.

Table No. 6.3, reveals that, for majority of the Respondent Women Entrepreneurs, the area of accommodation was falling between 400 sq. ft. to 600 sq. ft, an area of 1 or 2 BHK (**B**ed Room, **H**all and **K**itchen), with an average area more than 450 sq. ft, with maximum of 746 sq. ft. It is for Baby-Sitters and Food Preparatory, the average area was comparatively less as compared to the Respondent Women Entrepreneurs in other home-based occupations. There were a few Respondent Women Entrepreneurs with minimum of 200 sq. ft. of area and a few others with more than 1000 sq. ft.

It further reveals that, the Respondent Women Entrepreneurs, possessing the area 400 sq. ft. or less, were facing the problem of space constraint, within

which they were required to accommodate the family and home-based occupation, putting limitation on the extent of size and scope of occupation.

Table No. 6.3 The Table showing the distribution of Respondents according to **Area of Accommodation** :

Area of Accommodation.	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
200-400	10	33.33	3	10.00	05.00	16.66	12	40	10	33.33
401-600	14	46.67	24	80.00	12.00	40	12	40	10	3.33
601-above	06	20.00	3	10.00	13.00	43.34	06	20	10	3.34
Total	30	100	30	100	30.00	100	30	100	30	100
Avg. Area										
Min. Area	220		275		220		110		175	
Max. Area	1100		1500		3000		1200		1250	
Avg. Area	491		563		746		449		500	
Resp. Below Avg.	15	50.00	19	63.33	18	60.00	12	40.00	20	66.67
Resp. Above Avg.	15	50.00	11	36.67	12	40.00	18	60.00	10	33.33

The area of place where the occupation was run, was an important criteria in deciding size of occupation, This was a deciding factor, whether the Respondent

Women Entrepreneurs were in a position to make available separate space for the occupation. And it was for most of the Respondent Women Entrepreneurs running these home-based occupations, both, the family and the occupation were housed in same area of residence. The Table reveals that majority of the Respondents were possessing the area of accommodation less than average, except those running preparing food items / eatables.

6.1.4 Native place of Respondents :

An attempt was also made to analyze the nativity of the Respondents with a view to establish who were showing more enterprising attitude, either natives of Mumbai or immigrants from elsewhere.

The Table No. 6.4 The Table showing the distribution of Respondents according to **Native Place** :

Native place	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians.	%
Mumbai Based	9	30.00	21	70.00	24	80.00	12	40.00	15+11 *+2**	93.34
Out of Mumbai	21	70.00	9	30.00	6	20.00	18	60.00	2	6.66
Total	30	100	30	100	30	100	30	100	30	100

Unmarried * Divorcee ** Widow ***

From Table No. 6.4, it was observed that with respect to home-based occupations such as investment agency services, giving tuitions and rendering beauty related services, most of the Respondents were Mumbai based, whereas, with respect to baby-sittings and preparing food items / eatables, the majority of Respondent Women Entrepreneurs were originally from outside Mumbai.

While analyzing the reasons for migration, it was observed that that majority of migrating Respondent Women Entrepreneurs, migrated after marriage and a few Respondent Women Entrepreneurs migrated on account of other

reason, either because these Respondents purchased a blocks in Mumbai or shifted to Mumbai to help their relatives staying in Mumbai.

The changing socio-economic-cultural scenario, in Metro Cities, like Mumbai, in recent years, was responsible to develop a sense of economic independence and consideration of social status among women, which made them to accept and run some home-based occupations in Non-professional Unorganized Informal Service Sector.

6.1.5 Academic qualification :

The Researcher feels it necessary to analyze the level of formal education of the Respondents. The level of education is considered, as symbolic and significant asset in building goodwill in an occupation. It not only helps in acquiring the knowledge, but exploring the opportunities of acquiring the non-traditional skills to be introduced in occupation over a period of time. It is known fact that knowledgeable Respondent Women Entrepreneurs through their internal strengths, provide fortitude and energy to evolve her into a self-reliant and confident entrepreneur.

The Table No. 6.5 The Table showing the distribution of Respondents according to Academic Qualification :

Acad. qual.	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians.	%
Less than SSC	3	10.00					5	16.67		
SSC	14	46.67	3+1**	13.34			14	46.67	3+2*+2**	23.33
HSC	9	30.00	1+3***	13.34	1	03.33	5	16.66	7+6*	43.33
Graduation	4	13.33	16+1** *	56.67	19	63.33	6	20.00	7+2*	30.00
Post Grad.			3+1*+1**	16.66	10	33.34			1*	03.34
Total	30	100	30	100	30	100	30	100	30	100

Unmarried * Divorcee ** Widow ***

Table No. 6.6 The Table showing the distribution of Respondents according to **Any other Additional Qualifications.**

Acad. qual.	Baby-Sitters	%t	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
B. Ed					06	20				
Add. Qualifications					16	53.33				
No Additional Qualifications					08	26.67				

Table No. 6.5 reveals that with respect to Respondent Women Entrepreneurs running baby-sittings, preparing food items / eatables and rendering beauty related services, majority of them i. e. 66% or more (20 or more than 20 out of 30) were possessing qualification S.S.C / H.S.C. whereas, those running occupations, such as, investment agency services and giving tuitions, majority of them 66% and more (20 or more out of 30) were graduate or post-graduates. For home-based occupations like, baby-sittings, preparing food items / eatables and rendering beauty related services, academic qualifications are not a basic consideration, whereas, for, investment agency services and giving tuitions, the academic qualifications are of major consideration which make the Respondents to start and continue the home-based occupations with more ease.

Table No. 6.6, also reveals that it was only with respect to Tuition Teachers that some of the Respondent Women Entrepreneurs were observed possessing some additional qualifications, either B. Ed. or some subject related qualifications. This additional qualifications, as reported by the Respondent Women Entrepreneurs, helped them to render the services more effectively.

6.1.6 Type of training :

Apart from academic qualifications, completing additional training courses used to help enrich not only the personality of an individual i. e, Respondent Women Entrepreneur, but also helps to add to skill, knowledge and technique in running the home-based occupation. However, it was observed that a few Respondents i. e. about 33% , running home-based occupations such as investment agency services and giving tuitions and almost all, except 2, from those rendering beauty related services have completed some additional training course, related to home-based occupations they were running. Whereas, not a single Respondent Woman Entrepreneur from baby-sittings and preparing food items / eatables, was found completing any home-based occupation related training course.

Table No. 6.7 The Table showing the distribution of Respondents according those completed **Training related to occupation**

Training	Baby-Sitters	%t	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Training taken			9	30.00	10	33.33			28	93.33
Training not taken	30	100	21	70	20	66.67	30	100	02	06.67
Total	30	100	30	100	30	100	30	100	30	100

(1) (Baby-Sitters) It was observed that not a single Respondent had undergone any type of special or specific training related to Baby-Sittings. It was expected that with the change in time and circumstances, the Respondents were expected to possess technical knowledge about running baby-sittings. Literature on this occupation, in fact, is readily available. There are many better ways and means of running the business more efficiently than those presently known to the Respondents. But not a single Respondent was found interested in going through the said literature and completing short term training courses. Such training has significance, in view of the important role Baby-Sitters used to play in child's life.

(2) (Investment Agents) This is an occupation where Respondent Investment Agents were required to get through short term elementary crash courses / training programmes to get acquainted with the system of agency functions and further to know the information about different investment schemes, policies, plans, nature of life risk covered, amount and rate premium of the policy, period of policy, maturity period, death claim, etc. The information about these and other benefits are provided by the Financial Institutions to the Investment Agents, who are working as representatives as Investment Agents on behalf of the said concerned Financial Institution. However, this short term training, imparted to the Investment Agents, is definitely different from the one, as required by Professionals. With the change in time, the Respondents were required to go through the training imparting technical knowledge about the occupation, computer system and application, and the Respondents, at times, were required to go through literature available on the subject.

Out of total 30 Respondents, 9 (30%) Respondents were LIC Agents, out of which 4 (13.33%) Respondents had gone through 100 hours training, 2 (06.67%) Respondents with 1 day training, 1 (03.33%) Respondent with 15 days training, 2 (06.67%) Respondents with 7 days training. During the training programme the instructions were imparted on the issues related to financial investment, ways and means thereof, as stated before. The Respondents were expected to refresh and re-orient themselves through such types of short term training courses, to get acquainted with changing market conditions, changes in taxation policies of the Government and changing nature and objective of the financial investment, varying rates of return on investment with different mode / plans. The rest other 21 Respondents were the Investment Agents of Post Offices, or PPF, requiring no specific training for carrying out the occupation and further inducing / encouraging clients / customers to investment in Post Office financial assets.

(3) (Tuition Teachers) It was observed among the Respondents that, besides educational qualifications, they have a flair for developing other skills in their hobbies, their interest in learning new things which enabled them to develop their personality. Thus education in a life of a woman definitely develops her personality

in the light of being independent and self-confident. 33.33 % (10 out of 30) of the Respondents have completed some other courses other than academic qualifications they possessed. It revealed their versatile personality such as (1) Diploma Course in Management Studies 03.33% (1 out of 30), (2) Training Course in Remedial English 03.33% (1 out of 30), (3) Handicraft, Candle Making Course. She also attended Human Resource Development Workshops. 03.33% (1 out of 30), (4) engaging Phonetic classes especially, English Language 03.33% (1 out of 30). (5) completed hobby classes, like Flower Making, Art and Painting, Origami, Japanese Language classes, *Rangoli* Artists, Making Decorative things for marriages, etc. 03.33% (1 out of 30). (6) playing musical instrument (Sitar). (1 out of 30), (7) stitching and embroidery, 03.33% (1 out of 30) (8) Post Graduate Diploma holder in Computer Programming and Development. 03.33% (1 out of 30), (9) completed Reiki, Acupressure, Art of Living, Typing, Yoga, DMLT Course, etc 03.33% (1 out of 30). (10) completed 2 years Degree in Sanskrit, *KOVID* (*Vidvan*) 03.33% (1 out of 30), (11) passed inter I.C.W.A. Examination (Institute of Cost and Works Accountant) 03.33% (1 out of 30). (12) completed two Post Graduate Degrees, M.A. in English and M.A. in Marathi. 3.33 % (1 out of 30), (13) completed 1 year Diploma Course of Textile Designing 03.33% (1 out of 30).

(4) (Food Cooks) It was observed that not a single Respondent had undergone any type of special or specific training related to enterprise, i. e. preparation of food items / eatables. It was expected that, with the change in time and circumstances, the Respondents were expected to possess technical knowledge about running an occupation. Literature on this occupation, in fact, is readily available. But not a single Respondent was found interested in going through the literature and short term training courses. Such training has a significance in view of the costing, purchase of raw material, profit margin and scale of production.

(5) (Beauticians) It was observed that the occupation under research can be started after completing special training course or after obtaining on the job experience. It requires skill in rendering beauty related services. No one could

start this occupation in the absence of either of the two. It was observed that 6.66 % (2 out of 30) of the Respondents had no training of any kind, but continued to manage the occupation for last 12 years, just only on the basis of experience. It was expected that the Respondents should develop skill and liking towards occupation, and should acquire experience. Rest other 93.33% (28 out of 30) of the Respondents completed short term training courses in beauty related services and had an experience of rendering the services in Beauty Parlors. The duration of course varied between 6 months and 2 years. The Respondent who were financially poor and wanted to earn immediate returns, completed short term training course of 6 months duration. The Respondents with sound economic background / conditions completed training course of 2 years duration. It was also observed that (1) 03.33% (1 out of 30) of the Respondent completed training in Abudhabi and (2) 03.33% (1 out of 30) of the Respondent completed training in Surat. Rest other 86.66% (26 out of 30) of the Respondents completed training course in Mumbai. It was revealed that young girls who were interested in immediate returns, were not ready to spare their time in completing advance courses in the field of beauty related services. However, it was observed that the Respondents who were experienced and senior in age, wanted to specialize themselves, because in next immediate future, they were interested to open / start their own Beauty Parlors.

The comparative view based on whatever stated herein above, reveals that just out of requirement in home-based occupations in investment agency services, giving tuitions and in beauty related services, some of the Respondent Women Entrepreneurs shown interest in completing additional training course. However, rest of the other, i. e. majority from home-based occupations, other than beauty related services, were found indifferent toward such training courses. This seems to be an outcome of lack of initiative for self-improvement and up-grading home-based occupations they were running.

6.1.7 Marital status :

Marital status is also an influencing factor to start any home-based occupations. As revealed from **Table No. 6.8**, generally married Respondent Women Entrepreneurs were observed running the home-based occupations such as baby-sittings, investment agency services, giving tuitions and preparing food items / eatables. These home-based occupations have a definite relationship between marital status and entering into occupation. It was observed that generally married women undertake to these occupations. This is because unmarried woman is either dependent on her parents and, hence, unable to start and / or not interested to start an occupation, or is financially and economically independent and, hence, has no need to start these home-based occupations. The married woman only, therefore, may feel it necessary, for one or the other reason, to start these occupations.

However, unmarried Respondents were observed in beauty related services. This is a reflection of the fact that young girls as Beauticians have more acceptance as against those senior in age. All this observations collaborates with the observations with respect to age of the Respondents.

Table No. 6.8 The Table showing the distribution of Respondents according to **Marital Status** .

Marital status	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Un married			1	03.33					11	36.66
Married	26	86.67	23	76.67	28	93.34	26	86.67	17	56.67
Divorcee			1	03.33					2	6.67
Widow	04	13.33	5	16.67	02	06.66	04	13.33	00	0
Total	30	100	30	100	30	100	30	100	30	100

The Respondents with surviving husbands, besides their domestic role, had to run the occupation to supplement their family income. These Respondents had to play the dual roles, home-role and work-role. The Respondents who were

unmarried, were not required to perform dual roles. Since, these Respondents were staying with their parents, they had to share limited family / domestic responsibilities

Almost all the Respondents in home-based occupations, such as, baby-sittings, investment agency services, giving tuitions and preparing food items / eatables were married or married but widows. There were 36.66% (11 out of 30) of the Respondent Women Entrepreneurs in beauty related services who were unmarried. Not a single widow Respondent was observed in beauty related services. Generally, widows are unable to enter into this occupation because of social taboos. Widows have restricted participation in social functions and religious rituals because of traditions. Consequently, they are not invited for beauty related services also. Widows in other home-based occupations were mostly sole income earners.

6.1.8 The Necessary factors to start an enterprise :

An attempts were made to find out the necessary factors responsible for the Respondents to start an enterprise.

The necessary factors were classified into two :

- 1) Financial necessary factors.
- 2) Other necessary factors.

It was observed that financial necessity arising out of being income supporter or sole income earner was the necessary factor observed among the majority of the Respondent Women Entrepreneurs. It is revealed from Table No. 6.9, that the majority of Respondent Women Entrepreneurs started the home-based occupations out of financial necessity to meet individual and family requirements. However, there were Respondents reporting that they were running an occupation, either out of hobby or time-pass or meet their emotional and psychological requirement arising out of either absence of child of their own, pleasure in being with child and students, sudden demise of husband or son, and such other reasons, clubbed with the financial necessity.

Table No. 6.9 The Table showing the distribution of Respondents according to **Necessary Factors**

Reasons	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Husband with irregular/ low / insecure/ income			5	16.66	2	06.66	21	70.00		
Low level of education	3	10.00							30	100
Sole earning widow	4	13.33					4	13.33		
Exclusive , financial supporter	20	66.67	25	83.33	28	93.33	30	100	30	100
Financial necessity	20	66.67	18	60.00	2+1*	10.00	21	70.00	6	20.00
Sole bread winner	6	20.00							6	20.00
Emotional / psychological	1	03.33	1	03.33						
Hobby	4	13.33	3	10.00	13	43.33	2	6.66	5	16.67
Time pass	1	03.33	2	06.66						
Hobby + time pass	1	03.33	1	03.33	4	13.33			2	06.66
Hobby + financial necessity	3	10.00	5	16.66	11	36.67	5	16.66	18	60.00
Time pass + Financial necessity			1	03.33	3	10.00	2	6.66		
Retired from school					5	16.67				

Other reasons					20	66.66			30	100
Total	30	100	30	100	30	100	30	100	30	100

Retired from Jr. College, hence financial necessity. *

6.1.9 Encouraging factors to start an enterprise :

It is also necessary to enquire into the prime motivating factors inducing the Respondents to undertake this entrepreneurial activity. It was observed that ambition, self-motivation and family support were the basic encouraging / motivating factors inducing the Respondents to enter into these occupations. These are the factors other than necessary factors / reasons.

Table No. 6.10 The Table showing the distribution of Respondents according to Encouraging Factors

Encouraging factors to start the occupation	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Independence and self-reliance	30	100	30	100	30	100	30	100	30	100
Self motivation + moral support	22	73.33	26	86.67	17	63.33	23	76.67	12	40.00
Husband's occupation	8	26.66	4	13.33	1	3.33	6	20.00	12	40.00
Uncertainty of income of husband	0	00	0	00	0	00	15	50.30	0	00
Previous experience	0	00	6	20.00	6*	20.00	2	6.67	28	93.33
Other reasons	0	0	0	0	12	40.00	7	23.33	6	20.00
Total	30	100	30	100	30	100	30	100	30	100

Retired School Teacher (5) and Retired Junior College Teacher (1) .

As revealed from **Table No. 6.10**, apart from being self-reliant and self-independent, being a common encouraging factor for all the Respondent Women Entrepreneurs, self-motivation, wherein, the Respondents themselves had, from within, the urge to do something which will not only keep them busy and help to earn source of livelihood, but also satisfy their one or the other feelings, providing them self-recognition, self-respect, self-esteem, acceptance in the family and society which as an outcome self-motivation. They themselves motivated to run the home-based occupations. Besides these factors, uncertainty or meager income of husband also made them to take-up to these home-based occupations such as investment agency services and giving tuitions. Previous experience in investment agency services, giving tuitions were also the influencing factors to start an enterprise.

6.1.10 ‘Prototype’ to other housewives :

It was also observed that a few of these Respondent Women Entrepreneurs proved themselves as ‘prototype’ to those women who are only housewives. It was observed that 18.67% (28 out of 150) of the Respondent covered under present research, proved ‘prototype’ / ‘model’ to 59 women who were housewives. Out of these, 7 women were from succeeding generation and 52 women were from among the relatives and friends.

Table No. 6.11 The Table showing the distribution of Respondents according to Women Entrepreneurs / the Respondents, being ‘Prototype’ / ‘model’ to women from among relatives and friends and also from succeeding generation.

Prototype	Baby-Sitter	Investment Agents	Tuition Teachers	Food cooks	Beauticians	Total
No. of Resp.	03	07	07	06	05	28 out of 150
Percentage	10.00%	23.33%	23.33%	20.00%	16.67%	18.67%

From Succeeding Generation	Nil	02	02	03	Nil	07 out of 59 11.86%
From Relatives and Friends	05	13	15	08	11	52 out of 59 88.13%
Total	05	15	17	11	11	59 100%

The incidence of being ‘prototype’ was found more in investment agency services and giving tuitions, comparatively less in preparing food items / eatables and beauty related services and much less in baby-sittings. Baby-sittings, preparing food items / eatables and beauty related services, being the occupations which are strenuous in nature result in physical stress have limited impact of Respondent Women Entrepreneurs, being ‘prototype’. Over all the impact of these Respondent Women Entrepreneurs being ‘prototype’ is limited.

The Researcher completes, herewith, the analysis and comparative resume of some of the variables related to individual Respondent Women Entrepreneurs, which will prove helpful in arriving at some of the observations, inferences and conclusion about pull, push and constrain factors that the Respondents were experiencing, and establishing further Significance, Prospects, Objectives and Hypotheses.

Section 2

Information about Family Background

The Researcher in this Section 2, will try to analyze and give comparative view of variables which are related to the family background of the Respondent Women Entrepreneurs.

6.2 Information about family :

The analysis and comparative view of information of family with respect to type, members in the family, earning members in the family, help received from family members in domestic and occupational work, will help to arrive at some observations information and conclusion, especially, about sharing of responsibilities by the family members and corresponding extent of home-role and work-role conflict.

6.2.1 Type of Respondent's family :

Type of a family, whether it is a nuclear family or joint family, will help to analyze, to what extent, the Respondents had sharer in responsibilities arising out of work-role in an occupations and home-role at the domestic / family level.

The Respondents who were married and belonged to nuclear family, had to devote time for both the responsibilities arising out of home-role and work-role, whereas, the Respondents from joint family had possibilities of sharing the responsibilities, either in both the roles, home–role and work-role, or either of the one role, and thereby, were in a position to obtain some support from the family members

The Researcher tries to make it clear to suit the Table what she means by

- 1) **Joint family** :- It includes (other member) + (husband + wife i. e. the Respondent herself) + (children)
- 2) **Nuclear family** :- It includes only (husband + wife i. e. the Respondent herself) + (children) .

The Table No. 6.12 The Table showing the distribution of Respondents according to **Nature of Family** :

Nature of Family	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Joint	6+1**	23.33	7	23.34	15+1***	53.33	7+4**	36.66	8+1*	30.00
Nuclear	20+3***	76.67	16+1* +1**+ 5***	76.66	13+1***	46.67	19	63.34	9+10*	63.33
Independent									1**	03.33
Divorcee									1**	03.33
Total	30	100	30	100	30	100	30	100	30	100

Unmarried * Divorcee ** Widow ***

Table No. 6.12 reveals that except that of Respondent Women Entrepreneurs giving tuitions, from the rest of the other home-based occupations, covered under research, majority of the Respondent Women Entrepreneurs i. e. 60% and more, were from nuclear family. Even for Respondent Women Entrepreneurs giving tuitions the number of Respondents staying in nuclear family was considerably large. Only three respondents from beauty related services were found staying alone independently. Inclination for staying with joint family among the Respondent Women Entrepreneurs was less and those who were staying in joint family were inclined to shift to other place, with their independent nuclear family unit, as revealed through the Researcher's observation while interacting with the Respondents covered in Section 1, Chapter 8. The state of family as revealed from **Table No. 6.12**, reflects that the Respondent Women Entrepreneurs in nuclear family were required to bear with more incidence of role-conflict, irrespective of fact whether the members of the family in such nuclear family extend help to Respondents in shouldering domestic and occupational responsibilities.

6.2.2 Members in the family :

Members in the family has a direct effect or bearing on the Respondent's ability to spare her time both, for domestic and occupational responsibilities.

Table No. 6.13 The Table showing the distribution of Respondents according to **Number of family members**

No. of Family members	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Respondent alone*	1	3.33	2	06.66					2	06.66
Respondent with children	2	6.66	5	16.67	1	03.34			1	03.34
Respondent + husband	3	10							9	30.00
Respondent + husband + children	15	50	18	60.00	11	36.66	18	60.00	0	0
Respondent + husband + other members + children	9	30	5	16.66	18	60.00	12	40.00	8	26.66
Others									10	33.34
Total	30	100	30	100	30	100	30	100	30	100
Min. No.	2.00		1.00		1.00		3.00		1.00	
Max No.	5.00		4.00		5.00		7.00		6.00	
Avg. No	3.60		3.45		3.92		3.63		3.30	
Resp. Below Avg.	10		15		6		7		18	
Resp. Above Avg.	20		15		24		23		12	

With respect to baby-sittings, investment agency services and preparing food items / eatables, the number of family members is 4 or more than 4, including husband, wife and children. Whereas, there were quite sizable number of Respondents with family members more than 5. This necessitates the Respondents to play the role of income supporter to the family

The number of family members will also have direct bearing in terms of financial requirement of the family. The average number of family members in each type of home-based occupations run by Women Entrepreneurs under research, varies between 3.50 and 3.96 members, revealing that on an average number of family members is more than 3 and nearing 4 members. There were Respondent Women Entrepreneurs with minimum of only one single family members who are independent, either divorces or widows or unmarried Respondent. There were Respondents with family members with 5 or more than 5 members. Family members were more in number only in joint families, where father-in-law and mother-in-law were found staying with the Respondents with occasional occurrence of other family members such as daughter-in-law

The Table further reveals that, except Respondents from beauty related services, in the rest of other home-based occupations, the number of Respondents with family members more than the average is more. This further reveals that for majority of Respondents, number of family members being more than the average, it forced them to run home-based occupations as income supporter. In beauty related services, the number of unmarried Respondent is considerably more, i. e. 36.67% (11 out of 30), which is reflected in number of Respondents with less than average number of family members. The family members with respect to these unmarried Respondents are the members from parental family. This helps the Reader to read the Table in its proper perspective.

6.2.3 Number of earning family members :

While analysing the number of earning members in the family, it was observed that the average number of earning members was more than 2 in home-based occupations run by Women Entrepreneurs, like, baby-sittings, investment agency services, and preparing food items / eatables, whereas, it was less than 2 in

home-based occupation like, giving tuitions and rendering beauty related services. In all home-based services run by Women Entrepreneurs under research, minimum one member was found as an earning member and, it was the Respondent Women Entrepreneur who were either, divorcee or widow or independent unmarried Respondent as revealed from Table No. 6.14. With respect to maximum number of earning members, it was, besides the Respondents, there were other earning members like, husband son or daughter, and pension holder father-in-law and / or mother-in-law.

The Table No. 6.14 The Table showing the distribution of Respondents according to number of earning family members

No. of earning members	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Respondent alone*	2*** + 4 # =6	20.00	1+1*+ 1** +2*** = 5	16.67	2***	06.66	4***	13.33	11*+2 ** = 13	43.33
Respondent with children	5***	16.66	3***	10.00			4	13.33		
Respondent + husband	9	30.00	20	66.67	19	63.34	14	46.67	17	56.67
Respondent + husband + children	6	20.00	2	06.66	5	16.66	5	16.67		
Respondent + husband + other members	4	13.34			4	13.34	3	10		
Others										
Total	30	100	30	100	30	100	30	100	30	100
Min. No.	1.00		1.00		1.00		1.00		1.00	

Max No.	4.00		3.00		3.00		4.00		2.00	
Avg. No	2.26		2.26		1.93		2.10		1.60	
Resp. Below Avg.	16		28		2		22		06	
Resp. Above Avg.	14		02		28		08		24	

Sole earning Respondent with surviving husband, Unmarried *, Divorcee **, Widow

The Table further reveals that, with respect to baby-sittings, investment agency services and preparing food items / eatables, for majority of Respondents, the number of earning family members is less than the average, This further reveals that for majority of Respondents, the number of earning family members being less than the average, it forced the Respondents to run home-based occupations as income supporter. In giving tuitions and beauty related services, the number of Respondent with earning family members is more than the average. This reflects that the Respondents running these two home-based occupations are little better than rest of the other Respondents running home-based occupations. This reveals that in most of the cases, either Respondents and their husbands or independent, widow or divorcees are the only earning members in majority of cases, except that of giving tuitions and beauty related services. This helps the Reader to read the Table in its proper perspective.

6.2.4 Help received from family members in fulfilling domestic responsibilities :

It is general observation that women, as a component of the human resource, are potential contributors towards development and productivity, provided they have opportunities, and also have the freedom to make effective use of opportunities. Increasing involvement of women in an occupation depends upon the extent to which they receive help from family members in an occupation.

The Respondents reporting that they received help from the family members belonged to both families, nuclear and joint families. The Respondents receiving help from family members were in a position to add to their strength and the capacity to run the occupation more effectively. The home-role and work-role responsibilities of the Respondents were shared by the family members. Those who have reported that they never received help from family members had to bear with home-role and work-role responsibilities all alone, affecting, thereby, the quality of services, rendered by such Respondents.

The issue with respect to Respondents' receiving help from family members in fulfilling domestic responsibility arises only with respect to married Respondents, whether, with surviving husband or widow or divorce.

Table No. 6.15 The Table showing the distribution of Respondents according to **help in fulfilling domestic responsibility.**

Helped received in domestic work	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Received	21	70.00	19	63.33	9	30.00	23	76.66	12	40.00
Not Received	9	30.00	11	36.67	21	70.00	7	23.34	5	16.66
Total	30	100	30	100	30	100	30	100	17	56.66

It was observed from the **Table No. 6.15**, that 63.33% (19 out 30) or more than 63.33% (19 out of 30) Respondent Women Entrepreneurs running home-based occupations, such as baby-sittings, investment agency services and preparing food items / eatable, were found receiving help from the family members in fulfilling the domestic responsibilities, whereas, 30% (9 out of 30) and 40% (12 out 30) of the Respondent Women Entrepreneurs from giving tuitions and rendering beauty related services respectively, found receiving help from family members in fulfilling domestic responsibilities. With respect to Beauticians, the number of Respondents / Women Entrepreneurs receiving help from family members was less only because the number of unmarried Respondent Women Entrepreneurs sizably

more, for whom the issue with respect to such help used to become redundant. With respect to Tuition Teachers, it was because of indifference on the part of family members or the family members were busy in their own activities, resulted into limited number of Respondent Women Entrepreneurs receiving help from family members in fulfilling domestic responsibilities. The Respondent Women Entrepreneurs running home-based occupations, such as, baby-sitting, investment agency services and preparing food items / eatable, receiving help from family members in fulfilling domestic responsibilities were in a position to reduce their role-conflict, whereas, those Tuition Teachers and Beauticians had to bear with more role-conflict.

6.2.5 Help received from family members in fulfilling occupation responsibilities :

While analysing and giving comparative view with respect to the help received from family members in fulfilling occupational responsibilities, the observations were quite similar to what they were observed with respect to help from family members in fulfilling domestic responsibilities. It was observed that 60% (20 out of 30) or more than 60% (20 out of 30) of the Respondent Women Entrepreneurs running home-based occupations such as baby-sittings, investment agency services and preparing food items / eatable, were found receiving the help from the family members in fulfilling the occupational responsibilities, whereas, only 10% (3 out of 30) and 23.33% (7 out of 30) Respondent Women Entrepreneurs from giving tuitions and rendering beauty related services respectively, found receiving help from family members in fulfilling occupational responsibilities.

Table No. 6.16 The Table showing the distribution of Respondents according to **help in fulfilling occupational responsibility.**

Help received in occupational work	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians.	\%
Received	20	66.67	20	66.67	3	10.00	22	73.33	7@	23.33
Not received	10	33.33	10	33.33	27	90.00	8	26.67	10@	76.67
Total	30	100	30	100	30	100	30	100	17@	100

Married only @

With respect to home-based occupations such as baby-sittings, investment agency services and preparing food items / eatable, there were possibilities of sharing the occupational responsibilities of the Respondent Women Entrepreneurs, whereas, with respect to Tuition Teachers and Beauticians, the nature of services rendered was unique and required to be rendered by the Respondent Women Entrepreneurs alone, where the sharing the occupational responsibility was a remote possibility.

When enquired with the Respondents receiving help from the family members in fulfilling both, domestic and occupational responsibilities, it was reported that they used to receive such help regularly on working days. On Holidays or on Sundays, the Respondents, being free from their occupational work, had to look after the domestic work alone. They were free from work-role, but fully busy in home-role.

It was observed that the members of the Respondent's family were prepared to help the Respondents, willingly or against the wish, whenever it was required and necessary. Members of the family were prepared to cooperate both in domestic and occupational work, since, they had a realization that whatever was earned through home-based occupations was shared by them and in meeting family requirements.

At the same time, a hired labourer was required to attend the work place / occupation on all the working days. It was observed that hired labourer used to help in both, i.e. domestic and occupational work.

While observing the nature of assistance in fulfilling the domestic responsibilities, the assistance was extended in the form of washing clothes, purchase of grocery items, vegetables and other materials, preparing / cooking food items / eatables, keeping Tiffin ready, caring child, looking after the studies of child, and any other such related activities, as and when required .

While observing the nature of assistance in fulfilling the occupational responsibilities, where sharing occupational work is possible, the assistance was extended in the form of purchase of material, or making provisions to make the occupational work more effective and at ease, making preparations for pre-occupational-work and compliance of post-occupational-work, and any other such related activities as and when required.

Section 3

Information about Services Rendered / Business Background

6.3 Information about Service Rendered :

6.3.1 Type and Nature of Service Rendered :

It was observed that the occupations were totally home-based, since, all the Respondents were running their occupation at their residence only. It was because, for all the Respondents, the family responsibilities were on top priority with primary importance, whereas, the occupation was considered with secondary importance. This was a self-imposed restriction and had implications on the development of Respondents in person, and family relationship in general. Not a single Respondent expressed the desire to take additional place, owned or on rent, to increase the scope and size of business. They wanted to remain the financial supporter only, and that this goal was achieved with whatever the size and scope occupation they had.

The details with respect to the nature of home-based occupations run by Women Entrepreneurs have been already mentioned in Chapter 5. The Researcher avoids the repetition of the same. Other details of home-based occupations run by Women Entrepreneurs have been covered in subsequent Sections of this Chapter.

6.3.2 Hours of Work :

The timings and the working hours of working women / parents in office, distance between office and residence, traveling time, over time in an office, if required, were the deciding factors, how many hours the child used to be with the Baby-Sitters. Usually, for most of the day, child was left with **Baby-Sitters**. In fact, there was no specific timings for **Baby-Sitters**. In an exceptional cases, Respondent used to be busy with the occupation even beyond late evening and late night, depending upon the arrival of the parents of babies, especially, when parents were in shift duties. However, generally, baby-sittings being, as if, a day-care-centre like, the Respondents were busy during day time, of course, without specific time schedule.

The timings and hours of work of every Respondent differ from each other because of differences in the volume of business, timings of offices (Post Office and Insurance Companies), and the family responsibilities. It was observed that there was no specific time for the work related to Investment agency services (**Investment Agents**). The Respondents reported that their timings of work were not fixed, and required to be changed as per the convenience and after being free from home-role responsibilities. The hours of work as reported by the Respondents, revealed, that none of the Respondent was busy in enterprise throughout the day and it was observed, they were doing, as if, a part time home-based job, as per their own convenience, without any specific fixed timings and hours. The timings are required to be adjusted according to convenience of the Respondents and customers / clients.

It was observed that there is a direct relationship between hours of work and revenue earned. More the hours spent in **giving tuitions**, more was the revenue earned. The hours spent for occupation used to depend on the number of students

admitted for giving tuition at a time and number of batches according to the standards and subjects taught. It was observed with respect to 10% (3 out of 30) of Respondents that maximum hours spent for giving tuitions were 7 hours a day. The minimum hours spent, by 20% (6 out of 30) of the Respondents for giving tuitions, were 3 hours a day. It was interesting to note that, in spite of identical hours spent for giving tuitions, the revenue receipts and corresponding income earned used to vary.

A home-based occupation of **preparing food items / eatables** enabled the Respondents to receive sizable revenue and corresponding earn sizable income, definitely much more than typical 9 am to 5 pm fixed office time jobs and employment. In home-based occupations, if Respondents put in efforts in right direction with right tools, amazing results are available and experienced, since, there is a direct relationship between revenue receipts and the hours of work put in. More the hours of work, more are the revenue received. This helped in achieving financial independence to the Respondents. It was observed that there were two types of categories of Women Entrepreneurs in this occupation, one who were **preparing and supplying food items / eatables** regularly and daily, had fixed time schedule every day. Those who prepared food items / eatables as per the orders alone, had no fixed time schedule of work. It was also observed that there were Respondents who used to work only for 3 hours in a day. There were Respondents who used to work for maximum of 16 hours in a day, if required, especially, when there was a pressure of orders for food items / eatables during festive seasons.

It was observed with respect to **Beauticians**, that there used to be direct relation between hours of work and revenue received. It means more the working hours, more the revenue receipts. It was observed that most of the Respondents had no fixed specific timings for their work, since, they used to attend the clients whenever they were called for. However, the beauty services were required to be rendered for 2 to 3 hours for one client and, therefore, timings were adjusted accordingly and with mutual consent and understanding of both the parties. The appointments and timings were fixed according to the nature and requirement of the

beauty related services rendered to the clients. This was an occupation, where timings were not fixed, because both (the Respondent Beauticians and the clients) used to mutually decide the timings. The Respondent Beauticians were expected to take care of being punctual and particular about timings and expected to reach to client's home in time. At the same time, clients were also expected to take due care that the time of the Respondent Beauticians need not be unnecessarily wasted, because, quite possible, the Respondent Beauticians would require to attend other clients after the work used to get over.

6.3.3 Work and Leave Schedule of the Respondent :

In home-based occupations run by Respondent Women Entrepreneurs under present research, the Respondents have their own choice of enjoying the leave schedule. However, the liberty to enjoy their own leave scheduled used to differ according to the nature of work in home-based occupations run by Respondent Women Entrepreneurs.

Table No. 6.17 The Table showing the distribution of Respondents according to **Leave Schedule** :

Leave schedule	Baby - Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Sundays	21	70.00			30	100	30	100		
A week after Diwali							30	100		
Only in need	5	16.67	30	100	3	10.00	30	100	30	100
Never takes leave without informing							30	100		
Mutual convenience between customers and	3	10.00	30	100						

Respondents										
Never enjoys leave	1	03.33								
Uniform pattern					27					

With respect to Baby-Sitters, it was observed that the Respondents had their own choice to enjoy leave. The leave was enjoyed in a following way. (Vide Table No. 6.17). In fact, all the Respondents were found busy throughout the year, and therefore, their leave schedule (free days) was required to be adjusted, generally, as per the convenience of both, working parents and **Baby-Sitters**, with mutual understanding between both the parties. The Respondents used to enjoy leaves on fixed days of the year, like, during *Ganpati* festival, *Diwali* festival, 15 days in the month of May, were in a position to enjoy the liberty of leave schedule. However, one of the Respondents was found totally loyal, sincere, dedicated to the occupation, because she seemed to have not enjoyed any leave. It reveals the sense of responsibility and devotion of the Respondent towards her occupation and customers.

It was observed that the Respondents, **Investment Agents**, did not face any problem with respect to availing leaves, because, during certain months since there was no investment related work, the Respondents were, as if, forced to enjoy leave. From the point of view of Respondents, these months were considered as slack period. Since people were not interested in investment during these months, these were, as if, no work 'days' / 'month'. The Respondents said that there was no business in certain specific months. However, in spite of this possibility, it was observed that some of the Respondents, 13.33% (4 out of 30), were busy throughout the year. Rest of the other Respondents reported that they had a liberty to avail and enjoy the leave, as and when required, and as per their own convenience. They had a freedom to adjust hours of work according to their own choice. The Respondents also reported that, since, they had to attend the clients according to the convenience of the clients, they could not enjoy the leave

regularly, even on Sundays or Holidays or on Festival days. There was, therefore, no particular leave-days-schedule. (Vide Table No. 6.17).

It was observed that every **Tuition Teacher** / Respondent had her own choice of leave schedule, such as : (1) 90% (27 out of 30) of the Respondents observed uniform pattern of leave schedule i.e. between 15th April and 15th June, for the rest of the other days the services were rendered by the Respondents on all working days, except on Saturday, Sunday and Holidays. (Vide Table No. 6.17). All the Respondents enjoyed leaves on fixed days, like, *Ganapati* festival, *Diwali* festival (1 week) etc. (2) 06.67% (2 out of 30) were free throughout the year, because the Respondents were a resource persons for Cambridge English Coaching Classes for teachers and used to participate in orientation courses in the Month of May. (3) 03.33% (1 out of 30) of Respondent used to give tuitions to odd semester students and school going students, in the month of April, May and June also.

It was reported by all the Respondents, **Food Preparatory / Cooks**, that the Respondents had no choice of leave schedule to enjoy on their own. Generally, the leave was enjoyed only on all Sundays and four days after *Diwali* festival. In fact, all the Respondents were found busy throughout the year, and therefore, the leave schedule (free days) were required to be adjusted, generally, as per the convenience and with mutual understanding between both the parties, the Respondent and customers. It was also observed that the Respondents who used to provide Tiffin's or *chapattis*, regularly on every day, the nature of leave schedule was different and it was only on Sundays. The Respondents who used to prepare only occasional and seasonal food items / eatables, their leave schedule used to depend on orders. Because, when there were no orders from such occasional customers, the Respondents were free. The Respondents, therefore, were unable to provide any information about their leave (or free time) schedule. (Vide Table No. 6.17).

It was observed that Respondents, **Beauticians**, had their own choice of leave. But one could not say that they could enjoy the leave as per their own wish because all the Respondents, on all festivals days, were required to render service,

naturally, they could not enjoy the festive mood with their families. It was observed that during these days, they earned maximum revenue. The Respondents had to enjoy the leave as per the convenience of the customers, because the Respondents had to go to customers' residence to render the beauty related service and it was not possible for them to refuse the visits, if they wanted to remain in and continue with the occupation. It was expressed that it was because of this reason the Respondents could not plan their leave schedule in advance. Naturally, there were no fixed leave days. (Vide Table No. 6.17).

6.3.4 Number of Years Rendering Service :

The Researcher, while selecting samples, selected only those samples who had at least minimum of 5 years of experience of running an occupation. The number of years of service rendered, will reveal the maturity, popularity, sincerity, promptness, etc. This also reveals the extent to which the financial support has been provided by the Respondents to the family and also the extent to which they were successful in fulfilling their set objectives. The maximum years of rendering the services were, 40 years in preparing food items / eatables. The average years of experience, however, varied between 10 and 15 years. The average years of rendering services were less in beauty related services since the number of Respondents below 30 years of age was 33.33% (10 out of 30) and below 36 years, 53.33% [16 (10+6)]. This was reflected in the average years of services in beauty related services and it was on an average 11 years. With respect to other home-based occupation, the average age was 45 years and more and belong to age group more than 36 years, indicating that the number of years of services rendered was more.

This reflects that the Respondents were well settled in an occupation, indicating that the Respondents were, fully or partially, successful in achieving their set objectives.

Table No. 6.18 The Table showing the distribution of respondents according to **Number of Years in Occupation** :

No. of years in occupation	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
5-10	6	20.00	10	33.33	6	20.00	13	43.33	22	73.33
11-15	9	30.00	9	30.00	9	30.00	9	30.00	4	13.33
16-20	4	13.33	5	16.66	4	13.34	4	13.33	2	06.66
21-25	9	30.00	4	13.33	9	30.00	2	06.67	2	06.66
26-30	2	06.66	2	06.66	2	06.66	1	03.33		
31-35										
36-40							1	03.34		
Total	30	100	30	100	30	100	30	100	30	100
Min.	06.00		05.00		05.00		06.00		06.00	
Max.	25.00		30.00		30.00		40.00		25.00	
Avg. No	16.00		14.40		16.30		14.00		11.00	
Resp. Below Avg.	14	46.67	16	53.33	16	53.33	17	56.67	11	36.67
Resp. Above Avg.	16	53.33	14	46.67	14	46.67	13	43.33	19	63.33

Researcher, hereby, concludes on the basis of above mentioned variables / parameters, her observation, with respect to the background of home-based occupations run by Women Entrepreneurs covered under present research. The analysis and the comparative view and elaboration will be of use to the Researcher to establish Significance, Prospects of home-based occupation run by Women Entrepreneurs and also the objectives and Hypotheses maintained for the present research. The Table reveals that with respect to investment agency services, giving tuitions and preparing food items / eatable the number of Respondents falling below the average years in the service is more, whereas, in baby-sittings and beauty related services the said number is less. This helps the Reader to read the table in proper perspective.

Section 4

Market

6.4.1 Market

While elaborating the nature of market and its related aspect, it is very difficult to give statistical analysis and comparative view. The Researcher has, therefore, tried to elaborate market and its different aspect with respect to each of the type of occupations, considered under research.

The market for the services rendered by the Respondent used to depend upon the number of factors, such as, number customers the Respondent is required to look after, the number of customers preferring the Respondents, the geographical area covered by the Respondent in the vicinity of her residence, and her good-will, quality of service, her sincerity and promptness in rendering the service, her working capacity, the working capacity of the Respondent in terms of number of customers catered, personal contacts, number of days in a week to work and number of hours in a day, size and area of residence of the Respondents which has been allotted for the occupation, the age, the motivations in running an occupation, her skill in running occupation and knowledge about the occupation, her innovative approach, support from husband, children and other family members, promptness, quality of work and material used, punctuality in timing, reasonable charges, etc. This was commonly observed with respect to **occupation baby-sittings, investment agency services and giving tuitions.**

With respect to **preparing food items / eatables**, the present life style has given way to increase the demand for this type of services of preparing, supplying, selling and serving food items / eatables. Instead of labouring for hours, even days, in the kitchen, preparing food items / eatables for parties or events, many homemakers / women, now-a-days place an order to provide sumptuous and unforgettable feasts for their guests. It is, therefore, a challenge to a woman who wants to enter in this occupation to grab the opportunity, because it is a profitable home-based occupation, with a high potential for growth and expansion. The

opportunities are excellent. Most office going working women / parents and those living away from their families, either for education or for employment, face one major problem of their daily meals. For such individuals, there is a large demand for Tiffin service and readymade food items / eatables. In fact, for this business, the investment required is rather low in comparison with the returns it provides. And what one needs is, put in just hard work for a couple of hours a day, especially, in the morning. In Mumbai, one can get one time Tiffin for Rs. 60/- which contains a portion of vegetables, three to four *chapattis*, rice and *dal*.

With respect to **Beauticians**, factors affecting demand for beauty services are, attitude among female about their looks, presentation and appearance of Beauticians when they are on job, client preference to this service at home instead of visiting Beauty Parlor, client being more relaxed at client's home as against Parlor. The factors affecting supply of beauty services are, Respondents inability to start their own Beauty Parlors on account of financial limitations, social acceptance and recognition, opposition from family members, with non-approval of family members, requirement of physical fitness for strenuous beauty related services, minimum qualifications, sufficient experience and expertise in beauty related services, urge for immediate returns, not willing to work hard for increasing the profits of Beauty Parlor owners, etc.

6.4.2 Competition Faced :

With respect to **baby-sittings and investment agency**, all the Respondents were found reporting that they were not facing any Threat of competition in their occupations. Since this were home-based occupations and based on the faith and confidence of the customers, the issue of roaming about for the said services, therefore, did not arise. Similarly, the competition in terms of lower supply price and under bidding of price was no more an issue in these occupations. The qualities of services would be the deciding factors for the size and extent of market for an individual Respondent Women Entrepreneurs. Under such circumstances, the issue of competition did not arise. The market for individual Respondent is further

influenced by convincing nature and capacity of the Respondent, promptness in service rendered, nature of the Respondent, politeness in language and approach.

However, with respect to **Tuition Teachers**, it was observed that there were 60% of the Respondents reporting (18 out of 30) that they had to face the Threat of competition. The reasons behind the competition faced was, that the parents used to prefer to have obtained tuitions for all the subjects under one single roof and it was possible only in coaching classes. However, rest of the other 40% (12 out of 30) of the Respondents said that they had no Threat of competition since these Respondents were specialized in the subject in which they were providing tuitions

The entire group of Respondents in **preparing food items / eatables** was found reporting that they were not facing any Threat of competition in their occupation. Since, this was home-based occupation, and based on taste and quality of food items / eatables prepared, sold and served. Instead, the Respondents were required to face the challenge not of competition, but to think continuously how to run the occupation with still manageable or increasing scale of operation. However, in this type of service, the Respondents were expected not to compromise with the quality of food. Good quality and tasty food products have their own way of selling themselves. The Respondent should personalize her relationship with customers. She should present her product in a unique and presentable manner.

All the Respondents who were **Beauticians**, found reporting that they did not face any Threat of competition in their occupation since it was home-based occupation, wherein, the services were influenced by Beautician's skill, experience, and quality of service and willingness to move around visiting clients residence. Highly commercial and professional rates in Beauty Parlors inclined / forced the customers to prefer to invite Beauticians at their residence, instead of visiting Beauty Parlors. Problems with respect to making arrangement for children, if preferred to visit Beauty Parlors, women in a joint family are not allowed to visit Parlors, clients psychology, resentments toward Beauty Parlor's atmosphere, especially after, crossing certain years of age, under all such circumstances the

issue of competition did not arise, even though there were possibilities of competition from among Beauticians and Beauty Parlors.

6.4.3 Measures Taken to Widen the Size of the Market :

With respect to **Baby-Sitters, Tuition Teachers, Beauticians**, locality and area in the vicinity of residence of the Respondent Women Entrepreneurs was generally the area of market for the Respondent Women Entrepreneurs. It was observed that the Respondents were not observed putting any special efforts in widening the extent and the area of the market. It was reported by the Respondents that, mouth to mouth publicity, helped them in widening the size, area and extent of the market. Canvassing by the customers, based on their experience, was the only way to decide the market for the occupations. In fact, the customers used to play an important role in giving publicity to home-based occupations of these Respondent Women Entrepreneurs. It was not the fear of competition, but efforts to retain the customers, was the serious issue before each Respondents.

However, with respect to **Investment Agency services**, it was the common observation, with respect to the Respondents in particular, and Investment Agents in general, that, retaining the existing customer for years, and attracting new customers, depends upon experience of Respondent Investment Agents, faith in Agents, (his / her) sincerity, consistency in business, all these together, definitely decide the area and size of market and further, the share in the market. Now-a-days customers are also interested in after the sell service. The Agents, therefore, are required to change their traditional approach of one time sell to repeated / recurrent sell to same and different customers. The personal touch in the services was responsible for widening the size of the market. Greetings at the time of *diwali* festival, birthday greetings, calendars, calendar year-diary and smile on the face without irritation for repeated visits, were responsible for extending the size and area of market.

Canvassing by the customers based on their own experience with the Respondents (**Food Cooks**), the type and quality of food prepared and served, focus only on 'one market strategy' and in the area in the vicinity of residence, working hard for profit maximization, thereby, earn more income, were the only

measures taken to decide and widen the size of the market. Food is a consumable item demanded on daily and occasional basis. Instead of picking food on spot, customers used to prefer pre-ordering and having them delivered on a specific time and place. This scenario induced, encouraged and inspired the entry of good Food Cooks and Food Caterers in this occupation.

6.4.4 Ways and Means of Publicity :

With respect to **Baby-Sitters, Food Cooks**, an occupation being totally home-based and individually run business, restricted Respondents from widening the size of business beyond their manageable capacity, limitations of the Respondents at family level, sometimes area and size of residence, where the business was carried out, was small, nobody was at home to help the Respondents or limited help from the family members in occupational work and in domestic work, age of the Respondent, unwillingness of the Respondents to hire a labour, unfocussed objectives, limited facilities at home, lack of confidence, absence of commercial outlook / approach, all these were limitations and constraints to the Respondents in using any special method of publicity. It was observed that the Respondents used to spread / propagate on their own the information about their occupation to family, friends and neighbors of their acquaintance and through them, to the others in the vicinity. It was observed that there was no need, as such, to advertise the occupation.

It was observed that all the Respondents who were **Investment Agents**, during the period of their business years till date, used commercial ways of advertising the business only once, and that too in the initial days only. While advertising, the Respondents used to provide diaries, calendars, sending birthday greeting cards, pamphlets / hand bills in newspapers, stalls in an exhibitions, files, folders, pens, bags, etc. Those who were the Investment Agents of L.I.C., the L.I.C. used to provide diaries to these agents for distribution among the L.I.C. customers. But the Respondents were not found using regularly various ways and means of advertisement to widen the size of the market. Only a few Respondents were found presenting diary to the customers and used to mail greetings during

festival and used to express good wishes on birth days of the customers regularly. The Respondent used to take small children to children's play / drama, if the policy was taken on child's name. If the policy was taken by an elderly person, then the Respondent used to offer tickets for some musical programmes. The Respondent used to send SMS to clients with respect to new policies.

With respect to **Tuition Teachers** since they had limited facilities at home for giving tuitions, it used to put limitations on the number of children to be accommodated in a batch and batches in a day and, therefore, for them there seemed to have no need to advertise the occupation. Informal ways of mouth to mouth publicity, therefore, was the only way for publicity and advertisement.

With respect to **Beauticians**, it was observed that the Respondent's frequent visits to different clients, indirectly, enabled them to advertised their beauty occupation on their own. The best way to get occupation advertised for the Respondents was through client's personal recommendations. This would be possible provided, if Respondents would carry out good job, ask client about feedback and leave the business card with client. It was observed that the Respondent used to spread the information about her 'Mobile Beauty Business' to family, friends and neighbors of their acquaintance, reassure potential clients, produce a portfolio of satisfied customers as testimonial to beauty service, focusing service on a particular event and putting efforts for specializing in being the best in that sector, particularly in beauty related services. These were the general and common reactions expressed by most of the Respondents when they were asked about the special efforts taken by them for widening the extent of market for beauty related services.

Most of the Respondent Women Entrepreneurs displayed traditional attitude, showing preference to the ideas of small, secure, safe and stable business, rather than expanding, challenging, a little risky and innovative venture.

6.4.5. Sale of Product :

Baby-sitting is a home-based occupation, rendering the services in terms of day care of babies of working parents. The services are rendered on demand by

charging service charges to working mothers / parents. The rates of services p.m. in baby-sittings used to vary from child to child and according to varying facilities / services given to a child. Even in the same baby-sittings, the rates p.m. vary, depending on number of factors. The facilities expected by the customers were such as the area of residence, separate rooms for sleeping, for changing clothes, sufficient space to play, availability of separate toilet facility, availability of toys and other material, number of babies in baby-sittings at a time, duration for which the child / baby is with baby-sittings, whether the child is school going and / or tuition taking, whether the child is required to be taken to mode and place of transport to school and / or place of tuition, etc. All these factors used to decide, firstly how many hours a Respondent was required to spend against every child and secondly, correspondingly the rates p.m. for a child in Baby-Sittings. It was also observed that the rates p.m. used to vary according to other facilities such as whether food was served to babies or the babies were provided with their own Tiffin's.

It was also specifically observed that 33.33% (10 out of 30) of Baby-Sitters / Respondents used to involve and keep busy children in assigning them various activities or storytelling, clay / craft activities, puzzles solving, drawing and organizing group games, playing cards. The children had recourse to toys. 20% (6 out of 30) of the Respondents were keeping children engaged by allowing them to play with toys.

It is specifically required to be noted that Baby-Sitters used to make and attempted to keep home-like atmosphere.

The Respondents went a step beyond businesslike approach, in order to do many things differently. 3.33% (1 out of 30), e. g. a) celebrating birthdays of babies, b) taking them outdoor for picnics and outings, c) children were taken to temples to inculcate religious feeling, d) immortalizing important moments through photographs, e) celebrating festivals and the rituals that go with it, f) developing interest in different arts like singing through an *Antakshari*, g) teaching them recitation of prayers. h) personal attention being given to children who were

physically not well. All the family members of the Respondents used to participate in such one or the other activities.

Investment agency service, an occupation, rendered by the Investment Agents, who have been receiving income by way of commissions. The rates of commission used to vary according to schemes and policies opted by the clients. The rates of commission for a one single Institution are same all over the country and vary according to Institutions. Since the enterprise is related to financial issues / matters, it was reported by the Respondents that they were not in a position to force / compel and insist on the customer for investment in specific type of scheme / plan / mode of investment. It was reported that the Investment Agents could convince and explain the customer about the possible benefits of the one or the other schemes and policies, but ultimately decision was left to the clients, depending upon their capacity, need, requirements, objectives and availability of financial resources for investment, and also economic condition of the clients.

This is not the product sold but the service rendered by **Tuitions Teacher** to the students for which Tuitions Teacher used to charge fees, differently for different students, according to the subject (one and more), class (standard) and financial capacities of the parents to make the payment of fees. There was no specific fixed fees structure observed by the Tuitions Teachers. Generally fees were paid either monthly or quarterly or half yearly or for the year, exceptionally in advance, depending upon the needs and financial capacity of the parents. It was also observed that there were a few parents who did not pay full fees and used to give different excuses, or follow different ways and means, in avoiding the payment of full fees. e.g. : (1) There were parents who did not pay fees for the month of March and April. (2) Admit student for tuitions late in August since June and July are the months of opening of schools. (3) Payment of fees for *Diwali* vacation was avoided. (4) at least 2 to 3 students, every year, used to be the defaulters and did not pay the fees. However, there were parents who were observed paying the fees in advance.

It was observed with respect to **preparing food items / eatables**, prepared and sold by the Respondents that, in general, the rates of food items / eatables were almost same all over the City, and on both Railway Lines. The prices / rates

per item used to depend on the type and variety of product, and used to vary according to raw material used, labour put in, time consumed, electricity or gas used and other material used and expected profit margin. They learn themselves through experience about the quality of product and marketing techniques. The Respondents had a sizable market to cater with, which covered families, groups organizing events, commercial shops, institutions and organizations, etc. In general, following were the rates of different food items / eatables prepared and sold by the Respondents : (The prices prevalent in Jan.-Dec. 2009)

(1) **Chapatti** per piece, Rs.4/-, (2) All types of **sweet chapattis** (*god poli, Puran poli, Tel poli, Sanja poli* etc.) Rs.15/- per piece, (3) **Lunch** (includes 4 *chapatties, dal, rice, vegetable* limited quantity) Rs.60/- , (4) **Only rice and dal or vegetable per plate**, Rs.15/-, (5) The rates for **all the types of sweets** either on piece or on weight used to depends on type of sweet, etc., (6) Services are also rendered in terms of **providing special items**, to special accession and event, family and social, functions.

It was observed that the rates were same for the individual customers, but used to differ, if they supply it to shops or hotels or canteens and the profit margin used to be less because the quantity delivered used to be in bulk and required to be supplied at the concessional rates. When food items / eatables were sold directly to the customers, the Respondent's profit margin used to be more since quantity supplied used to be in pieces or small scale.

Beauty related services is an occupation where **Beauticians** used to render the service to client at client's residence and not at Respondents' residence. The services were rendered to any female clients, on demand by charging service charges. The rates of beauty activity used to vary from customer to customer and according to beauty services / items availed by the Respondents, according to product brand used for beauty activity. It was observed that the rates for beauty services quoted by the Beauticians were almost same all over the City. The rates per client used to depend, however, on the type of beauty related services rendered to a client. The services rendered to a client vary from hair-cut to different types of massage, fair beauty, manicure and pedicure, etc and the rate used to vary

accordingly for such services. From the point of view of clients, the expenses incurred on beauty services availed from 'Mobile Beauty Business' were comparatively less as compared to the expenses incurred for such services in professionally run Beauty Parlors. The beauty services are demanded by women from all age groups, from small kids to age old ones. It is, therefore, the skill of each Respondent lies into retaining existing customers and obtaining additional customers, within the limitations and capacities of the Respondents.

6.4.6 Frequency of Demand for a Service :

With respect to **baby-sittings** a home-based occupation run by Women Entrepreneurs, the services are demanded by all working women / parents on all working days. It is a service given to customer only on demand. The demand, therefore, is certain, assured, constant, without much variations. The number of babies may vary, but demand from each baby is constant and assured.

With respect to **investment agency services** rendered by Women Entrepreneurs, services demanded by the clients vary according to their own wish, choice and convenience. It was reported by all the Respondents that, generally, the demand for investment in one or more ways and means of investment in Post Office was regular and monthly, especially, when it was an investment in recurring deposits. However, for investment in other Financial Institutions, the demand is monthly (Systematic Investment Plan, SIP), quarterly, half yearly, annually, depending upon the nature, type and amount of investment.

The Researcher has focused her research only on those **Tuitions Teachers, Respondent Women Entrepreneurs**, who are giving home-based tuitions. It is a service on demand, demanded by the students and their parents. The frequency of the demand is decided by the nature and extent of variations in demand. In this occupation, the issue of frequent variation in demand does not arise. It is decided by the number of students attending the home-based tuitions and once the student starts attending tuitions, he then generally continues for the academic year. Annually the

number of students may vary depending upon the experience of customers and nature of relation between student and the teacher, so also parents and teacher.

With respect to **Women Entrepreneurs providing food items / eatables**, the services are demanded by majority of working women / parents, institutions, offices, students and old people regularly on daily basis, and occasionally, as per requirements, and also anticipated type of demand on festivals. It is a service rendered to customer only on demand.

The service of **Beauticians** have been regularly, fortnightly or monthly, demanded by all the School and College going girls and all the working women, and occasionally by other aged women.

6.4.7 The Nature of Demand :

In due course of time, with the changes in economic, social and family structure, the demand for services of this occupation, **like baby-sittings**, in Metro City, like Mumbai, has undergone a change. Increase in the number of working women, for one or the other reasons, are responsible for ever increasing demand for baby-sittings. It was observed that working women used to prefer baby-sittings in spite of the fact, that in-laws were available at home, only because, working women want, not only to reduce the responsibilities on in-laws but also want to accelerate the pace of socialization of baby / child which may be, in due course of time, helpful during school days of a child. In a nuclear family, the baby-sitting is the only best option open to the working parents to look after their child.

It is a service rendered by an **Investment Agent**, who are Women Entrepreneurs, whereby, Agents earn income by way of commission. Commission is a source of income to Investment Agents. The Commissions are paid by the Financial Institutions, and the customers receive the services from the Investment Agents free of charge. The Respondents, who were the Post Office Investment Agents, were in a position to mobilize financial investment of small amount from the clients, even with limited investment capacity because of limited income. This was in the form of Small Savings Schemes and Recurring Deposits. It was reported by the Respondents that the customers who belonged to lower income

groups and were interested in investing in Post Offices used to demand the services of Investment Agents, regularly / monthly. Whereas, the clients interested in investing in Insurance Companies used to demand the service of Investment Agent, either monthly or quarterly or half yearly or yearly, depending upon nature and type of schemes and facilities offered and opted for. It was reported by the Respondents that now-a-days, the clients preferred to pay the premium through Electronic Clearance System (ECS). Even though the payment of premium was made through ECS, the Respondents used to received the commission. The clients from and higher income group used to demand these services since the investments in certain financial documents as specified / certified by the Government, used to be fully or partially exempted from income tax,

The demand for the services of **Tuition Teachers** has undergone change with change in family structure and changes in socio-economic pattern. The reasons have already been mentioned in Chapter 5. For regular school going students the tuitions were given in one or more subject regularly, every day, except Sundays and Holidays. For Subject in Specialization such as English speaking, French and Sanskrit, tuitions were given twice in a week.

In due course of time, with the changes in economic, social and family structure, the demand for this **occupation, preparing, supplying and selling of food items / eatables**, in Metro City, like Mumbai, has undergone a change. Ever increase in the number of working women / parents is responsible for ever increasing demand for readymade food products. The expectations among clients / customers about the Respondents are further responsible for deciding the nature and quality of services rendered by the Respondents. The demand for each product of daily food items / eatables, is more or less constant without much variations. The Respondents reported the following features of the demand :

(1) When demand used to be daily and regular, it used to be from office staff, hotels, canteen , (2) The demand used to be occasional on account of family functions e.g. naming ceremonies, engagements, birthday parties etc., (3) The demand used to be anticipated with the experience, for following reasons, like, for *Diwali* festival, *Ganapati* festival generating demand for raw and readymade

products, *Kojagiri pournima*, *Rakshabandhan*, society days, *Satyanarayan poojas*, 15 days of *Pitru paksha*, *Ganpati visarjan* days, examinations and result declaration days, etc. What has been stated, herein above, were the experiences narrated by the Respondents when the Researcher was on visit to the residential places of the Respondents.

In due course of time, with the changes in economic, social and family structure, the demand for **beauty related services** in Metro Cities, like Mumbai, has undergone a change. Increase in the number of working women, along with more awareness about looks and presentation, are responsible for ever increasing demand for services of Beautician. Under such circumstances, it was reported by the Respondents, that the demand for beauty services of Beauticians used to be more or less given and constant.

6.4.8 Types of Customers and Clients:

In an occupation, **like baby-sittings**, the Respondents were Baby-Sitters, and parents and the child were customers / clients. In fact, in true sense, the working women were the clients, and, therefore, it was a service demanded only by working women with the child, having no one at home, either in nuclear family or in joint family, to look after the child, when working women were at work place during a day.

For Women Entrepreneurs running **investment agency services**, the customers were from businessman, families, hotel owners, students, bachelors, individuals, small children, NRI's, VRS holders, shopkeepers, group insurance, need-base insurance, service background, etc. As Reported by all the Respondent that, for financial investment in Post Office, the client was not required to, and it was not important to, report the financial background, and the profession / occupation of the clients / investors. The Post Office Investment Agents could sell NSCs, KVCs, or collect on behalf of the customers, the amount for M.I.S. without knowing the profession of the client / investors. However, in the case of investment in LIC Policies or Bonds / Debentures or Units of any other Financial Institutions, it was necessary for the Investment Agents to enquire into and know

the employment and income of the investor / client, so as, to establish client's capacity to make the payment of the premium regularly. Similarly, it was necessary to obtain medical fitness certificate, especially, after certain years of age for investments in LIC Policies. Most of these Financial Institutions have their own KYC (**Know Your Customer**) Schemes, which are required to be completed by the customers with the help of Investment Agents. In the case of services of Investment Agents in terms of sale of Investment Policies / Plans / Schemes, the services are rendered without any service charges to the customer. Investment agencies / financial institutions provide commission to Investment Agents against each of these services and financial assets / policies sold to the clients. Income of the customer, therefore, is not the common parameter for deciding the number of customers since the services are rendered to varied types of customers irrespective of their income groups.

In this types of service, where **Women Entrepreneurs are providing tuitions**, students and their parents are the customers and the parents take the decision with respect to the tuitions. Generally, the Respondents gave tuitions in school subjects for VII Standards to X Standards. However, some of the Respondent were found giving tuitions to the following category of students : (1) Students appearing for competitive examinations, (2) Training, orientation and guidance given to the teachers by two Respondents in teaching Cambridge English, (3) The Respondent giving tuitions to students appearing for I.C.W.A. (Institute of Cost and Works Accountant) Foundation Course and Entrance Examinations, (4) The Respondent giving tuitions to students of IV Semester and VI Semester in the subject in Management Studies, (5) The Respondent giving tuitions to T.Y.B.Com. Students in the subject of Economics, (6) The Respondent giving tuitions to poor students belonging to lower income group who were unable to attend any coaching class and unable to pay fees in advance. The Respondent used to accept tuitions fees in installments.

In an occupation, **like preparing, supplying and selling food items / eatables**, the Respondents were preparatory and seller of food products, and different groups in the society were the customers. In fact, in true sense, everyone

from society, either from nuclear family or joint family or individuals, members of the group or organizations, though not regularly but occasionally, used to be the customer of the Respondents.

In an occupation, the beauty service are rendered by the **Beauticians** and female were the clients / customers. The clients are more concerned with their presentation and looks which they expect from the beauty services.

6.4.9 Categories of Customers :

All the customers **in a baby-sittings**, here under reference, were working women. In a majority of the cases the customers belonged to nuclear family which was an outcome of non-availability of sufficient space to accommodate more number of family members, more than nuclear family, freedom expected by parents / in-law, economic independence among old aged / retired persons in the family, lack of willingness to take responsibility of small grand children, health problems of old / aged persons, etc. Ultimately, working women had no other alternative but to opt for the services of baby-sittings for day care of a child.

For **Investment Agents**, the customers were from businessman, families, hotel owners, students, bachelors, individuals, small children, NRI's, VRS holders, shopkeepers, group insurance, need-base insurance, service background, etc. In the case of **services of investment agencies** in terms of sale of Investment Policies / Plans / Schemes, the services are rendered without any service charges to the customer. Investment agencies provide commission to Investment Agents against each of these services and financial assets / policies sold to the clients. Income of the customer, therefore, is not the common parameter for deciding the number of customers since the services are rendered to varied types of customers irrespective of their income groups.

It was reported by the Respondents that the students **attending home-based tuitions**, were from different income / economic groups. However, the **Tuition Teachers** were not concerned with economic and financial conditions of the students.

With respect to **Women Entrepreneurs / Respondents preparing food items / eatables**, It was observed that there were 2 types of Respondents, one for whom the numbers of customers used to remain fix, and another for whom the number of customers used to vary. It was observed that the Respondents had their customers and quantity of food items / eatables demanded fixed, as a routine and regular preparation and supply of food items / eatables. The Respondents meeting occasional demand, the number of customers and demand for food items / eatables used to vary. Such Respondents were required to prepare food items / eatables according to varying demand of varying customers, which require preparing food items / eatable in extra quantity. There were three types of customers of the Respondents , such as (1) Individual, (2) Groups of Individuals and (3) Institutions / organizations.

(1) Individuals :

1. Students. 2. Working women / parents . 3. Paying guests living in flat.
4. Independents. 5. Old and retired people who are living alone.

(2) Groups of Individuals (organizing / arranging special events) :

1. Family and social functions. 2. Treats in Offices and Banks.
3. Picnics.

(3) Institutions / Organizations :

1. Hotels and Canteens. 2. Retail Shops.

The reasons for availing the services of the occupation as observed, were as follows :

- (1) Students staying in Cities for studies, (2) Working women, unable to devote time for preparing food items / eatables, on regular basis and on special occasions, (3) Members of nuclear family, (4) Retired persons but living independently, (5) Freedom / independence expected by parents / old age persons / in-laws, (6) Economic independence among the aged people, (7) Health

problems to female members in a family, who are unable to cook, (8) Paying guests staying alone in a City without family, (9) Retail shops selling food items / eatables only for trading, (10) Out-sourcing by Bank Staff and Office Staffs, celebrating the events, like, birthdays or promotions or personal reasons, even daily breakfast, etc., (11) Hotels and canteens putting demand for readymade food items / eatables, as if, out-sourcing to these Women Entrepreneurs / Respondents, (12) For picnics, readymade food packet, participants interested in enjoying the picnic mood and not interested in preparing eatables. (13) supply regularly break-fast to hospitals and schools. A category of the Respondents with fixed number of customers includes the Respondents supplying *chapaties*, Tiffins, *puran polis*, lunch and dinner to customers and to canteens, retail shops and hotels.

Another category of the Respondents, whose customers were not fixed, these Respondents used to prepare extra food items / eatables for 'on the counter sale'. On certain special occasion, they had their regular customers, along with, other customers, with occasional demand for food items / eatables.

For **Beauticians**, all the customers were only female. It means Respondents were giving service to female customers only. Followings were the categories of the customers of the Respondents.

(1) Small babies, (2) Working women, (3) Schools and College going girl students, (4) House wives, (5) Female belonging to all age groups. (6) Bridal make-up (8) Air-hostesses, (9) Make-up for School and College going girls during cultural programmes, like College / School gathering / special cultural events, fashion shows, etc. (10) Professionals, (11) Occasional photo styling make-ups.

6.4.10 Total number of customers :

The total number of customers varies according to the type of home-based occupations run by Women Entrepreneurs, and, hence, it is very difficult to give comparative resume of number of customers. However, it was observed from **Table No. 6.18**, that with respect to investment agency services, the average number of customers 190, Food Cooks it was 24 whereas for, Beauticians it was 56. With

respect to baby-sittings it was 10 and for giving Tuitions it was 16. With respect investment agency services, preparing food items / eatables and beauty related services, it was further observed that minimum and maximum values of number of customers were extreme. These extreme variations in variables were observed because the nature of home-based services, rendered by Women Entrepreneurs, was quite unique and different service-wise, which was not the case with respect to baby-sittings and giving tuitions.

Table No. 6.19 The Table showing the distribution of Respondents according to **Number of customers.**

Baby-Sitters		Investment Agents		Tuition Teachers		Food Cooks		Beauticians	
class	Resp.	class	Resp.	class	Resp.	class	Resp.	class	Resp.
0-4	1 (3.33%)	0-50	5 (16.67%)	0-25	14 (46.67%)	0-20	11 (36.67%)	0-20	1 (3.33%)
5-8	12 (40.00%)	51-100	8 (26.67%)	26-50	8 (26.67%)	21-40	2 (06.67%)	21-25	1 (3.33%)
9-12	13 (43.33%)	101-150	6 (20.00%)	51-75	2 (06.67%)	41-60	1 (3.33%)	26-30	4 (13.33%)
13-16	1 (3.33%)	151-200	2 (06.67%)	76-100	4 (13.33%)	61-80	0	31-35	2 (06.67%)
17-20	3 (10.00%)	201-250	2 (06.67%)	101-125		81-100	1 (3.33%)	36-40	5 (16.67%)
		251-300	0 (00%)	126-150	1 (3.33%)	Fixed customers	15 (50%)	41-45	3 (10.00%)
		301-350	1 (3.33%)	151-above	1 (3.33%)			46-50	5 (16.67%)
		351-400	2 (06.67%)					51-55	0 (00%)
		401-450	1 (3.33%)					56-60	2 (06.67%)
		451-500	2 (06.67%)					61-65	0
		501-550	0					66-70	0
		551-600	1 (3.33%)					71-75	1 (3.33%)
								76-80	0 (00%)
								81-85	
								86-90	1

									(3.33%)
								90 and above	5 (16.67%)
Total	30		30		30		30		30
Min No.	04		20		05		05		10
Max No.	20		600		30		100		200
Avg. No.	10		190		16		24		56
Resp. Below Avg.	15		21		19		23		22
Resp. Above avg.	15		09		11		07		08

The Researcher in Table No. 6.19 tries to provide varied nature of number of customers in each home-based services run by Women Entrepreneurs. The Table reveals that the number of Respondent facing the number of customer less than average is more in all the home-based occupations run by Women Entrepreneurs covered under present research. This helps the Reader to read the table in its proper perspective.

6.4.11 Geographical area of customers :

It was generally observed and reported by the Respondent Baby-Sitters, without any difference of opinion, that customer select, **baby-sittings** which was in the vicinity of their residence since it was convenient to both the parents and Baby-Sitters, on their way to office, in a same area of residence, near to the school, convenient for tuition, etc.. Generally in the evening, on way back to home, parents being tired and not ready to take any more efforts / pains to collect baby, preferred baby-sittings in the vicinity of their residence and on way back to home. It was also observed that though working women / parents keep servant for a child, to drop him / her at school, to collect him / her from school, for hobby classes, to the place of tuition, working women / parents preferred baby-sittings in the vicinity of residence.

It was observed with respect to Investment Agents that the clients of the Respondents were from different geographical region. Some few years before, it was not possible for the **Investment Agents** to cover a wide geographically area, and thereby, extend the size of the market, because of the restrictions imposed on the Post-Office Agents and LIC Agents. Now, because of ECS facility provided in LIC / GIC and Saving Deposits Accounts of Post Offices, it helped the Respondents to increase the size and area of the market, beyond the area of their residence. Now-a-days, the Investment Agent is not required to go to the client to collect amount of every premium. The Agent continues to receive the commission on his business, in spite of the fact, that the payments are made through ECS. Even through internet banking facility, the client remits the premium amount directly to the financial institution. Post Office or LIC helped the Respondents from young generation to use all such facilities which helped them to increase the size of their business. The Customer of one of the Respondent was NRI, who used to stay in India and U. S. A., according to his conveniences and requirements. But the said customer used to and interested in investing his financial resources in India.

It was observed that generally customers / parents and students used to reveal choice with respect to the **Tuition Teacher** who used to be in the vicinity of their residence and also those who were experienced one. The parents preferred those Tuition Teachers whose timings were convenient to students according to their school timings. It was observed that children generally used to attend tuitions in group. This was also reflected in a choice of Tuition Teachers. However, It was also observed that in the subjects of specialization, like French, Cambridge English, Sanskrit, students were observed commuting from a place at a distance to the place of a Tuition Teacher.

The customers, generally, used to select those **Food Preparatory / Caterer** who are either in the vicinity of their place of residence or near the office since it is convenient to all the customers to avail the services of food preparatory, both way, on way to office and back home. It was reported by the Respondents that customers were always in a hurry in the morning to attend work place and in the evening, they were tired and not ready to put extra efforts to prepare food items /

eatables and also reluctant to collect the Tiffin from a distant place, while way back to home.

It was generally observed and reported by the Respondents, **Beauticians**, that the Respondents used to accept those customers who were in the vicinity of their residence or those in the vicinity of one client to another so as to avoid waste of her time, energy and money in commuting / travelling. This was more seriously considered, especially, when the Respondents were required to carry a kit-bag of materials, their instruments and equipments of beautification. However, it was reported by some of the Respondents that they used to visit the clients from different suburbs, if required. The Respondents reported that they were required to keep contact and follow-up with the clients since there was every possibility that client might prefer either to go to Beauty Parlor or change the Beautician.

6.4.12 How the Service is Rendered to the Customers ?

The customers were required to come to Respondent's residence to keep their children in **baby-sittings** and take back the child from baby-sittings.

Investment agency services were rendered at the Respondent's residence, in an office, at any convenient place. The Respondents were required to visit customer's residence to collect money or provide the forms and complete the documentation.

This is a type of service where customers were required to attend **Tuition Teacher's / Respondents'** residence for tuition. It was further observed that not a single Respondent, except one, had separate place for giving tuitions.

The customers were required to come for the Respondent's residence to collect **food items / eatables** as per demand / orders. When enquired with Respondents that whether the assistance from family members was obtained regularly, it was reported that family members, generally, helped the Respondents only on working days. On Holidays or on Sundays, the Respondents being free from her occupational work, they had to look after the domestic work alone, they were free from work-role responsibilities, but fully busy in home-role. It was a service rendered by the Respondent on all working days in addition to, and if required on,

Sundays, Holidays, festival days, special days of events, etc. It was observed that the members of the family were ready to help the Respondents, whenever it was required and necessary.

Beauty related services were rendered by the Respondents / **Beauticians** to a customer at customer's residence. The Respondents were required to visit customer's residence to render the service. It was also reported by the Respondents that they preferred to pay visit to client's residence, because the customers were in a position to provide separate room for beauty activities without causing any disturbance to and from other family members of the client. It was also observed that Respondents never hired services of other Beautician or any other person, unless and until it was a wedding or special order. It was expressed by the Respondents that it was very risky to carry any assistant to clients residence, not allowed in complexes and, hence, in view of safety and security, hiring the services of assistant was avoided. It was observed that the Respondents had to run beauty business on their own, without the help from family members since this is a type of service which cannot be rendered and shared by anyone. It is a type of service rendered by a Respondent on all working days, even on Sundays, Holidays, festival days, special days, wedding seasons, etc.

Section 5

Customers Reaction to the Services Rendered by the Respondents

In this Section, the Researcher is focusing on the third part of the questionnaire which is related to customer's responses / reactions to service rendered by Respondents. In these occupations, the Respondents generally, renders the service to the customer at her own residence, except beauty related services.

The customers' reactions revealed (1) the views expressed by the customers about the Respondents, (2) nature and quality of service rendered by them and (3) the extent to which these services are necessary to working mother / women in particular and working parents in general.

The Researcher has selected in each home-based occupations under research, only 6 customers (i.e. 20% of the total number of the Respondents under research) for analyzing the customers' reaction about the nature and quality of the services rendered by the Respondents. (please vide Chapter 2 on Research Methodology).

This Section covers 3 areas, they are as follows :

- 1) Customer's reaction about nature and quality of services and satisfaction.
- 2) Respondents receiving suggestions from Customers .
- 3) Customers receiving suggestions from Respondents.

In this Section, the Researcher has tried to note the reaction of the customers about the services rendered by the Respondents. (The figures in the parenthesis represent the percentage of customers against each of these observations).

6.5 Customers Reaction to the Services Rendered by the Respondents

In this respect also the Researcher is of the opinion that it is very difficult to give common inferences on expectations of the customers. The Researcher, therefore, prefers to give, in brief, her observations separately for each of the home-based occupations. All these observation were specific and unique in nature.

6.5.1 Customer's Reaction about Nature and Quality of Service and Satisfaction :

(1) Baby-Sitters :

1. tension free because of the facility of baby-sittings, (100%)
2. satisfied with the Respondents, (50%)
3. no comments about the quality of the services, (50%)

4. were neat and clean, (50.00%)
5. no choice of baby-sittings, made their routine life more comfortable, (33.33%)
6. served home-made fresh food, (33.33%)
7. personally used to look after the child, (16.67%)
8. grand-motherly relation with babies, (16.67%)
9. no commercial approach occupation, (16.67 %)
10. well planned in rendering the services, (16.67%)
11. cordial Relations, (50%)
12. services rendered more than expected. (16.67%)

(2) Investment Agents :

1. satisfied with the Investment Agents, (100%)
2. used to remind the due date of payment of premium, (50%)
3. limited expectations and no complaints, (50%)
4. received right / proper advice about the investment, (16.67%)
5. faith in Investment Agents, (16.67%)
6. advises for better options open for investments (16.67%)
7. never interfered in personal matters, (16.67%)
8. gave prompt services, (16.67%)
9. preferred only Maharashtrian clients, (16.67%)
10. the customer who was a pilot, used to avail services according to convenience of both , (16.67%)
11. should speak and communicate in other language other than Marathi, (16.67%)
12. sincere and hard working, (16.67%)
13. less experienced, (16.67%)
14. should use different methods of marketing, (16.67%)
15. no commercial in approach, (16.67%)
16. render services whenever demanded, (16.67%)

17. running an occupation out of necessity, (16.67%)
18. the customer required to go to the Respondent's residence for work. (16.67%)

(3) Tuition Teachers :

1. extra efforts to enable students to score good marks, (100%)
2. homely atmosphere at the place of Tuition Teacher, (16.67%)
3. satisfied with the Respondent, (16.67%)
4. retired school teachers, as Tuition Teacher, (16.67%)
5. Tuition Teacher to engaged since children did not listen to the parents, (16.67%)
6. a teacher with good quality and skill of explaining and teaching the subject, (16.67%)
7. confident about the teaching experience of Tuition Teacher, (16.67%).
8. Ex-examiner S.S.C. Board Examinations, knew the examination technique (16.67%).
9. the Respondent was an experienced teacher, (16.67%).
10. totally dependent on Tuition Teacher, not satisfied with school teacher (16.67%).
11. the parents knowing limitations of child, happy with the teacher, (16.67%).
12. good marks because of tuitions, (16.67%).
13. customer could not spare time for teaching a child, (16.67%)
14. no suggestions, (16.67%).
15. child obtain good marks because of tuitions, (16.67%).
16. experienced teacher, no suggestions required to be given, (16.67%).
17. always at the top in Sanskrit, (16.67%).
18. perfect, systematic and disciplined in teaching, (16.67%).
19. good contacts with school teachers, (16.67%).
20. child did not listen to parents, and hence, with of Tuition Teacher for studies. (16.67%).

(4) Food Cooks / Preparatory :

- 1) other customers were satisfied with the service, (83.33%)
- 2) quality of food was good as expected, (50%)
- 3) used to serve regularly simple food, (50%).
- 4) happened to be a just helping hand to customers, (33.33%)
- 5) quality of food was not good, (33.33%)
- 6) no choice of food, living away from family, life more comfortable, (33.33%)
- 7) not ready to change her routine method of preparing food items / eatable, (33.33%)
- 8) the Respondents used to serve and keep the Tiffin ready in time. (33.33%)
- 9) reduced customers' work and made daily life less stressful, (16.67%)
- 10) maintained the taste and the quality, (16.67%)
- 11) personally used to supervise the quality food, (16.67%)
- 12) generally never made comments about the quality and taste, (16.67%)
- 13) not satisfied with the service of the Respondents, (16.67%)
- 14) calm and quiet and used to listen patiently the suggestions made, (16.67%)
- 15) used to keep food ready to carry to place of residence, (16.67%)

(5) Beauticians :

1. right / proper advice about the beauty activity, (16.67%)
2. advising customer to do regular exercises, *pranayam, yoga, aasanas*, etc., (16.67%)
3. never asked personal questions, no interference in personal life, (16.67%)
4. knowing the quality of the product, material, medicines to be used, if develops allergy, (16.67%)
5. speak other languages other than Marathi, (16.67%)
6. accept only Maharashtrian clients, (16.67%)

7. using machine to reduce physical stress, (16.67%)
8. sincere and hard working, (16.67%)
9. young Respondents less experienced, (16.67%)
10. fully satisfied, (16.67%)
11. marketing and using domestically prepared cosmetic material, (16.67%)
12. comparatively rates quoted by the Respondents were lower, (16.67%)
- 13 no commercial approach, (16.67%)
- 14 using traditional and old methods of beautifications also (16.67%)
15. using Reiki, Acupressure Therapies also while rendering beauty services, (16.67%)

6.5.2 Suggestions for Betterment of Nature and Quality of Service:

6.5.2.1 Respondents Receiving Suggestions From Customers :

(1) Baby-Sitters :

1. Customers to invite the Baby-Sitters in family functions, presenting them gifts. (100%)
2. no possibility of substitution of the Respondent / Baby-Sitters, (83.33%)
3. expecting the entertainment facilities to be provided, (50%)
4. expecting cordial relation from the Baby-Sitters with the parents and babies, (50%)
5. should charge more, (33.33%).
6. undergo training in child caring and rearing and child psychology, (33.33%)
7. expecting the Respondents / the Baby-Sitters to provide fresh food, (33.33%)
8. expecting to allow the babies to remain at her place for more hours, (33.33%)
9. not required to make any suggestions, (16.67%).
10. used to take proper care of a child, (16.67%).
11. should provide separate toilet facility, (16.67%)
12. should provide separate rooms for girls and boys, (16.67%).

13. not to allow their babies to watch T.V., (16.67%).
14. should compel the baby to go to sleep and take rest in the afternoon, (16.67%)
15. should provide the computer facility to play games, (16.67%)
16. make child independent, self-sufficient, self-reliant, (16.67%)

(2) Investment Agents :

1. suggested to use computer to save time and energy, (100%)
2. instead of calling on telephone or mobile, give SMS to clients, (100%)
3. should avoid repeated visits to customer's residence, (50%)
4. the records of / accounts of transactions be maintained accurately, (50%)
5. should inform the details of each policies, (50%)
6. should give services at customer's residence, (16.67%)
7. suggested to use ECS system for remittances, (16.67%)
8. the customer had no suggestions, (16.67%)
9. should remind the payment of next installment / premium, (66.67%)

(3) Tuition Teachers :

1. the Tuition Teachers should provide printed notes. (50%)
2. the customers had no complaints, (33.33%)
3. the Tuition Teachers should hold tests every week, (33.33%)
4. the Tuition Teachers should give more home work, (33.33%)
5. the child expected to wait even for extra time, (16.67%)

(4) Food Cooks / Preparatory :

- 1) prepare Chinese and Punjabi types of food / dishes also, (50%)
- 2) the customers refrain from making any suggestions, (50%)
- 3) should not compromise with the quality food items / eatables, (33.33%)
- 4) prepare and provide tasty food, (33.33%)

- 5) should provide Tiffin / Lunch boxes, carry bags, customers were ready to pay, (33.33%)
- 6) not to use shortcuts in preparing food items / eatables and compromise with the quality, (16.67%)
- 7) come to their home / residence and prepare and cook food, (16.67%)
- 8) use of onion and garlic to ensure the quality while preparing *Alu wadi*. (33.33%)
- 9) prepare different types of food items for daily *Nashta*, (16.67%)
- 10) always keep ready extra *chapattis* for sell ' on the counter', (16.67%)
- 11) never insisted on any specific taste and never made any suggestions, (16.67%)
- 12) food items prepared costly as compared to other Respondents, (16.67%)

(5) Beauticians :

1. use apron during beautification, (100%)
2. not to speak on cell phone, while rendering services, (100%)
3. should maintain the personal hygiene, (100%)
4. follow the choice as expressed by the customer, (66.67%)
5. work according to rates charged, should not be in hurry, (66.67%)
6. adjust work according to customer's convenience, (50%).
7. use the products and creams of specific branded company, (50%)
8. no suggestions, no complaints to make about the Respondents, (50%)
9. give the clients information about quality of colours, creams, (50%)
10. should not stop visiting the clients since the clients were habituated to her, (33.33%)
11. work hard till she is unmarried, (16.67%)
12. was experienced one, customer preferred not to give any suggestions, (16.67%)
13. interested in experienced Respondents only, (16.67%)
14. work manually wherever required, (16.67%)
15. be flexible in adjusting timing, (16.67%)

6.5.2.2 Customers Receiving Suggestions from Respondents :

(1) Baby-Sitters :

1. the baby to be taken to the toilet before leaving baby to Baby-Sitters, (100%)
2. the parents with a single child should maintain some discipline, (100%)
3. say 'No' to a child, if required, (100%)
4. during illness, the parents should not send a child to baby-sittings, (100%)
5. not to send children if not well. (33.33%)
6. insisted personal cleanliness of a child, (16.67%)
7. do not unnecessarily pamper children, (16.67%)
8. provide liberty and freedom to babies, (16.67%)
9. do not tell lies to children about their arrival , (16.67%)
10. provide only cooked and domestically prepared food items.(16.67%)

(2) Investment Agents :

- 1) respect the women Investment Agents, (100%)
- 2) not to request the Respondents to pay visit to their residence repeatedly again and again, (100%)
- 3) investment Agents should be respected by Post Office Personnel, (100%)
- 4) time, energy , labour of women Investment Agents should be recognized, (100%)
- 5) occupation develops the physical strain, customers should realize the efforts (50%)
- 6) observed and maintained time, (16.67%)

(3) Tuition Teachers :

- 1) not to pressurize children for studies, (100%)
- 2) the parents should also take efforts at home to complete studies, (100%)

- 3) since over burden on students, unable to provide any extra time to appear tests, (100%)
- 4) the counseling of parents equally necessary, (50%)
- 5) the parents to understand the psychology of child, (50%)

(4) Food Cooks / Preparatory :

- 1) preserve carry bags, poly pouch, Tiffin boxes, (100%)
- 2) be particular about timing while receiving Tiffin or food materials, (100%)
- 3) need not insist to come to their place to prepare food, (100%)
- 4) order for food items / eatables in bulk, inform well in advance. (100%)
- 5) should not bargain for the rates / prices, (50%)

(5) Beauticians :

1. customers to pay conveyance, (100%)
2. the clients should intimate about visit at least 2 days in advance, (50%)
3. once the appointment is fixed, it should not be changed. (50%)
4. the clients should be ready on time as decided, (33.33%)
5. the clients should make the payment on the same day, (33.33%)

6.5.3 Conclusions :

It was observed from the Customers reactions, stated herein above, that

1. Customers are satisfied with the services rendered.
2. Customers expect no compromise with the quality of services.
3. Customer expect to maintain time schedule of services.
4. Customers developed personal co-ordeal relations with the Respondents
5. Customers are tension free while at work.
6. Customers have no choice of substitute.
7. Requirements of customers are fulfilled.
8. Customers develop faith and confidence in Respondents

With respect to Customers' suggestion to Respondents, it was observed that

1. Customers preferred not to give suggestions.
2. Customers expected Respondents to meet their requirements.
3. Respondents to provide services as per requirements of occasions.
4. Respondents to use quality material while rendering the services.
5. Respondents not to charge higher prices / charges / rates.
6. Respondents expected to use new methods and techniques of rendering the services.
7. Respondents expected to observe cleanliness and hygiene.

With respect to Respondents' suggestion to Customers, it was observed

1. Customer to maintain time schedule.
2. Customers to respect and recognized efforts of the Respondents.
3. Customers need not bargain for charges and should make payment as scheduled.
4. Customers should not cancel the order / demand / appointments for services without intimation to the Respondents.
5. Customers were suggested, special care to be taken while availing the services

It is also revealed through these reactions that both the Respondents and the customers were mutually interdependent on each other. This is also further reflected by the customers refraining from giving / making any suggestions to the Respondents with open admission that they could not get any other better substitute, in spite of the fact, substitutes were available. This might be probably out of their helplessness or willingness. This has further restored the fact that the Respondents were in a position to obtain / avail stable, safe, risk free, virgin and assured market for their products / services which was reflected in terms of its adverse effect on lack of initiative for improvement in the nature and quality of the services rendered and product produce, establishing, thereby, an element of monopoly of these the Respondent Women Entrepreneurs in the said services. The survival, existence, continuation in the occupations were no more a problem for these Respondents. However, improvement and development of the quality and nature of the services

rendered had limitations because vary a few of them were aspiring for improvement and development in the quality and nature of services rendered.

It was observed that the Respondents used to receive suggestions from the customers and suggestions were also made by the Respondents to the customers. This reveals the nature and extent of interactions between them and further reveals that suggestions, made and received, were important from the point of view of survival of the Respondents in occupation in future, if accepted and incorporated, as expected, in terms of retaining the existing customers and attracting new one. This also reveals the cordial approach and attitude of the Respondents and customers to accommodate each other.

Chapter 7

Revenue, Cost and Cost-benefit Analysis

INTRODUCTION

Before going in to Revenue, cost and cost-benefit analysis, the Researcher wants to make it clear that she differentiates between revenue and income. The Revenue received by the Respondents is the amount paid by customer towards prices / charges for availing the services / produce from these Respondent Women Entrepreneurs.

For working out the income of the Respondent, it is necessary to deduct from the revenue receipts, the occupational expenses incurred on number of items and residual, thereafter, is the income of the Respondent, i. e. profit from the occupation.

While working out the expenses, initially operating costs (actual cash expenses) are considered to generate surplus income. Thereafter, imputed cost is also worked out and both operating costs (actual cash expenses) and imputed costs are deducted from the revenue receipts to work out profit from the occupation.

This Chapter is divided into 3 Sections. Section 1 deals with Revenue Receipts, Section 2 deals with Cost Analysis and Section 3 deals with Cost-benefit Analysis.

Section 1

Revenue Receipts

7.1. Revenue Receipts :

The Researcher has tried to analyze and give comparative view of revenue receipts, home-based service-wise, run by the Women Entrepreneurs covered under research.

7.1.1 Sale Proceeds / Revenue Receipts :

With respect to baby-sittings, the revenue receipts received by the Respondents were the amount paid by the working women / parents towards the charges per baby per month for baby-sittings.

With respect to Investment Agents, the revenue received by the Respondent used to depend on the number of customers, scheme opted by the customer, corresponding commission and agency service demanded.

With respect to Tuition Teachers, The revenue received by the Respondents used to depend on the number of students from each standard, for each subject offered for tuitions and fees charged per student, per month subject-wise and standard-wise.

With respect to Food Cooks, the revenue receipts used to depend on the volume of business and items prepared, and supplied / sold to regular and occasional customers.

With respect to Beauticians, revenue received by the Respondents is by way of amount paid by the customer towards the services charges per beauty activity made available to the client by the Respondent. The revenue receipts to the Respondents are to be derived by way of beauty services rendered multiplied by the charges for each type of services.

7.1.2 Extent of Monthly Average Revenue Receipts :

The Researcher has tried to work out monthly average revenue receipts for each of the home-based services run by Respondent Women Entrepreneurs covered under present research. It is revealed through Table No. 7.1, that for baby-sittings and giving tuitions, the different groups of revenue receipts are same (with maximum range more in giving tuitions as against baby-sittings). Similarly, for investment agency services and beauty related services said different groups also same (maximum range more to cover the Respondents in all home-based occupation under identical groups). The Researcher, therefore, is required to

analyze revenue receipts for each home-based occupations independently and then provide a comparative view for the same. The extent of revenue receipts were more in investment agency services and beauty related services as compared to other home-based services, covered under present research. Similarly maximum revenue receipts were near about Rs. 20000/- p.m. in baby-sittings and giving tuitions, whereas, these were 2 times or more in other home-based occupations covered under present research.

Table No. 7.1 The Table showing the distribution of Respondents according to **Revenue Receipts** : (Percentage in Parenthesis)

Baby-Sitters		Investment Agents		Tuition Teachers		Food Cooks		Beaut.	
class	No. of Resp.	class	No. of Resp.	class	No. of Resp.	class	No. of Resp.	class	No. of Resp.
2500-5000	2 (06.67%)	0 - 10000	6 (20.00%)	2500-5000	2 (06.67%)	0 - 5000	2 (06.67%)	0 - 10000	9 (30.00%)
5001-7500	3 (10.00%)	10001 - 20000	13 (43.33%)	5001-7500	3 (10.00%)	5001-10000	7 (23.33%)	10001 - 20000	17 (56.67%)
7501-10000	9 (30.00%)	20001 - 30000	4 (13.33%)	7501-10000	9 (30.00%)	10001-15000	7 (23.33%)	20001 - 30000	2 (06.67%)
10001 - 12500	5 (16.67%)	30001 - 40000	2 (06.67%)	10001 - 12500	5 (16.67%)	15001-20000	3 (10.00%)	30001 - 40000	1 (3.33%)
12501 - 15000	8 (26.67%)	40001 - 50000	4 (13.33%)	12501 - 15000	8 (26.67%)	20001-25000	2 (06.67%)	40001 - above	1 (3.33%)
15001 - 17500	1 (3.33%)	50001 - above	1 (3.34%)	15001 - 17500	1 (3.33%)	25001-30000	4 (13.33%)		
17501 - 20000	1 (3.33%)			17501 - 20000	1 (3.33%)	30001-35000	0 (00%)		
20000 - above	1 (3.33%)			20000 - above	1 (3.33%)	35001-40000	0 (00%)		
						40001-45000	2 (06.67%)		
						45001-50000	2 (06.67%)		
						50001-above	1 (3.33%)		
Total	30		30		30		30		30

Minimum	4175		3000		3000		3000		7000
Maximum	27000		50000		30000		75000		71000
Avg.	11346		18183		11346		21446		16448
Resp. Below Avg.	20 (66.67%)		21 (70.00%)		18 (60.00%)		19 (63.33%)		22 (73.33%)
Resp. above Avg.	10 (33.33%)		9 (30.00%)		12 (40.00%)		11 (36.67%)		8 (26.67%)

With respect to baby-sittings, the revenue receipts were worked out multiplying number of babies by rates / charges p.m. per child / baby in a baby-sitting. The revenue receipts were decided by the extent to which the Baby-Sitter was in a position to satisfy the customers expectation and in turn further decided by the number of babies in a baby-sittings.

It was observed that the rates p.m. per baby were almost same everywhere in Mumbai, and on the both the Railway Lines. Similarly, rates used to differ according to food served or not served, along with other facilities, but were almost similarly all over the City.

Highest revenue received was Rs. 27000/- p.m. (1 out of 30) and lowest revenue earned was Rs. 4175/- p.m. (1 out of 30), with an average revenue receipts worth Rs. 11039.17 /- p.m.

The Researcher, with respect to revenue receipts, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 76.66% (23 out of 30) of the Respondents were falling within limits, giving more realistic picture of revenue receipts of the Respondents from the occupation. This will help the Reader to read the Table No7.1 in its proper perspective.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 4507.75	Rs. 15546.90	Rs. 6531.42	23 (76.67%)	07 (23.33%)

It is revealed that this occupation was in a position to provide gainful employment to Non-professional Women Entrepreneurs, running a baby-sittings. The continuation of occupation for number of years, revealed that the Women Entrepreneurs were found satisfied with the revenue receipts they had, which, otherwise, would not be possible in any other alternative job elsewhere.

It was further observed that there appeared to have no relation as such between the age of the Respondent, her experience and revenue receipt. The youngest Respondent with 40 years of age and 7 years of experience, used to takes care of 7 babies / children and received Rs. 8400/- p.m. by way of revenue. At the same time oldest among all the Respondents with 68 years of age with 22 years of experience, used to takes care of 8 children / babies, and received only Rs. 6400/- p.m. by way of revenue.

Since, the youngest among the Respondent received more revenue as against the oldest one, it revealed that she appeared to have been more commercial, practical and realistic in approach.

No doubt, for senior Respondents, being more emotional by nature, their relationship with babies / child seemed to have been just like and, as if, grandparents and grandchildren. But this relation would not serve the purpose of receiving more revenue receipts.

With respect to investment agency services, the Investment Agent receives revenue not by charging service charges to the clients. Instead, the clients receives services from the Investment Agents in the form of opening of different alternative channels of investment, which the clients sometimes may not be knowing and also the services in the form consultation / guidance on benefits / gains from such alternative channels of investments. The Investment Agents used to relieve the clients, from any efforts to physically / personally approach to Investment Agencies / Financial Institutions and invest financial resources. The Investment Agents carried out this task of investment of financial resources on behalf of the clients. Prima facie, it appears that the Investment Agents used to provide free services to the clients.

It was observed that revenue varied with the number of clients and nature / type of investment, either in Post Offices or any other Financial Institution. The commission received by Post Office Investments Agent was found less than Investment Agents of Insurance Companies. This was because, as reported by the Post Office Investment Agents, the rates of commission and corresponding income by way of commission they used to receive / earn was less. Whereas, for the Investment Agents of LIC, GIC, UTI, or Commercial Banks, and such other Financial Institutions, the rates of commission being more, they used to earn more commission and, correspondingly, more income, in spite of the fact, the number of clients happened to be limited.

In other types of services under research, the Respondents used to charge service charges to the customer. It appears, that for every customer, it is a paid service. In investment agency services, clients receive the service free of charge and Financial Institution pays for it in form of commission to Investment Agents. However, the Investment Agents used to receive the commission on the financial investment of an investor / saver, since, the Investment Agents used to induce the clients / investors to invest in one or the other mode of investment of financial institutions. The commission used to vary according to the rates of commissions which differ from Investment Institutions to Institutions, mode of investment i. e. the plan / policy in which the amount has been invested and further, the extent of investment in terms of amount of financial resources invested. The Financial Institutions receive the amount of financial resources, so invested, for which Financial Institutions provide commission to the Investment Agents, as if, it is a service charge paid to the Investment Agents. Naturally, for the customers it appears to be a free service and for Financial Institution it is a paid service in the form of commission which varies according to factors referred to above in earlier paragraphs.

The average amount of revenue received by the Respondents was Rs. 16450.31,p.m., with minimum of revenue receipt Rs. 3,000/- p.m. and maximum with Rs. 50,000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 11801.45	Rs. 28251.76	Rs. 4648.86	19 (63.33%)	11 (36.67%)

The Researcher, with respect to revenue receipts, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 63.33% (19 out Of 30) of the Respondents were falling within limits giving more realistic picture of revenue receipts of the Respondents from the occupation. This will help the Reader to read the Table No.7.1 in its proper perspective.

With respect to Tuition Teachers, it was observed that revenue received used to vary with the number of students for tuitions. It was also observed by the Researcher that the rates of home-based tuitions were almost same everywhere in Mumbai and on the both the Railway Lines.

The Respondents were not ready to reveal and further reluctant to furnish any detailed information about their fee structure, number of batches per day and number of the students batch-wise. The Researcher, therefore, was unable to calculate the revenue. The Respondents were reluctant to answer such type of questions since financial issues were involved, therein, and the Respondents were afraid of sharing the said information. The revenue receipts were worked out on the basis of approximate amount p.m. reported by the Respondents.

One Respondent (1 out of 30 i. e. 03.33%) received the highest revenue receipts i.e. Rs. 30000/- p.m. and (2 out of 30 i. e. 06.67%) of the Respondents received lowest revenue receipt i.e. between Rs. 2500/- p.m. and Rs. 5000/- p.m. The average revenue receipts were Rs. 12696 /- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between Range	Beyond Range
Rs. 7445.27	Rs. 20141.94	Rs. 5251.40	22 (73.33%)	08 (26.67%)

The Researcher, with respect to revenue receipts, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33% (22 out Of 30) of the Respondents were falling within limits, giving more realistic picture of revenue receipts of the

Respondents from the occupation. This will help the Reader to read the Table No. 7.1 in its proper perspective.

It reveals that this occupation could provided gainful income and self-employment opportunity to the Non-professional Women Entrepreneurs. These Women Entrepreneurs were found satisfied in their occupation and there were no reasons of any kind for dissatisfaction, and, hence, they continued in the occupation since the revenue receipts were quite sizable which otherwise would not be possible in any other alternative jobs elsewhere.

With respect to Respondents, preparing and supplying food items / eatables, it was observed that revenue receipts used to vary according to the rates / charges, per K.G. / per plate / per piece or per given quantity.

It was observed that revenue receipts of the Respondents varied according to the number of customers and the quantity of different food items / eatables sold. It was observed that the rates per K.G. or per piece of *Chapati* or per plate, were almost same everywhere in the City and on both the Railway Lines. Similarly, rates according to only food served and / or, food served along with other facilities, were also similar all over the City.

It was observed that there appeared to have no relation as such between the age of the Respondent, her experience and revenue receipt. Similarly, the youngest among the Respondent with 30 years of age and 10 years of experience used to receive only a 15000/-p.m. by way of revenue receipts. At the same time oldest among all Respondents with 69 years of age with 40 years of experience and, used to receive a 75000/- p.m. by way of revenue receipts.

It was observed that about 3.33% (1 out of 30) of the Respondent was in a position to receive highest revenue among all i.e. Rs. 75000/- p.m. and the Respondent was 69 years old and was in the occupation for last 40 years. One of the Respondent had lowest revenue receipts of Rs. 3000/- p.m. 3.33% (1 out of 30), and she was 55 years old, and was in the business for last 15 years. The average revenue receipts were Rs. 21,466.67 /- p.m.

Standard Dev	Upper Limit	Lower Limit	Between Range	Beyond Range
Rs. 16756.97	Rs. 38223.64	Rs. 4709.70	25 (83.33%)	05 (16.67%)

The Researcher, with respect to revenue receipts, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 83.33 % (25 out Of 30) of the Respondents were falling within limits, giving more realistic picture of revenue receipts of the Respondents from the occupation. This will help the Reader to read the Table No. 7.1 in its proper perspective.

Since, the youngest among all the Respondent received according to her volume of business, as against the oldest one, it revealed that the youngest appeared to have been more commercial, practical and realistic in approach in business. The Researcher, therefore, felt that there was no direct relation as such between age of the Respondent and the revenue received. The space available with the Respondents and their experience, contacts with customers and the quality of product, good will earned in the market, used to put limits to extend the size and scope of their business.

With respect to Beauticians, the revenue receipts were worked out on the basis of quantity and quality of beauty related services rendered by the Respondents to the clients and the corresponding rates / charges per activity.

It was observed that revenue receipts received by the Respondents varied according to the beauty activity and the number of clients attended. It was observed that 63.33 % (19 out of 30) of the Respondents were receiving regular revenue plus occasional revenue (i. e. revenue receipts from attending the customers during the certain special occasions, like, festivals, celebrations, marriage, any other such special events) . 36.67 % (11 out of 30) of the Respondents were not receiving such occasional revenue.

The highest revenue receipts were Rs. 71000/- p.m. and lowest revenue receipts were Rs. 7000/- p.m. The average revenue receipts were Rs. 16,448.33/- p.m. It is interesting to note that the Respondent who received highest revenue was a polio patient, and unable to visit the clients. Instead, the clients used to visit the said Respondent at her residence, her residence was, as if, her Beauty Parlor.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs.12242.48	Rs.28690.61	Rs. 4206.06	27 (90%)	03 (10%)

The Researcher, with respect to revenue receipts, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90 % (27 out Of 30) of the Respondents were falling within limits, giving more realistic picture of revenue receipts of the Respondents from the occupation. This will help the Reader to read the Table No. 7.1 in its proper perspective.

There was a direct relation between revenue received and number of years in service. More the number of years in the service, more were the revenue receipts . It was believed in by the Respondents that if the clients used to get satisfied and happy with the services rendered and corresponding results, the clients would prefer to be with the same the Respondent Beauticians. It was a question of trust, faith and confidence of clients in the Respondent Beauticians.

It was revealed that all these occupations were in a position to provide gainful employment to Non-professional Women Entrepreneurs. The continuation of occupation by the Respondents for number of years, revealed that the Respondent Women Entrepreneurs were seemed to have been satisfied with the revenue receipts they had, which otherwise would not have been possible in any other alternative jobs, elsewhere.

7.1.3 Comparative View of Revenue Receipts :

The Researcher tries to give the comparative view of revenue receipts. The average revenue receipts were more in investment agency services and preparing food items / eatables, lowest and identical in baby-sittings and giving tuitions. The minimum revenue receipts were identical in investment agency services, giving tuitions and preparing food items / eatables. Maximum revenue receipts were more in preparing food items / eatables and in beauty related services, followed by investment agency services, giving tuitions and baby-sittings. The average revenue receipts in all the home-based services run by the Respondents Women Entrepreneurs were more than Rs 11,000/- p.m., indicating that considerably large amount is being received by way running an occupation and sell of services. The Table further reveals that the majority of the Respondents were

receiving revenue receipts less than average revenue receipts. This helps the Reader to read the table in its proper perspective.

Table 7.2 Table showing the comparative View of Revenue Receipts p.m.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Minimum	4175	3000	3000	3000	7000
Maximum	27000	50000	30000	75000	71000
Average	11346	18183	11346	21446	16448
Resp. Below Avg.	20 (66.67%)	21 (70.00%)	18 (60.00%)	19 (63.33%)	22 (73.33%)
Resp. above Avg.	10 (33.33%)	9 (30.00%)	12 (40.00%)	11 (36.67%)	8 (26.67%)
Standard Deviation	4507.75	11801.45	7445.27	16756.97	12242.48
Upper Limit	15546.90	28251.76	20141.94	38233.64	28690.61
Lower Limit	6531.42	4648.86	5251.40	4709.70	4206.06
Res. Falling bet. Range as per Std Dev.	23 (76.67%)	19 (63.33%)	22 (73.33%)	25 (83.33%)	27 (90%)

7.1.4 Seasonal Variations in Revenue :

With respect to Baby-Sitters, it was observed that there were no seasonal variations in revenue receipts because the services were in demand round / throughout the year, in spite of leaves enjoyed on account of festivals, convenience, or on Holidays and Sundays or on fixed days or, even if, child remained absent for his / her own personal reasons. For all the twelve months the revenue receipts used to remain same. All the Respondents reported that there were no days or months with highest or lowest revenue. It was a condition laid down by the Respondents to the customers that the customers would have to pay full monthly charges to Baby-Sitters, in spite of the fact, that the Baby-Sitters may enjoy leave, on account of festivals, convenience, or on Holidays and Sundays or on fixed days or, even if,

child remained absent for his / her own personal reasons. Therefore, there were no days or months with minimum revenue receipts and maximum revenue receipts.

With respect to Investment Agents, it was observed that there were seasonal variations in revenue receipts. 86.67 % (26 out of 30) of the Respondents reported that there were seasonal variations in their revenue receipts, whereas 13.33 % (4 out of 30) of the Respondents said that there were no seasonal variations in the revenue receipts. The issue with respect to highest and lowest revenue receipts did not occur for them since the revenue receipts for them were same throughout the year. However, in the case of majority of the Respondents i.e. 86.67% (26 out of 30) since there were seasonal variations in the revenues receipts, they used to receive more revenue receipts during the month November to March and less revenue receipts during the month of April to October.

Similarly, seasonal variations were reported, especially, during and after festivals. It was observed that those who experienced seasonal variations in their revenue receipts, said that the revenue receipts used to be highest after *Diwali* and up to March and revenue receipts were less before and during the period of festivals, examinations and admissions to Schools and Colleges. It was only because, during these period, the priorities of the clients used to be different.

With respect to Tuition Teachers, it was observed that there were no seasonal variations in revenue earned because it was a service rendered generally for only 10 months of the year. For all these ten months, the revenue receipts were approximately same. The Respondents, therefore, reported that there were no seasons of highest or lowest revenue receipts.

Every Respondent used to collect the fees from the customer under the condition that the customer will have to pay full fees for the month, even if, the Respondent enjoy the leave for a few days, especially, during *Ganapati* festival and *Diwali* festival. Tuitions were given during the period between 15th June and 15th April (generally a duration of an academic year) and, on account of vacations during 15th April to 15th June, the students used to keep themselves away from attending tuitions. The revenue receipts for 10 months, therefore, were divided and averaged for 12 months.

With respect to Respondents, Food Preparatory / Cooks, preparing and supplying food / items eatables, it was observed that there were no seasonal variations in revenue receipts for those who were the regular supplier of food items / eatables, especially, Tiffin, because the services / the food items / eatables were in demand round / throughout the year. It was observed that the Respondents who supplied food items / eatables occasionally on some special / specific occasions / events, their revenue receipts used to vary throughout the year. It was expressed by the Respondents that in the month of June and July every year, the revenue receipts were lowest because there were no festivals during these months. The Respondents, therefore, had limited number of orders for preparation, supply and sale of food items / eatables during these months.

With respect to Beauticians, it is observed that there were seasonal variations in revenue receipts because the beauty related services were more in demand for 10 months in general and less in the month of June and July since there were no festivals or other events of celebrations in these months, the Respondents had limited number of orders for attending clients, and, hence, the revenue receipts were limited. It was reported by all the Respondents that in the months of June and July, the revenue receipts were lowest and there were no possibilities of receiving occasional revenue since there were no festivals and in these months wedding ceremonies were less in numbers. Occasional revenue was calculated for 10 months, further the said amount of occasional revenue was distributed on 12 months to work out the average revenue per month.

7.1.5 Seasonal Variations in Revenue : Comparative View :

Respondent Women Entrepreneurs from investment agency services, preparing food items / eatables and beauty related services used to experience variation in revenue receipts, whereas, those in baby-sittings and giving tuitions were found with stable revenue receipts throughout the year. The variation or stability in revenue receipts is an outcome of nature and characteristics of the occupation run by Women Entrepreneurs.

Section 2

Analysis of cost / Expenditure of Services

7.2 Analysis of cost / Expenditure of Services :

While analyzing the expenditure on / cost of occupation, initially, operating costs (actual cash / money expenses) were worked. The imputed costs were also worked out, thereafter, the cost which otherwise was concealed / hidden and, generally, not considered while working out surplus income / profit over the cost of occupation. The total cost, a sum of operating costs and imputed costs were worked, thereafter. The Researcher tries to provide analysis and comparative view of cost variable, home-based service-wise run by Respondent Women Entrepreneurs, covered under present research.

7.2.1 Items of Expenditure :

Initially, the Researcher has tried to list out, the home-based service-wise, items of expenditure. The items of expenditure are quite different for each of the home-based services, depending upon the nature of services rendered by Respondent Women Entrepreneurs.

With respect to baby-sittings, the items of expenditure are divided into Food items and Non-food items of expenditure. **Food items** of expenditure were only *Dal*, only rice, *dal* and rice together, biscuits, vegetables, fish, etc. (were the major items), whereas, non-food items of expenditure were electricity, cooking gas, toys, laundry, servant / hired labour, Tele-communication / Mobile-communication, miscellaneous, etc.

With respect to investment agency services, the following were the items of expenditure such as 1) Stationary, 2) Tele. Phone / Mob. Bills, 3) Office Maintenance, 4) Electricity, 5) Conveyance, 6) Computer, 7) Salary of Employees / Hired Labourers, 8) Diaries, Calendars, Visiting Cards, etc., 9) Plastic Bags, 10) Xerox, 11) Registers, 12) Envelopes.

With respect to the giving tuitions, it was observed that the Tuition Teachers hardly required to incur any expenditure on except that of (1) Chocks, (2) Stationary if providing printed material, (3) Electricity, (4) Transport with respect to only one Respondent, (5) Cost of computer application for C. D. and Power pint presentation again with respect to only one Respondent.

With respect to Respondents preparing and supplying food items / eatables, the items of expenditure were similar to that of baby-sittings and divided into Food items and Non-Food-items. The **items covered under food items** were raw material required for preparing different food items / eatables such as cereals, pulses, *dal, masala*, etc. and vegetables, salt, sugar, oil and *jiggery*. These were the common grocery items, besides other items required for preparing sweets and sour items. Whereas, **non-food items** of expenditure were, electricity, cooking gas, transport, Tiffin's purchased, mixer, food processors, plastic bags and papers for *puran poli*, vessels, flour mill charges, servant / hired labour, Tele-communication / Mobile-communication, miscellaneous, etc. These were the items, generally, observed by Researcher, did not mean that all the Respondents were using them. It was because the volume of business used to decide the food and non-food material used for preparing food items / eatables.

With respect to Beauticians, the items of expenditure, generally, observed were such as (1) Equipments, instruments, mirror, chair, thread, dryer, scissors, maintenance of machines, dooms, steamer, ozone, depending upon the frequency of use of machines, pluckier, galvanizing machine, steamer, etc. (2) Related to make-up : combs, napkins, *bindis, mehendi*, broach, pins, aprons, mirrors, cotton, sponge etc. (3) Cosmetics : creams, vexing material, etc., (4) Communication expenses on Tel. / Mob. Communications, (5) Conveyance and transport, bus and / or auto rickshaw fare. It was a general practice observed by all the Respondents that they used to charge for one way fare from the clients between client's residence and the Respondent's residence. It was observed that expenses on electric power required for operating different equipments, and used during beautification, had to be borne by the client and not by the Respondents.

Besides these items of expenditure, the Researcher tries to give analysis and comparative view of other items of expenditure, given herein below :

7.2.1.(2) Labor Cost :

With respect to baby-sittings, it was observed that 13.33% (4 out of 30) of the Respondents used hired labour for occupation. The labourers were paid monthly wages. The labour cost for these Respondents varied between Rs.1000/- p.m. and 1800/- p.m. It was observed that other Respondents were not ready to hire labour since they were not ready to and interested in sharing revenue receipts with hired labour. The occupational work was managed by the Respondents independently and, hence, they preferred to work on their own.

With respect to investment agency services provided by the Respondents, it was observed that only 10% (3 out of 30) of the Respondents employed hired labourer / employees. The labourers / employees were paid monthly salary. It was fixed. It did not vary according to volume of business. There was no contract between Respondent and employee. The majority of the Respondents, 90% (27 out of 30), were observed carrying out their business without employing / hiring labour.

With respect to giving tuitions, it was observed that not a single Respondent hired a labour to run the occupation. The question of computation of hired labour cost, therefore, did not arise. Instead, the Respondents preferred to work on their own. It was also observed that the services in terms of giving tuitions are to be given by the Tuition Teacher herself, without the assistance of the hirer labour. Since, the occupation was home-based, the services of hired labour were also not require for any kind of administrative and related work

With respect to Respondent preparing and supplying food items / eatables, it was observed that 26.66% (8 out of 30) of the Respondents used to hire labour for occupation who were paid wages on monthly basis. The labour cost varied between Rs.1500 p.m. and Rs. 4500/- p.m., depending upon the quantum of occupational and domestic work. It was observed that other Respondents were not ready to hire labour for their occupation, since, they were not ready to and

interested in sharing revenue receipts with hired labour. It was also reported by the Respondents that the occupation could be managed by the Respondents alone independently, and, if possible, with the help of the family members, hence, they preferred to work on their own, without the use of hired labour.

With respect to Beauticians, it was observed that not a single Respondent hired labour for occupation, since, they had to attend clients at their residence. Since, the Respondents did not hire a labour, they did not incur any expenditure on payments of wages. Instead, the Respondents preferred to work on their own.

Table No. 7.3 . Table showing the No. of Respondents hiring labour (percentage in parentheses).

Particulars	Baby-Sitters	Investment Agents	Tuition Teachers	Food Cooks	Beauticians
No. of Respondents using hired labour	04 (13.33%)	03 (10.00%)	00	08 (26.67%)	00
No. of Respondents not using hired labour	26 (86.67%)	27 (90.00%)	30 (100%)	22 (73.33%)	30 (100%)
Total	30	30	30	30	30

7.2.1.(3) Maintenance Expenditure :

With respect to **baby-sittings (Baby-Sitters),** it was reported by the Respondents, that since services were rendered manually, there was no need to make use of any equipments, instruments, furniture, fixtures, etc. for the purpose of occupation. Consequently, the expenditure on account of maintenance of equipment, instruments, furniture, fixtures did not arise for any of the Respondent.

With respect to **investment agency services, (Investment Agents)** it was observed that only 3.33 % (1 out of 30) of the Respondents spent on office maintenance . Rest other 96.66 % (29 out of 30) were found running an occupation /enterprise in their own residential premises. This reveals that for most of the

Respondents the enterprise / an occupation was in its true sense a home-based, and, hence, they were not required to incur any expenditure on maintenance.

The Respondents who were **giving tuitions (Tuition Teachers)**, reported that the Respondents did not require any equipment or instruments while giving tuitions and since the service was rendered manually i. e. by way of oral instructions the issue with respect to the cost on maintenance of equipments, instruments, furniture, fixtures, etc. did not arise. And, hence, maintenance cost was not incurred by the Respondents. However, it was interesting to note that one of the Respondent was found using the computer for Power Point Presentation and playing educational C. Ds on computer. The Respondent did not reveal any expenditure thereupon and, hence, maintenance cost was not worked out. It was reported by the said Respondent that the computer used for C. D. and Power Point Presentation belonged to the office of her husband and her husband used to provide the said computer, whenever required to the Respondent for the purpose, freely without any charges thereupon. On account of this fact, no maintenance cost was incurred and no depreciation was worked out. The Respondent used the car of her husband to take students to examination centre. Fuel expenses were borne by her husband.

With respect to Respondents **preparing and supplying food items / eatables, Food Cooks** were of the opinion that since it was a service rendered manually, there was no need to make use of any equipment, instruments, furniture, fixtures, etc. for the purpose of occupation. Consequently, the expenditure on account of maintenance of equipment, instruments, furniture, fixtures did not arise for any Respondent.

The Respondents, rendering **beauty related services, (Beauticians)** reported that they were required not to incur maintenance expenditure since services were rendered manually more than the use of equipments, instruments. The use of such equipments was minimum. Similarly, the life span of these equipment being only 1 or 2 years, the issue of maintenance expenditure did not arise. The chair, an item of furniture, available at client's residence was, generally, used by the Respondents, reducing, thereby, maintenance expenditure.

7.2.1.(4) EMI / Interest Payment on Loan :

It was reported by all the Respondent Women Entrepreneurs running home-based occupations, (viz. baby-sittings, providing investment agency services, giving tuitions, preparing food items / eatables, rendering beauty related services) covered under present research, that since the occupation was totally home-based and Non-professional in nature, the Respondents were not required to raise financial resources by way of loans and, therefore, the issue with respect to the payment of principal and interest amount in the form of Equated Monthly Installment (EMI) did not arise. The financial resources, required for occupation, were mobilized through Respondent's income and savings. However, it was observed that 3.33% (1 out of 30) of the Respondent, giving tuitions (**Tuition Teacher**) was paying EMI on loans which she raised for domestic purpose. Since the loan was raised not for occupational purpose, the payment of EMI was not considered while working out cost of occupation.

7.2.1.(5) Expenses Incurred on Publicity :

With respect to Baby-Sitters, Tuition Teachers and Food Cooks / Preparatory, it was observed that not a single Respondent incurred expenses on publicity. No special efforts were made by any Respondent to give publicity to occupation / business. For them mouth to mouth publicity served the purpose deciding the size, extent and scope of market for occupation / business. **With respect to investment agency services** also not a single Respondent was found incurring expenditure on publicity / advertisement. However, only one Respondent was found regularly expressing greetings to the clients on the occasion of birth days and other festivals. The Respondents who were LIC Investment Agents 30.00% (9 out of 30) were found providing annual diary to their clients. The said diaries were provided by LIC to be distributed among the clients. **With respect to Beauticians**, not a single Respondent was found incurring expenses on publicity. No special efforts were also made by any Respondent to give wide and large scale publicity to business. However, some Respondents incurred

expenditure on printing visiting card. But they failed to mention the amount of expenditure on such visiting cards.

7.2.1.(6) Any other Expenditure :

With respect to Women Entrepreneurs providing baby-sittings, giving tuitions, preparing food items / eatables, it was reported that since all the customers of the Respondent Women Entrepreneurs were staying in the vicinity of the residence of the Respondents, they were not required to spend any amount on conveyance and communication. Since, customers belonging to same suburb and if from another suburb, the customers used to visit the residence of the Respondent Women Entrepreneur to avail the services.

All the Respondents, rendering **investment related services,** have common items of expenditure, such as, Plastic Bags, Xerox, Register, Stationary, Electricity, Envelop, Mobile / Telephone Bills, Conveyance, and for a few, (03.33%, 1 out of 30) Office Maintenance, Salary and Computer, and, Diaries and Calendars, (30.00%, 9 out of 30) etc. Majority of the Respondents, 86% (26 out of 30), used their own private means of transport and conveyance and other 13.33 % (4 out of 30) had to depend on public mode of transport or used to walk down the distance to the clients residence and to the office of Investment Agency, if possible and convenient. For majority of the Respondents stationary, communication by way of telephone or mobile, were the major items of expenditure. There were some who used to provide plastic bags and envelopes to the customers / clients to carry the documents which reflect at least the minimum of commercial and customer's friendly approach in the business / enterprise.

Since, all the customers of the Respondents, who were **Beauticians,** were staying in the nearby suburbs, the Respondents were not required to spend any amount on conveyance and communication. It is a trend observed now-a-days that the Respondents used to demand one way conveyance from the customers if it is out of suburb because the Respondent used to find it difficult to travel by train or by bus with a heavy bag of make-up kit.

7.2.3 Total Cost :

The Researcher tries to give the analysis of total cost of home-based occupation run by Women Entrepreneurs, covered under present research. The total cost comprises of operating costs and imputed costs.

Researcher considers **operating costs** as sum of expenses on raw materials, power and fuel, labour cost, stationery, and other general expenses incurred in cash. This was an expenditure incurred in terms of cash amount paid by the Respondents, whenever they used to purchase the material mentioned, herein above, and, hence, this expenditure is termed as operating costs (actual cash expenses).

The **imputed costs** refers to expenses worked out in terms of depreciation on assets, interest on the amount showing the total cost, as if, the said amount were raised by way of loans, managerial wages, and rent of the premises, as if, the said premises were hired on rent. (Vide Chapter 2, Research Methodology, 2.9.)

7.2.3.1 Operating Costs (Actual Cash Expenditure / Cost) :

Table No. 7.2 reveals the operating costs incurred by Respondent Women Entrepreneurs running home-based occupations covered under present research. For the sake of convenience of the Reader the operating costs have been discussed occupation-wise and, thereafter, a comparative view is given. It is revealed through Table No. 7.4, that for **baby-sittings and giving tuitions** different groups of operating costs are same (with maximum range more in baby-sittings as against giving tuitions). Similarly, for **investment agency services, preparing food eatables and beauty related services** said different groups are also same (maximum range more in **preparing food items / eatables as against investment agency services and beauty related services.**). It is rather difficult to cover the Respondents in all home-based occupations under identical operating costs groups. The Researcher, therefore, is required to analyze operating costs for each home-based services independently and then provide comparative view for the same. The operating costs were less than Rs. 1000/- p.m. for majority of Respondents in baby-sittings and giving tuitions, because the recurring expenses in these two home-based occupations were limited, whereas, in other home-based services, operating costs

for majority of Respondents were less than Rs. 2000/- p.m. For Respondents rendering beauty related services and preparing food items / eatables, the operating costs were further found more, as against other services, because of more recurring material cost. Nature and quality of services, with diversification of services, rendered by the Respondents, used to reflect on the operating costs of services.

Table No. 7.4 The Table showing the distribution of Respondents according to **Operating costs:**

Baby-Sitters		Invest. Agents		Tuition Teachers		Food Cooks		Beauticians	
Operating cost	Resp.	Operating cost	Resp.	Operating cost	Resp.	Operating cost	Resp.	Operating cost	Resp.
0 - 500	9 (30.00%)	0- 2000	26 (86.67%)	0- 500	17 (56.67%)	0- 2000	9 (30.00%)	0-2000	17 (56.67%)
501- 1000	11 (36.67%)	2001- 4000	1 (3.33%)	501- 1000	10 (33.33%)	2001- 4000	7 (23.33%)	2001- 4000	10 (33.33%)
1001- 1500	2 (06.67%)	4001- 6000	1 (3.33%)	1001- 1500	2 (06.67%)	4001- 6000	5 (16.67%)	4001- 6000	2 (06.67%)
1501- 2000	2 (06.67%)	6001- 8000	1 (3.33%)	1501- 2000	0 (00%)	6001- 8000	3 (10.00%)	6001- 8000	0 (00%)
2001- 2500	3 (10.00%)	8001- above	1 (3.33%)	2001- 2500	0 (00%)	8001- 10000	4 (13.33%)	8001- 10000	1 (3.33%)
2501- 3000	2 (06.67%)			2501- 3000	1 (3.33%)	10001- 12000	0 (00%)		
3001- 3500	1 (3.33%)					12001- 14000	0 (00%)		
						14001- above	2 (06.67%)		
Total	30		30		30		30		30
Minimum	225		110		125		300		700
Maximum	3120		20000		2945		20000		10000
Avg.	1122		2072		2470		5093		2470
Resp. Below Avg.	20 (66.67%)		26 (86.67%)		21 (70.00%)		21 (70.00%)		18 (60.00%)
Resp. Above Avg.	10 (33.33%)		04 (13.33%)		09 (30.00%)		09 (30.00%)		12 (40.00%)

(Percentage in Parenthesis)

It was observed with respect to **baby-sittings** that considerably large number of Respondents (almost 50 %) were observed incurring expenditure on only *dal* or only rice or *dal* and rice together and on biscuits. The expenditure incurred on biscuits was also one of the major food items of expenditure. However, with respect to *dal* and rice, the working women / parents were providing Tiffin's to babies, and therefore, 50 % of the Respondents were not required to incur any expenditure on these items. One Respondent was required to incur expenditure on fish served to a child / baby. The parents of the said child insisted on provision of fish at the time of lunch, and it was possible for the Respondent to serve the fish, since, she herself was also non-vegetarian. The Respondents, who used to provide food to children, had to incur more expenditure.

Every Respondent was found using cooking gas facility even though the Tiffin was provided by working women / parents of baby. It was because the cooking gas was used for providing hot milk to babies.

It was observed that the amount and number of Respondents incurring expenditure on other items such as on toys 6.67% (2 out of 30), laundry 16.67% (5 out of 30), communication 10% (3 out of 30), miscellaneous 06.67% (2 out of 30) etc. was much less (figures in the parenthesis indicate the number of Respondents) This was because these items were not the significant items of expenditure to the Respondents.

The majority of Respondents, 66.67% (20 out of 30) were found falling in the expenditure group between Rs. 00 and Rs. 1000/- p.m. and 30% (9 out of 30) of the Respondents were found falling in the expenditure group of Rs. 1000/-p.m. and Rs. 3000/- p.m., as revealed through Table No. 7.4.

The average operating costs incurred by the Respondents was Rs. 1122.23 p.m., with minimum operating cost Rs. 225/- p.m. and maximum Rs. 3120/-.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 849.91	Rs. 1972.10	Rs. 272.32	23 (76.67%)	07 (23.33%)

The Researcher, with respect to operating costs (actual cash expenses), has tried to work out standard deviation and correspondingly upper and lower limits to

that effect. Consequently, it was observed that 76.66% (23 out Of 30) of the Respondents were falling within limits, giving more realistic picture of operating costs (actual cash expenses) of the occupation. This will help the Reader to read the Table No. 7.4 in its proper perspective.

It was observed with respect to **investment agency services**, that for 86.66 % (26 out of 30) of the Respondents, the occupational operating costs (actual cash expenses) used to fall below Rs.2000/- p.m. For 13.33% (4 out of 30) of the Respondents, it was falling between Rs. 2000/- and Rs. 10000/- p.m.

The average operating cost incurred by the Respondents was Rs. 2461/- p.m., with minimum operating cost Rs. 110/- p.m. and maximum Rs. 10,000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between Range	Beyond Range
Rs. 4922.52	Rs. 7384.11	Rs. - 2460.93	27 (90%)	03 (10%)

The Researcher, with respect to operating costs (actual cash expenses), has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90% (27 out Of 30) of the Respondents were falling within limits, giving more realistic picture of operating costs (actual cash expenses) of the occupation. This will help the Reader to read the Table No. 7.4 in its proper perspective.

With respect to **Tuition Teachers**, the items expenditure, generally observed, were, such as, Chalks, Duster, Mats, Xerox, Conveyance, Communication, Supporting Books, Computer, Electricity / Light Bill, if any, etc. As reported by the Respondents, it was not possible to work out items-wise expenditure, and, therefore, approximate total expenditure p.m. was reported by them.

It was observed that for 90 % (27 out of 30) of Respondents, occupational operating costs (actual cash expenses) used to fall below Rs. 1000/- p.m. For two Respondents it was falling between Rs. 1000/- and Rs. 1500/- p.m. Only 3.33 % (1 out of 30) of the Respondent had her expenditure between a 2500/- and Rs. 3000/- p.m.

The average operating costs incurred by the Respondents was Rs. 654.42/- p.m. with minimum operating costs Rs. 125/- p.m. and maximum Rs. 2945/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 609.33	Rs. 1263.77	Rs. 45.10	28 (93.33%)	02 (6.67%)

The Researcher, with respect to operating costs (actual cash expense), has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 93.33 % (28 out of 30) of the Respondents were falling within limits, giving more realistic picture of operating costs (actual cash expenses) of the occupation. This will help the Reader to read the Table No. 7.4 in its proper perspective

With respect to **Food Cooks**, it was observed that for 80 % (24 out of 30) of the Respondents, their operating costs (actual cash expenditure) on non-food material / items were maximum up to Rs.1000/- p.m.

It was observed that with respect to 66.66 % (20 out of 30) of the Respondents, their operating costs (actual cash expenditure) on food material were Rs. 3000/- p.m. and less, and for the rest others, operating costs were more than Rs. 3000/- p.m., with maximum of Rs. 12500/- p.m., with respect to 2 Respondents.

While analyzing operating costs (actual cash expenses) on food and non-food materials together, it was observed that operating costs were maximum up to Rs. 6000/- p.m. with respect to 70 % (22 out of 30) of the Respondents. There were 6.66 % (2 out of 30) of the Respondents whose operating costs were more than Rs. 14000/- p.m. (Rs. 14500/- and Rs. 20000/- p. m. respectively). The operating costs (actual cash expenses) on food material were more in comparison with operating costs (actual cash expenses) on non-food materials. It was observed that for 93.33 % (28 out of 30) of Respondents occupational operating costs (actual cash expenses) used to fall below Rs. 10000/- p.m. For two Respondents it was falling between Rs. 12500/- and Rs. 20000/- p.m. .

The average operating costs incurred by the Respondents was Rs. 5093.33/- p.m., with minimum operating cost Rs.300/- p.m. and maximum Rs. 20000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 4455.06	Rs. 9548.39	Rs. 638.28	22 (73.33%)	08 (26.67%)

The Researcher, with respect to operating costs (actual cash expenses), has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33% (22 out of 30) of the Respondents were falling within limits, giving more realistic picture of operating cost (actual cash expenses) of the occupation. This will help the Reader to read the Table No. 7.4 in its proper perspective.

It was observed with respect to **Beauticians**, that since Respondent used to visit to customer's residence, the Respondent used to easily escaped from incurring some certain recurring expenses such as electricity used for machines and other equipments, fan, napkins, ice for facial, water, etc. The Respondents could report only approximate total operating costs (actual cash expenditure). With respect to 56.67 % (17 out of 30) of the Respondents, the operating costs (actual cash expenses) were below Rs.2000/- p.m., and for 33.33 % (10 out of 30) of the Respondent, operating costs, falling between Rs. 2000/- and Rs. 4000/- p.m.

The average operating costs incurred by the Respondents was Rs. 2470/- p.m., with minimum operating costs Rs.700/- p.m. and maximum Rs. 10000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs.1870.51	Rs.4341.34	Rs.600.33	27 (90%)	03 (10%)

The Researcher, with respect to operating costs, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90 % (27 out of 30) of the Respondents were falling within limits giving more realistic picture of operating costs of the

Respondents. This will help the Reader to read the Table No.7.4 in its proper perspective.

The Respondents, therefore, were required to incur expenses on materials purchased for beauty services. The said material only was carried by the Respondents to the client's residence. This material expenditure was a recurring expenditure for the Respondents.

7.2.3.2 Operating Costs (Actual Cash Expenditure) : Comparative View :

Table No. 7.5 Table showing the Comparative View of operating costs.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency services (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Minimum	225	110	125	300	700
Maximum	3120	20000	2945	20000	10000
Average	1122	2072	2470	5093	2470
Resp. Below Avg.	20 (66.67%)	26 (86.67%)	21 (70.00%)	21 (70.00%)	18 (60.00%)
Resp. Above Avg.	10 (33.33%)	04 (13.33%)	09 (30.00%)	09 (30.00%)	12 (40.00%)
Standard Deviation	849.91	4922.52	609.33	4455.06	1870.51
Upper Limit	1972.10	7384.11	1263.73	9548.39	4341.34
Lower limit	272.32	-2460.93	45.10	638.28	600.23
Res. Falling bet. Range as per Std Dev.	23 (76.67%)	27 (90%)	28 (9.33%)	22 (73.33%)	27 (90%)

While giving a comparative view of operating costs it was observed that the average operating costs in investment agency services, giving tuitions and beauty related services was found more or less same, varying between Rs.2000 to Rs. 2400/- p.m. This was because the material used in these services considerably more than as required in baby sittings as reflected in terms of average operating costs /

expenditure, which was much less and only Rs.1122/- p.m., this was because, the recurring expenses in baby-sittings were less and limited. With respect preparing food items / eatables, these expenses were more since the recurring expenditure on material, used as input, was required to be incurred continuously and constantly, hence, average operating costs were also comparatively more i. e. Rs. 5093/- p. m. The Table further reveals that the operating costs for majority of Respondents was less than the average. This helps the Reader to read the Table in its proper perspective.

7.2.3.3 Imputed Costs

As stated before, the imputed costs of occupation cover managerial wages, as if, employed in her own occupation, rent paid to the land lord / maintenance paid to the society, as if, the accommodation is hired for the occupation, interest on the total cost, as if, the amount is raised by way of loan and the depreciation on assets used for the occupation. (vide. Chapter 2, Research Methodology, 2.9). It is revealed through Table No. 7.6, that for baby-sittings, investment agency services, giving tuitions, preparing food eatables and beauty related services, different groups of imputed cost are entirely different. It is rather difficult to cover the Respondents in all home-based occupations under identical groups. The Researcher, therefore, is required to analyze imputed costs for each home-based services independently and then provide comparative view for the same. The imputed costs were minimum to the extent of managerial wages Rs. 4000/- p.m. and more depending upon the type of home-based services. The area of accommodation and imputed rent, and corresponding cost of borrowing, being more in investment agency services, giving tuitions and preparing food items / eatables, the imputed costs in these three occupations were more as compared baby-sittings and beauty related services.

Table No. 7.6 The Table showing the distribution of Respondents according to **Imputed Cost** : (Percentage in Parenthesis)

Baby-Sitters	Investment Agents	Tuition Teachers	Food Cooks	Beauticians
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Imp. Cost	Resp.	Imp. Cost	Resp.	Imp .cost	Resp.	Imp. Cost	Resp.	Imp. Cost	Resp.
5000-6000	11 (36.67%)	7001-8000	1 (3.33%)	5001-7500	8 (26.67%)	2500 (4000)-5000	6 (20.00%)	4501-4750	17 (56.67%)
6001-7000	14 (46.67%)	8001-9000	25 (83.33%)	7501-10000	18 (60.00%)	5001-7500	20 (66.67%)	4751-5000	10 (33.33%)
7001-8000	3 (10.00%)	9001-10000	1 (3.33%)	10001-12500	4 (13.33%)	7501-10000	3 (10.00%)	5001-5250	2 (06.67%)
8001-9000	1 (3.33%)	10001-11001	1 (3.33%)			10001-12500	1 (3.33%)	5251-5500	0 (00%)
9001-10000	1 (3.33%)	11001-12000	0 (00%)					5501-5750	1 (3.33%)
		12001-13000	0 (00%)						
		13001-above	2 (06.67%)						
	30		30		30		30		30
Minimum	5315		7500		700		4050		4612
Maximum	9600		13750		12500		10050		5680
Avg.	6536		9080		4700		6406		4776
Resp. Below Avg.	15 50.00%		20 66.67%		15 50.00%		15 50.00%		19 63.33%
Resp. Above Avg.	15 50.00%		10 33.33%		15 50.00%		15 50.00%		11 36.67%

With respect **baby-sittings**, the managerial wage has been considered Rs. 4000/- p.m., uniformly for all the Respondents. No depreciation has been worked out on assets owned because the instruments and equipments were not purchased and used by any of the Respondents for the purpose of occupation.

It was observed that for 83.33 % (25 out of 30) of the Respondents, the imputed costs were falling between Rs. 5000/- p.m. and Rs. 7000/- p.m. For 16.66 % (5 out of 30) of the Respondent imputed costs were falling between Rs. 7000/- p. m. and Rs.10000/- p. m. The major component in the imputed costs was the managerial wages, Rs. 4000/- , as if, presumed to have been paid to the Respondents, besides the imputed rent on accommodation.

The average imputed costs in baby-sittings was Rs. 6535/- p.m., with minimum imputed costs Rs. 5315/- p.m. and maximum Rs. 9600/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 946.83	Rs. 7842.70	Rs. 5588.99	23 (76.67%)	07 (23.33%)

The Researcher, with respect to imputed costs, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 76.66% (23 out of 30) of the Respondents were falling within limits, giving more realistic picture of operating costs of the occupation. This will help the Reader to read the Table No. 7.6 in its proper perspective.

With respect to **investment agency services**, the managerial wage, has been considered Rs. 6000/- p.m., as if, paid uniformly to all the Respondents. No depreciation has been worked out on assets owned because the instruments and equipments were not purchased and used by any of the Respondents exclusively for the purpose of occupation, except one Respondent who had her own office for the occupation along with a few office instruments.

The amount of rent and interest were considered for the month only. Imputed costs, therefore, include managerial wages, rent and interest. The imputed costs of occupation for each Respondent used to differ only to the extent of imputed Rent and Interest worked out.

It was observed that for 93.33 % (28 out of 30) of the Respondents the imputed costs were falling between Rs. 7000/- p.m. and Rs. 11000/- p.m. For 6.66 % (2 out of 30) of the Respondent imputed costs were more than Rs. 13000/- p.m. The major component in the imputed costs was the managerial wages, as if, and presumed to have been paid to the Respondents.

The average imputed costs in investment agency services was Rs. 7775.57/- p.m., with minimum imputed costs Rs. 7500/- p.m. and maximum Rs. 13750/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 3499.68	Rs. 11275.24	Rs. 4275.89	26 (86.67%)	04(13.33%)

The Researcher, with respect to imputed costs, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 86.66% (26 out Of 30) of the Respondents were falling within limits, giving more realistic picture of imputed costs of the occupation. This will help the Reader to read the Table No. 7.6 in its proper perspective.

With respect to **Tuition Teachers**, managerial wage, has been considered Rs. 5000/- p.m., as if, paid uniformly to all the Respondents. No depreciation has been worked out on assets owned because the instruments and equipments were not purchased and used by any of the Respondents for the purpose of occupation.

It was observed that majority of the Respondents (25 out of 30) had residence more than 400 sq. ft., and hence, the amount of rent was more than Rs. 2000/- p.m. with respect to these Respondents.

In the case of only 26.67% (8 out of 30) of the Respondents, the imputed costs were falling between Rs. 5000/- and Rs. 7500/- p.m. It was further observed that in the case of 73.33 % (22 out of 30) of the Respondents, the imputed costs were falling between Rs. 7500/- and Rs. 12500/- p.m.

The average imputed costs was Rs. 7908.33/- p.m., with minimum imputed costs Rs. 700/- p.m. and maximum Rs. 12500/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Rang
Rs. 2325.65	Rs. 10233.98	Rs. 5582.69	22 (73.33%)	08 (26.67%)

The Researcher, with respect to imputed costs, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33 % (22 out Of 30) of the Respondents were falling within limits, giving more realistic picture of imputed costs of the occupation. This will help the Reader to read the Table No. 7.5 in its proper perspective.

With respect to **Food Cooks**, managerial wage has been considered Rs. 4000/- p.m., uniformly to all the Respondents. Depreciation has been worked out at the rate of 10% of the purchase value on assets owned because the instruments and equipments were purchased and used by the Respondents for the purpose of occupation.

It was observed that for 66.67 % (20 out of 30) of the Respondents the imputed costs were falling between Rs. 5000/- p.m. and Rs.7500/- p.m. For 20 % (6 out of 30) of the Respondent imputed costs were less than Rs.5000/- p.m. The major component in the imputed costs was the managerial wages, as if, presumed to have been paid to the Respondents.

The average imputed costs was Rs. 9629.50/- p.m., with minimum imputed costs Rs. 4050/- p.m. and maximum Rs. 10050/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs.1548.46	Rs.7840.96	Rs.4744.04	20 (66.67%)	10 (33.33%)

The Researcher, with respect to imputed costs, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 66.66 % (20 out of 30) of the Respondents were falling within limits, giving more realistic picture of imputed cost of the occupation. This will help the Reader to read the Table No. 7.6 in its proper perspective.

With respect to **Beauticians**, managerial wage has been considered Rs. 4000/- p.m., as if paid, uniformly to all the Respondents. There is no need to work out imputed rent paid because the Respondents used to visit customer's residence for beauty related services. There was no need to work out depreciation on assets owned because the instruments and equipments were in use only for 1 or 2 years and, therefore, required to be purchased quite often.

It was observed that with respect to 90% (27 out of 30) of the Respondents the imputed costs of occupation were falling between Rs. 4500 and Rs. 5000/-

p.m. The imputed costs include only managerial wages (Rs. 4000/-) and cost of borrowing, imputed interest, worked out on the amount of total cost only. The imputed costs, therefore, used to vary only to the extent of cost of borrowing. The issue with respect to calculation of imputed cost of rent and depreciation did not arise.

The average imputed costs was Rs.4776.50/- p.m., with minimum imputed costs Rs. 4564/- p.m. and maximum Rs. 5680/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs.224.46	Rs.5000.96	Rs.4552.04	27 (90%)	03 (10%)

The Researcher, with respect to imputed cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90 % (27 out of 30) of the Respondents were falling within limits, giving more realistic picture of imputed cost of the occupation. This will help the Reader to read the Table No. 7.6 in its proper perspective.

7.2.3.4 Imputed Costs : Comparative View :

While giving a comparative view of imputed costs, it was observed that the average imputed costs in investment agency services were found more, i. e. Rs 9080/- p.m., which a reflection of more imputed managerial wages, more imputed rent on the accommodation and more payment of imputed interest. It was further observed that with respect to home-based occupations giving tuitions and rendering beauty related services, the average imputed costs were almost same, it was about 4700/- p.m. whereas, in baby-sittings and preparing food items / eatables, varied between 6536/- p.m. and Rs. 6406/- p.m. respectively. Such variation in imputed cost was an outcome, as stated before, variation on account of imputed managerial wages, imputed rent and imputed interest.

Table No. 7.7 Table showing the comparative view of imputed costs.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Minimum	5315	7500	700	4050	4612
Maximum	9600	13750	12500	10050	5680
Average	6536	9080	4700	6406	4776
Resp. Below Avg.	15 (50.00%)	20 (66.67%)	15 (50.00%)	15 (50.00%)	19 (63.33%)
Resp. Above Avg.	15 (50.00%)	10 (33.33%)	15 (50.00%)	15 (50.00%)	11 (36.67%)
Standard Deviation	946.83	3499.63	2325.65	1548.46	224.46
Upper Limit	7842.70	11475.24	10233.98	7840.96	5000.96
Lower limit	5588.99	4275.89	5582.69	4744.04	4552.04
Res. Falling bet. Range as per Std Dev.	23 (76.67%)	26 (86.67%)	22 (73.33%)	20 (66.67%)	27 (90%)

The Table further reveals that in baby-sittings, giving tuitions and preparing food items / eatables the number of Respondents falling above and below the average imputed costs was 50% in each, whereas, in investment agency services and beauty related services the number of Respondents with imputed cost less than average imputed costs was more. This helps the Reader to read the table in proper perspective.

7.2.3.5 Total Cost :

Total cost is sum of operating costs (actual cash expenses) plus imputed costs. The total cost was also worked out for the month, similar to the revenue receipts. It is revealed through Table No. 7.8, that for baby-sittings, investment agency services,. giving tuitions, preparing food items / eatables and beauty related services, different groups of total cost are different. It is rather difficult to cover the Respondents in all home-based occupations under identical cost groups. The

Researcher, therefore, is required to analyze total cost for each home-based services independently and then provide comparative view for the same. The Table No. 7.8 further reveals that the total cost for most of the Respondents in all home-based occupations covered under present research was maximum up to Rs. 10000/- p.m., covering the managerial wages which are varying between Rs. 4000/- p.m. and Rs. 6000/- p.m., with imputed costs of rent and cost of borrowing.

The Table No 7.8 The Table showing the distribution of Respondents according to **Total Cost** :
(Percentage in Parenthesis)

Baby-Sitters		Invest. Agents		Tuition Teachers		Food Cooks		Beauticians	
Total cost	Resp.	Total cost	Resp.	Total cost	Resp.	Total cost	Resp.	Total cost	Resp.
5001-6000	1 (3.33%)	5001-10000	25 (83.34%)	5001-7500	4 (13.34%)	4001-6000	1 (3.33%)	4001-6000	17 (56.67%)
6001-7000	13 (43.33%)	10001-15000	1 (3.33%)	7501-10000	19 (63.33%)	6001-8000	5 (16.67%)	6001-8000	10 (33.33%)
7001-8000	6 (20.00%)	15001-20000	3 (10.00%)	10001-12500	6 (20.00%)	8001-10000	9 (30.00%)	8001-10000	2 (06.67%)
8001-9000	5 (16.67%)	20001-25000	0 (00%)	12500-above	1 (3.33%)	10001-12000	5 (16.67%)	10001-12000	0 (00%)
9001-10000	2 (06.67%)	25001-above	1 (3.33%)			12001-14000	3 (10.00%)	12001-above	1 (3.33%)
10001-11000	3 (10.00%)					14001-16000	4 (13.33%)		
						16001-18000	1 (3.33%)		
						18001-above	2 (06.67%)		
	30		30		30		30		30
Minimum	5790		8110		7020		4750		4747
Maximum	11000		32190		12840		24275		14140
Avg.	7582		11043		6470		11385		6470
Resp. Below Avg.	18 60.00%		25 83.33%		17 56.67%		20 66.67%		16 53.33%
Resp. Above Avg.	12 40.00%		05 16.67%		13 43.33%		10 33.33%		14 46.67%

It was observed with respect to **baby-sittings**, that 80 % (24 out of 30) of the Respondents had their total cost falling between Rs. 6001/- p.m. and Rs. 9000/- p.m. and for 13.33% (4 out of 30) of the Respondents had their total cost falling between Rs. 9001/- p.m. and Rs. 11000/- p.m.

The average total cost was Rs.7582.23/- p.m., with minimum total cost Rs. 5790/- p.m. and maximum Rs. 11000/- p.m. and the major component of the total cost is that of managerial wages i. e. Rs. 4000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 1409.41	Rs. 8991.60	Rs. 6172.82	20 (66.67%)	10 (33.33%)

The Researcher, with respect to total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 66.66% (20 out of 30) of the Respondents were falling within limits, giving more realistic picture of total cost of the occupation. This will help the Reader to read the Table No. 7.8 in its proper perspective.

With respect to **investment agency services**, it was observed that 96.67 % (29 out of 30) of the Respondents had their total cost falling between Rs. 5000/- p.m. and Rs. 20000/- p.m. and for 3.33% (1 out of 30) of the Respondent, it was more than Rs. 25000/- p.m.

The average total cost was Rs.10118.32/- p.m., with minimum total cost Rs. 8110/- p.m. and maximum Rs. 32190/- p.m. and the major component of the total cost is that of managerial wages, i. e. Rs. 6000/- p. m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 10902.49	Rs. 17020.84	Rs. 3215.86	27 (90%)	03 (10%)

The Researcher, with respect to total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90 % (27 out of 30) of the Respondents were falling within limits, giving more realistic picture of total cost of the occupation. This will help the Reader to read the Table No. 7.8 in its proper perspective.

With respect **Tuition Teachers**, it was observed that 76.66 % (23 out of 30) of the Respondents their total cost was falling between Rs. 5000/- and Rs. 10000/- p.m.

It was observed that for 20 % (6 out of 30) of the Respondents were found with their total cost, falling between Rs. 10000/- and Rs. 12500/- p.m. and only 1 Respondent was found total cost of occupation more than Rs. 12500/- p.m.

The average total cost was Rs.8772.77/- p.m., with minimum total cost Rs. 7020/- p.m. and maximum Rs. 12840 /- p.m. and the major component of the total cost is that of managerial wages, i. e Rs. 5000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 1732.77	Rs.10505.53	Rs. 7040.00	22 (73.337%)	08 (26.67%)

The Researcher, with respect to total cost, tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33 % (22 out of 30) of the Respondents were falling within limits, giving more realistic picture of total cost of the occupation. This will help the Reader to read the Table No. 7.8 in its proper perspective

With respect to **Food Cooks**, it was observed that 50 % (15 out of 30) of the Respondents were found with their total cost falling between the cost group of Rs. 4000/- p.m. and Rs.10000/- p.m. and for majority from among them it was between Rs. 6000/- p.m. and Rs. 10000/- p.m.

It was observed that 40 % (12 out of 30) of the Respondents were found with their total cost between Rs. 10000/- p.m. to Rs. 16000/- p.m. and 3 Respondents were found with their total cost more than Rs. 16000/- p.m.

It was observed that the total cost varied to the extent of variations in operating costs (actual cash expenditure) and rent, depreciation and interest. The managerial wages were same for all the Respondents i.e. Rs.4000/- p.m.

The average total cost was Rs11835.83/- p.m., with minimum total cost Rs. 4750/- p.m. and maximum Rs. 24275 /- p.m., and the major component of the total cost is that of managerial wages, i. e Rs. 4000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 4541.53	Rs. 15927.36	Rs. 6844.30	22 (873.33%)	08 (26.67%)

The Researcher, with respect to total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33% (22 out of 30) of the Respondents were falling within limits, giving more realistic picture of total cost of the occupation. This will help the Reader to read the Table No. 7.8 in its proper perspective.

With respect to **Beauticians**, it was observed that for the majority of Respondents, the total cost (including managerial wages which is Rs. 4000/- p.m. and the cost of borrowing) was falling between Rs.4000/- p.m. and Rs. 8000/- p.m. In the case of all the Respondents, imputed costs in terms of managerial wages i.e. Rs. 4000/- p.m. was same.

The average total cost was Rs.6470.83/- p.m., with minimum total cost Rs. 4747/- p.m. and maximum Rs. 14140/- /- p.m. and the major component of the total cost is that of managerial wages, i.e Rs. 4000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 1870.51	Rs. 8341.34	Rs. 4600.33	27 (90%)	03 (10%)

The Researcher, with respect to total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90 % (27 out of 30) of the Respondents were falling within limits, giving more realistic picture of total cost of the occupation. This will help the Reader to read the Table No. 7.8 in its proper perspective.

7.2.3.6 Total Cost : Comparative View :

While giving a comparative view of total cost, it was observed that the average total cost in baby-sittings (Rs.7582/-), giving tuitions (Rs. 6470/-) and beauty related services (Rs. 6470/-) was found more or less same, varying between Rs.6470/- p.m. to Rs. 7582/- p.m. The material used in these services considerably

being less than what was required in investment agency services and preparing food items / eatables. This was, naturally, reflected in terms of more average operating costs and correspondingly average total cost in investment agency services and preparing food items / eatables, which was Rs. 11043/- p.m. and only Rs.11385/- p.m. respectively, indicating that the recurring expenses in these two home-based occupations were more as against other home-based occupations covered under present research.

Table No. 7.9 Table showing the Comparative view of total cost.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Minimum	5790	8110	7020	4750	4747
Maximum	11000	32190	12840	24275	14140
Average	7582	11043	6470	11385	6470
Resp. Below Avg.	18 (60.00%)	25 (83.33%)	17 (56.67%)	20 (66.67%)	16 (53.33%)
Resp. Above Avg.	12 (40.00%)	05 (16.67%)	13 (43.33%)	10 (33.33%)	14 (46.67%)
Standard Deviation	1409.41	6902.49	1732.77	4541.53	1870.51
Upper Limit	8991.60	17020.84	10505.53	15927.36	8341.34
Lower Limit	6172.82	3215.86	7040.00	6844.30	4600.33
Res. Falling bet. Range as per Std Dev.	20 (66.67%)	27 (90%)	22 (73.33%)	22 (73.33%)	27 (90%)

The Table further reveals that for majority of Respondents the total cost of occupation was less than the average total cost. This helps the Reader to read the Table in its proper perspective.

7.2.4 Opportunity Cost of home-based occupation run by Women Entrepreneurs, covered under research:

With respect to the opportunity cost of all home-based occupations run by Respondent Women Entrepreneurs, covered under present research, the Researcher states as follow :

The opportunity cost was considered in terms of tangible and intangible benefits, the Respondents were receiving or would have received from the next best alternative jobs. The wages she would have earned, had she been occupied / employed elsewhere, based on her qualifications, etc. could be possibly more than, what she would have now expected to earn by way of managerial wages in home-based occupations, they were running and certainly to that extent would have been put to the loss.

However, it was necessary to consider the intangible benefits, the Respondents were obtaining in terms of her time at home, no responsibilities of work and of employment outside, her home-role and work-role balance that she was maintaining, etc., as against, the possible benefit, if she had happened to have obtained and have been employed elsewhere and earned income by way of salary in her best alternative job.

Instead, she had considerable benefits of time and being present at home to look after her family, all the time, as she was running her occupation according to her own convenient time and at her residence. The opportunity cost, therefore, is less than the benefits enjoyed in the present occupation.

This has been brought out mainly from the angle of intangible benefits that the Respondents used to derives from their own home-based occupations which could not be necessarily measured in financial terms.

Section 3

Cost-Benefit Analysis

7.3 Cost-Benefit Analysis :

For working out cost-benefit analysis in terms of surplus income / profit of the Respondent, it is necessary to deduct from the revenue receipts the occupational

expenses incurred on number of items, and residual thereafter, is the surplus income / profit of the Respondent.

Cost-benefit analysis was worked out both ways, initially at operating costs (actual cash expenses) and, thereafter, at total cost, which covers both, operating costs (cash cash expenses) plus imputed costs. While working out the surplus income, initially, operating costs (actual cash expenses) were considered to generate surplus income.

7.3.1 Profit and Loss / Surplus Income :

Initially, the surplus income over operating costs has been worked for home-based occupation-wise, run by Women Entrepreneurs, covered under present research. Since, there were variations in revenue receipts and the operating costs incurred by Women Entrepreneurs while running home-based occupations, the surplus income, so derived, also varied home-based occupation-wise. The surplus income has been worked out, on an average, for the month. All the Respondents, covered under present research, were of the opinion that there were no possibilities suffering losses at operating costs.

7.3.1.1 Surplus Income Over Operating Costs (Actual Cash Expenses) p. m. :

It is revealed through Table No. 7.10, that except baby-sittings, in rest of the other home-based occupations covered under research, (investment agency services, giving tuitions, preparing food items / eatables and beauty related services) different groups of surplus income over operating costs are more or less same. However the maximum range is different in descending order in investment agency services, preparing food items / eatables, beauty related services, baby-sittings and giving tuitions. It is, therefore, rather difficult to cover the Respondents in all home-based occupations under identical groups. The Researcher, therefore, is required to analyze surplus income over operating costs for each home-based occupations independently and then provide comparative resume for the same.

With respect to baby-sittings and giving tuitions, the maximum number of Respondent were observed earning surplus income over operating costs maximum up to Rs. 12000/- p.m. and Rs. 10000/- p.m. respectively, Whereas, with respect to investment agency services preparing food items / eatables and beauty related service, the said number of Respondents was observed falling between Rs. 5000/- p.m. and Rs. 20000/- p.m. This reveals that the Respondents in investment agency services, preparing food items / eatables and beauty related service were much better off as compared to other two home-based services, viz. baby-sittings and giving tuitions.

The Table No. 7.10 The Table showing the distribution of Respondents according to surplus income **over Operating Costs** : (Percentage in Parenthesis)

Baby-Sitters		Investment Agents		Tuition Teachers		Food Cooks		Beauticians	
Surplus income	Resp.	Surplus income	Resp.	Surplus income	Resp.	Surplus income	Resp.	Surplus income	Resp..
3001-6000	6 (20.00%)	0 - 5000	5 (16.67%)	0 - 5000	16 (53.33%)	0 - 5000	2 (06.67%)	0 - 5000	0 (00%)
6001-9000	6 (20.00%)	5001-10000	4 (13.33%)	5001-10000	9 (30.00%)	5001-10000	12 (40.00%)	5001-10000	10 (33.33%)
9001-12000	11 (36.67%)	10001-15000	8 (26.67%)	10001-15000	3 (10.00%)	10001-15000	4 (13.33%)	10001-15000	14 (46.67%)
12001-15000	5 (16.67%)	15001-20000	5 (16.67%)	15001-20000	1 (3.33%)	15001-20000	6 (20.00%)	15001-20000	2 (06.67%)
15001-18000	1 (3.33%)	20001-25000	4 (13.33%)	20001-above	1 (3.33%)	20001-25000	1 (3.33%)	20001-25000	1 (3.33%)
18001-21000	0 (00%)	25001-30000	0 (00%)			25001-30000	1 (3.33%)	25001-30000	1 (3.33%)
21001-above	1 (3.33%)	30001-35000	0 (00%)			30001-35000	0 (00%)	30001-above	2 (06.67%)
		35001-40000	3 (10.00%)			35001-40000	3 (10.00%)		
		40001-above	1 (3.33%)			40001-above	1 (3.33%)		
	30		30		30		30		30
Minimum	3200		2800		2825		2700		6100
Maximum	26420		48700		29380		55000		61000
Avg.	9917		14127		12042		16373		13977
Resp. Below Avg.	15 50.00%		21 70.00%		18 60.00%		19 63.33%		24 80.00%

Resp. Above. Avg.	15 50.00%		9 30.00%		12 40.00%		11 36.67%		6 20.00%
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With respect to baby-sittings, the services charges paid by the customers / parents of babies, towards services rendered directly to babies and indirectly to working women / parents, forms the source of revenue to Baby-Sitters. However, this service charges received by the Respondents as revenue receipts were, no more an income to the Respondents. The income was to be worked out by deducting the occupational expenditure from the revenue receipts. This income to the Respondents was a surplus income generated from the occupation.

The Table No 7.10 reveals the distribution of Respondent in different surplus income groups. The Majority of Respondents in **baby-sittings** were in a position to earn sizable surplus income over operating costs, more than Rs. 6000/- p.m. The average surplus income over operating costs was Rs. Rs. 9916.93 p.m., with minimum of income Rs.3200/- p.m. and maximum of income Rs. 26420/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 4389.47	Rs. 14306.40	Rs. 5527.47	25 (83.33 %)	05 (16.67%)

The Researcher, with respect to surplus income over operating costs (actual cash expenses), has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 83.33% (25 out Of 30) of the Respondents were falling within limits, giving more realistic picture of surplus income over operating costs from the occupation. This will help the Reader to read the Table No. 7.10 in its proper perspective.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 67% minimum, 98% maximum, and average Rate of return was 89%, indicating that the surplus income, the Respondents were earning over operating costs (actual cash expenses), was much

more than the operating costs (actual cash expenses) they were required to incur to run the occupation. This reveals that the occupation, the Respondents were running, provided them quite a gainful source of income.

The Respondents, who were **Investment Agents providing investment agency services**, reported that they were receiving the commission from Post Office and from other Financial Institutions and Insurance Company. The amount of commission received used to depend upon extent of business and the rate of commission. Generally, more the business in terms of investments mobilized from the public, more is the amount of commission. The Respondents were of the opinion that there were no chances of losses being suffered by the Respondents.

It was observed that for 86.66 % (26 out of 30) of the Respondents, the surplus income over operating costs (actual cash expenses) varied between minimum of Rs. 2800/- p.m. to maximum up to Rs. 25000/- p.m., for the rest of 13.34 % (4 out of 30) of the Respondents, the surplus income over operating costs (actual cash expenses) was above Rs. 35000/- p.m. The average income over operating costs was Rs. 14127.20/- p.m., with minimum of surplus income over operating costs Rs. 2800/- p.m. and maximum Rs. 48700/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between Range	Beyond Range
Rs. 10511.82	Rs. 24639.11	Rs. 3615.28	21 (70%)	09 (30%)

The Researcher, with respect to surplus income over operating costs (actual cash expenses), has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 70 % (21 out of 30) of the Respondents were falling within limits giving more realistic picture of surplus income over operating costs (actual cash expenses) from the occupation. This will help the Reader to read the Table No. 7.10 in its proper perspective.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 41% minimum, 99% maximum, with average Rate of Return 91%, indicating that the surplus income, the Respondents were earning, over operating costs (actual cash expenses), was much more than

the operating costs (actual cash expenses), they were required to incur to run the occupation. This reveals that the occupation, the Respondents were running, provided them quite a gainful source of income.

It was observed that, the surplus income used to vary according variation in the revenue receipts. There seem to be a direct relation between revenue receipts and surplus income earned. Higher the revenue receipts, higher was the surplus income over operating costs (actual cash expenses). It was observed that a Respondent who earned highest revenue, earned highest surplus income over operating costs (actual cash expenses).

With respect to **Tuition Teachers, giving tuitions**, the Respondents were also of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 53.33 % of the Respondents (16 out of 30), the surplus income over operating costs (actual cash expenditure) was less than Rs. 5000/- p.m. and for 30 % (9 out of 30) of the Respondents, it was falling between Rs. 5000 and Rs. 10000/- p.m. Rest other Respondents could earn surplus income more than Rs. 10000/- p.m. with maximum up to Rs. 27000/- and Rs. 29000/- p. m. with respect two Respondents. The average surplus income over operating cost was Rs. 12042.23/- p.m., with minimum of surplus income over operating cost Rs. 2825/- p.m. and maximum Rs.29380/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 7204.51	Rs. 19246.74	Rs. 4837.72	22 (73.33%)	08 (26.67%)

The Researcher, with respect to surplus income over operating costs (actual cash expenses), has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33% (22 out of 30) of the Respondents were falling within limits, giving more realistic picture of surplus income over operating costs (actual cash expenses) from the occupation. This will help the Reader to read the Table No. 7.10 in its proper perspective.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 89 % minimum, 98% maximum, with

average Rate of Return 94%, indicating that the surplus income, the Respondents were earning over operating costs (actual cash expenses), was much more than the operating costs (actual cash expenses) they were required to incur to run the occupation. This revealed that the occupation, the Respondents were running, provided them quite a gainful source of income.

The Respondents, **preparing and supplying food items / eatables**, were of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 60 % (18 out of 30) of the Respondents, the surplus income over operating costs (actual cash expenses) was maximum up to Rs.15000/- p.m., except 6.66 % (2 out of 30) of the Respondents who were earning surplus income Rs.5000/- p.m. or less. Rest of the other Respondent were earning surplus income over Rs. 15000/- p.m. The average surplus income over operating costs of Rs. 16373.33/- p.m., with minimum surplus income Rs. 2700/- p.m. with one Respondent earning more than Rs. 55000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 12765.90	2 Rs. 9139.23	Rs. 3607.43	24 (80%)	06 (20%)

The Researcher, with respect to surplus income over operating costs (actual cash expenses) has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 80 % (24 out of 30) of the Respondents were falling within limits, giving more realistic picture of surplus income over operating costs (actual cash expenses) from the occupation. This will help the Reader to read the Table No. 7.10 in its proper perspective.

It was observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 66 % minimum, 93% maximum, with average Rate of Return 77%, indicating that the surplus income, the Respondents were earning over operating costs (actual cash expenses), was much more than the operating costs (actual cash expenses), they were required to incur to run the occupation. This reveals that the occupation, the Respondents were running, provided them quite a gainful source of income to the Respondents, except a few.

The Respondents, **who were Beauticians**, were also of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 80 % of the Respondents (24 out 30) the surplus income was between Rs. 5000/- and Rs 15000/- p.m. and for the rest of the other 20.00% (06 out of 30) of the Respondent it was more than Rs 15000/- p.m. The average surplus income over operating cost was Rs. 13977.50/- p.m. with minimum surplus income Rs 6,100/- p.m. and maximum of surplus income was Rs. 61,000 /- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 10476.46	Rs. 24453.94	Rs. 3501.06	27 (90%)	03 (10%)

The Researcher, with respect to surplus income over operating cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90% (27 out Of 30) of the Respondents were falling within limits, giving more realistic picture of surplus income over operating cost from the occupation. This will help the Reader to read the Table No. 7.10 in its proper perspective.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more 79.44 % minimum, maximum 94%, with average Rate of Return 84%, indicating that the surplus income, the Respondents were earning over operating costs (actual cash expenses), was much more than the operating costs (actual cash expenses), they were required to incur to run the occupation. This reveals that the occupation, the Respondents were running, provided them quite a gainful source of income.

7.3.1.2 Surplus Income Over Operating Costs (Actual Cash Expenses) p. m. : Comparative View:

The Researcher has made an attempt to give a comparative view of surplus income over operating costs.

Table No. 7.11 Table showing the comparative view of surplus income over operating costs.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Minimum	3200	2800	2825	2700	6100
Maximum	26420	48700	29380	55000	61000
Average	9917	14127	12042	16373	13977
Resp. Below Avg.	15 (50.00%)	21 (70.00%)	18 (60.00%)	19 (63.33%)	24 (80.00%)
Resp. Above Avg.	15 (50.00%)	9 (30.00%)	12 (40.00%)	11 (36.67%)	6 (20.00%)
Standard Deviation	4389.47	10551.92	7204.51	12765.90	10476.44
Upper Limit	14306.40	24639.11	19246.74	9139.23	24453.94
Lower Limit	15527.47	3615.28	4837.72	3607.43	3501.06
Res. Falling bet. Range as per Std Dev.	25 (83.33%)	21 (70%)	22 (73.33%)	24 (80%)	27 (90%)

The Table No. 7.11 reveals that except for baby-sittings, the average surplus income over operating costs was more than Rs. 12000/- p.m.. The Respondent Women Entrepreneurs who were rendering investment agency services and giving tuitions were earning surplus income over operating cost more than Rs. 16000/- p.m. and, hence, much better off as compared to other Women Entrepreneurs running home-based occupations. The minimum surplus income in all the home-based occupations was more or less similar, except beauty related services. However, in rendering investment agency services, in preparing food items / eatables and beauty related services, maximum surplus income was comparatively more (more than Rs. 48700/- p.m.) as compared to other two home-based occupations which was Rs. 26420/- in baby-sittings and Rs.29380/- p.m. in giving tuitions. The Table further reveals that the number of Respondents receiving surplus income over operating costs less than the average surplus income over operating costs was more. This helps the Reader to read the Table in its proper perspective.

Table No. 7.12 Table showing the comparative view of Rate of Profit over Operating Costs (Actual Cash Expenses).

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Average	89.00%	91.00%	94.00%	77.00%	84.98%
Minimum	67.00%	41.00%	89.00%	66.67%	79.40%
Maximum	98.00%	99.00%	98.00%	93.00%	94.20%

While comparing the Rate of Profit (ROR) / surplus income over operating costs, it was observed that the average rate of surplus income in all home-based occupation run by Women Entrepreneurs, covered under present research, is more than 77% . However, minimum rate of surplus income 41%, was observed in investment agency services, and surprisingly, in the said home-based occupation, it was observed giving 99% maximum rate of surplus income over operating costs. In general the rate of surplus income over operating costs being more, the Respondents were in a position to retain considerably large amount of revenue receipts over operating costs. This reveals that these home-based occupations have provided quite a gainful source of income to Respondent Women Entrepreneurs.

7.3.2 Profit over Total Cost

The Researcher has also made an attempt to work out profit over total cost of home-based occupations, covered under present research. As stated before, the total cost is the sum of operating costs and imputed costs. For working out profit over total cost, the total cost has been deducted from the revenue receipts, and residual left thereafter is the profit. It is revealed through Table No. 7.13, that except baby-sittings, in rest of the other home-based occupations under research, (investment agency services, giving tuitions, preparing food items / eatables and beauty related services) the different profit groups over total cost are same. However, the maximum range is different in descending order in investment agency services, preparing food items / eatables, beauty related services, baby-sittings and giving

tutions. It is rather difficult to cover the Respondents in all home-based occupations under identical profit groups. The Researcher, therefore, is required to analyze profit over total cost for each home-based services independently and then provide comparative view for the same. It is further observed that except baby-sittings, in rest of the other home-based occupations, covered under research, from among profit making Respondent, maximum number of Respondents were falling in profit group of Rs. 00. and Rs. 15000/- p.m., whereas, for baby-sittings the maximum number of profit making Respondents were falling in the group of Rs. 00 and 6000/-. This reveals that the other home-based occupations, other than baby-sittings, were much better in terms of profit. It was further observed that in all home-based occupations, covered under present research, for the majority of loss making Respondents, it was less than Rs. 1500/- p.m. The Respondents were found suffering losses because of imputed costs of occupation, which was never incurred by any of these Respondents. The profit over total cost and (plus) imputed cost together will reveal the extent of their returns / surplus income from the home-based occupations, the Respondents were running.

The Table No. 7.13 The Table showing the distribution of Respondents according to **profit over Total Cost** : (Percentage in Parenthesis)

Baby-Sitters		Investment Agents		Tuition Teachers		Food Cooks		Beauticians	
Profit	Resp.	Profit	Resp.	Profit	Resp.	Profit	Resp.	Profit	Resp..
00-1000	2 (06.67)	0 – 5000	2 (06.67)	0 – 5000	8 (26.67)	0-5000	9 (30.00)	0-5000	10 (33.33)
1001-2000	2 (06.67)	5001 – 10000	12 (40.00)	5000 – 10000	5 (16.67)	5001-10000	3 (10.00)	5001-10000	14 (46.67)
2001-3000	4 (13.33)	10001 – 15000	4 (13.33)	10000 – 15000	3 (10.00)	10001-15000	6 (20.00)	10001 – 15000	2 (06.67)
3001-4000	2 (06.67)	15001-20000	1 (03.33)	15000 – 20000	1 (03.33)	15001-20000	1 (03.33)	15001 – 20000	1 (03.33)
4001-5000	5 (16.67)	20001-25000	2 (06.67)	20000 – 25000	1 (03.33)	20001-25000	1 (03.33)	20000 – 25000	1 (03.33)
5001-6000	5 (16.67)	25001-30000	0 (00)			25001-30000	0 (00)	25001 –	1 (03.33)

								30000	
6001-7000	0 (00)	30001-35000	2 (06.67)			30001-35000	3 (10.00)	30001 and above	1 (03.33)
7001-8000	2 (06.67)	35001 and above	1 (03.33)			35001-40000			
8001-9000	0 (00)					40001-45000			
9001 and above	2 (06.67)					45001-50000			
						50001-55000	1 (03.33)		
Total	24(80%)	Total	24(80%)	Total	18(60%)	Total	24(80%)	Total	30(100%)
Minimum	829		2425		475		738		1512
Maximum	19819		42122		22980		50482		55320
Avg.	3381		6395		3699		10080.83		9977.50
Resp. Below avg.	15 62.50%		14 58.33%		4 22.22%		12 50.00%		23 76.67%
Resp. Above Avg.	9 37.50%		10 41.67%		14 77.78%		12 50.00%		7 23.33%

The Table No. 7.14 The Table showing the distribution of respondents according to **Losses over Total Cost** : (Percentage in Parenthesis)

Baby-Sitters		Investment Agents		Tuition Teachers		Food Cooks		Beauticians	
Losses	Resp.	Losses	Resp.	Losses	Resp.	Losses	Resp.	Losses	Resp..
00-500	0 (00)	00 – 1500	1 (03.33)	0 – 500	1 (03.33)	00-500	0 (00)		
501-1000	2 (06.67)	1501 – 3000	4 (13.33)	500 – 1000	1 (03.33)	501-1000	4 (13.33)		
1001-1500	1 (03.33)	3001 – 4500	0 (00)	1000 – 1500	3 (10.00)	1001-1500	1 (03.33)		
1501-2000	0 (00)	4501 – 5000	0 (00)	1500 – 2000	1 (03.33)	1501-2000	0 (00)		

2001-2500	0 (00)	5001 - 5500	1 (03.33)	2000 and above	6 (20.00)	2001-2500	0 (00)		
2501-3000	0. (00)					2501-3000	0 (00)		
3001-3500	1 (03.33)					3001-3500	1 (03.33)		
3501-4000	2 (06.67)								
Total	6 (20%)	Total	6 (20%)	Total	12 (40%)	Total	6 (20%)	Total	00
Mini mum									
Max mum									
Avg. loss	-2255.54		-4190.55		-2847.08				00
Resp. Below Avg.	3 50.00%		4 66.67%		7 58.33%		4 66.67%		00
Resp. Above avg.	3 50.00%		2 33.33%		5 41.67%		2 33.33%		00

The Table No. 7.15 The Table showing the distribution of Respondents according to **Profit making and Losses making Respondents over Total Cost** : (Percentage in Parenthesis)

Particulars	Baby-Sittings	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians.	%
Profit Making	24	80	24	80	18	60	24	80	30	100
Loss making	6	20	6	20	12	40	6	20	Nil	00
Total	30		30		30		30		30	

7.3.2.1 Profit over Total Cost

With respect to **baby-sittings, it was observed** that there were 24 Respondents who were running occupation with profit over total cost and 6 Respondents who were suffering losses. The proportion, thereby, was 80 : 20. Those 80% (24 Respondents) who were running occupation with profit over total

cost, the occupation for them was economically viable and for those 20% (6 Respondents) who were suffering from losses over total cost, for them the occupation was economically non-viable.

The Respondents were more or less evenly distributed in different profit group as revealed through Table No. 7.13 The average profit over total cost was Rs. 3381.40 p.m., with minimum profit over total cost was Rs. 829/- p.m. and maximum profit was Rs. 19819/- p.m. With respect to loss making Respondents, 3 Respondents were suffering losses between Rs. 500/- p.m. and 1500/- p.m. and other 3 were suffering losses between Rs 3000/- p.m. and Rs. 4000/- p.m. (Table No. 7.13)

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 4151.93	Rs. 7533.00	Rs. 770.82	22 (73.33%)	08 (26.67%)

The Researcher, with respect to profit over total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33% (22 out of 30) of the Respondents were falling within limits, giving more realistic picture of profit over total cost from the occupation. This will help the Reader to read the Table No. 7.13 in its proper perspective.

The Rate of Return / profit (ROR) over total cost varied between minimum 10% and maximum 56%, with an average Rate of Return / Profit 20% With respect to 95.83 % (23 out of 24) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed cost of borrowing / interest, under present research. For all these Respondents, the occupation was, not only economically viable, but they were in a position to receive fair returns from the occupation.

(**Note** – The average is worked out on all 30 Respondents, 24 profit making and 06 loss making Respondents. This is out of 30 Respondents.)

(**Note** - Average Rate of Profit from among profit making Respondents is 35.85 % . This is out of 24 Respondents.)

The Rate of Return being greater than the Rate of Interest i. e. 12% p.a. for 76.67% (23 out of 30) of the Respondents, no way mean that they have been receiving considerably large amount of income by way of gross profit. High Rate of Return with considerably limited amount of profit for majority of Respondents, indicates that these Respondents could increase the gross income by way of profit, provided the Respondent decide to increase the size and scope of occupation. This increase in size and scope of occupation may reduce the Rate of Return but will certainly increase the gross amount of income by way of profit. Whereas, with respect to 4.17% (01 out of 24) of the Respondents, the ROR was less than the ROI, i. e. 12%. The occupation was economically viable for this Respondent, but she failed to receive fair returns from the occupation. For fair returns from occupation, the ROR has to be greater or at least equal to the ROI.

20% (6 out of 30) Respondents were suffering losses, and the losses varied between - 10.47% and - 87.49%

With respect to **investment agency services**, it was observed that 80% (24 out of 30) of the Respondents were deriving / earning profit over total cost, whereas, 20% (6 out of 30) of the Respondents were suffering losses at total cost.

It was further observed that 60% (18 out of 30) of the Respondents used to derive profit Rs. 15000/- or less p.m. and rest other 20% (6 out of 30) profit making Respondents, more than Rs. 15000/- p.m. One of the Respondent was deriving profit maximum of worth Rs. 42122/- p.m. over total costs p.m. With respect to the Respondents who were suffering losses, it was observed that only one Respondent suffered losses at total cost maximum up to Rs. 5350/- p.m., whereas, for the rest of other Respondents, the losses at total cost were less than Rs.3000/- p.m. (Table No. 7.14).

The profit earned / generated from the occupation, therefore, was quite sizable. It was further observed that 24 Respondents were running an occupation with economic viability since these 80% (24 out of 30) of the Respondents earned profit over total cost and with respect to rest of the other 20% (6 out of 30)

of the Respondents, they had to suffer losses at total cost, and hence, for them the occupation was economically non-viable.

The average profit in this home-based occupation was Rs. 6395.13/- p.m., with minimum of Rs. 2425/- p.m. and maximum of Rs. 42122/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 9259.40	Rs. 15654.53	Rs. -2864.27	21 (70%)	09 (10%)

The Researcher, with respect to profit over total costs, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 70 % (21 out of 30) of the Respondents were falling within limits, giving more realistic picture of profit over total costs from the occupation. This will help the Reader to read the Table No. 7.13 in its proper perspective.

The Rate of Return / Profit (ROR) over total cost varied between minimum 1.38% and maximum 80.%, with 12.43% an average Rate of Return / Profit. With respect to 70% (21 out of 30, and 21 out of 24 Profit making Respondents) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12%, as presumed for the purpose of working out imputed cost of borrowing / interest under present research. These Respondents were in a position to receive fair returns from the occupation. Whereas, with respect to 10% (03 out of 30 i. e. 3 out of 24 profit making Respondents) of the Respondents the Rate of Return (ROR) was less than the Rate of Interest (ROI). For them the occupation was economically viable, but they failed to receive fair returns from the occupation, for them ROR was less than ROI. For fair returns from occupation, Rate of Return (ROR) has to be at least equal to Rate of Interest (ROI).

(**Note – 1.** The average is worked out on all 30 Respondents, 24 profit making and 06 loss making Respondents. This is out of 30 Respondents .)

(**Note – 2.** Average Rate of Profit from among profit making Respondents is 37.63 %. This is out of 24 Respondents.)

20% (6 out of 30) of the Respondents were suffering losses and the losses varied between minimum – 46.79% and maximum - 181.12%.

The Rate of Return (ROR) being greater than Rate of Interest (ROI) 12% to 70% (21 out of 30) of the Respondents, no way mean that they were receiving considerably large amount of income by way of profit. High Rate of Return with considerably limited amount of gross income by way of profit for majority of Respondents, indicates that these Respondents could increase the size and scope of occupation and will increase the gross income by way of profit, though this may cause for reduction in the Rate of Return.

It was observed that comparatively the Post Office Investment Agents used to earn less profit out of revenue receipts by way of commission since the rates of commission in Post Office were less, and that, for the other Financial Institutions, the said rates of commission were comparatively more. Consequently, the Respondents who were the Investment Agents of Insurance Companies used to receive more revenue receipts and, thereby, more income / profit. However, the number of clients and the size and scope of business, used to have a deciding effect on the amount of revenue and corresponding income.

With respect Tuition Teacher, it was observed that 60% (18 out of 30) Respondents were earning profit over total cost whereas, 40% (12 out of 30) Respondents were suffering losses. The home-based occupation run by them was economically viable for those 60% (18 Respondents), who were deriving profit and it was economically non-viable for those 40% (12 Respondents), who were suffering losses.

The Table 7.13 reveals that out of 60% (18 out of 30) of the Respondents who were earning profit over total cost, 43.33% (13 out of 30) of the Respondents earned profit maximum up to Rs. 10000/- p. m., with one of the Respondent generating / earning profit maximum up to Rs. 22980/- p. m. The average profit over total cost was Rs. 3699.57 p.m., with minimum profit over total cost Rs.475/- p.m. and maximum Rs. 22980/- p.m. It was further observed that 40% (12 out of 30) of the Respondents, who were suffering losses over total cost, 20% (6 out of

30) of the Respondents suffered losses worth less than Rs. 2000/- p. m., and rest of the other suffered losses worth more than a 2000/- p.m. The Table further reveals that for the Respondents, who suffered losses, the losses varied between minimum Rs. 550/- and maximum Rs. 6700/- p.m. (Table No. 7.13).

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
7326.18	11025.74	-362661	22 (73.33%)	08 (26.67%)

The Researcher, with respect to profit over total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 73.33 % (22 out of 30) of the Respondents were falling within limits, giving more realistic picture of profit over total cost from the occupation. This will help the Reader to read the Table No. 7.13 in its proper perspective.

The Rate of Return / profit (ROR) over total cost varied between minimum 5.20% and maximum 64.35 %. With respect to 46.67 % (14 out of 30) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed costs of borrowing / interest under present research. For these Respondents, the occupation was not only economically viable, but they used to receive fair returns from the occupation. Whereas, with respect to 13.33 % (04 out of 30) of the Respondents the ROR was less than the ROI. For these Respondents the occupation was economically viable, however, they failed to receive fair returns from the occupation. For fair returns from occupation, ROR has to be at least equal to ROI.

(**Note – 1.** The average is worked out on all 30 Respondents, 18 profit making and 12 loss making Respondents.)

(**Note – 2.** Average Rate of Profit from among profit making Respondents is 36.35 % . This is out of 18 Respondents.)

The Researcher wants to make it clear that Rate of Return (ROR) from the occupation for 46.67% (14 out of 30) of the Respondents was considerably high as compared to the Rate of Interest (ROI), it no way mean that the Respondents were

receiving considerably large amount of gross profit. High Rate of Return with considerably limited amount of gross income by way of profit for majority of Respondents, indicates that these Respondents could increase the size and scope of occupation and will increase the gross income by way of profit, though this may cause for reduction in the Rate of Return.

With respect to **Respondents preparing food items / eatables**, it was observed that 80 % (24 out of 30) of the Respondents were running an occupation at profit over total cost and rest 20 % (6 put of 30) of the Respondents were suffering losses over total cost. Those (24 Respondents) who were running occupation at profit over total cost, the occupation, for them was economically viable and for those other 20% (6 Respondents) of the Respondents who were suffering from losses over total cost, for them the occupation was economically non-viable.

For 79.17% (19 out of 24) of the Respondents, the extent of profit over total cost varied between minimum Rs. 5000/- p.m. and maximum up to Rs. 20000/- p.m. For only 20.83% (5 out of 24) of the Respondents profit was more than Rs. 20000/- p.m., with a maximum of Rs. 50482/-. The average profit over total cost was Rs.10080.83/- p.m., with minimum Rs. 738/- p.m. and maximum Rs. 50482/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 12689.03	Rs. 22769.86	Rs. -2608.19	24 (80%)	06 (20%)

The Researcher, with respect to profit over total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 60 % (24 out of 30) of the Respondents were falling within limits, giving more realistic picture of profit over total cost from the occupation. This will help the Reader to read the Table No. 7.13 in its proper perspective.

Out of 20% (6 out of 30) of the Respondents suffering losses over total cost, 5 Respondents used to suffer losses worth Rs. 1500/- p.m. and less. Only one

Respondent had to suffer losses maximum up to Rs. 3500 /- p.m. (Table No. 7.14).

The Rate of Return / profit (ROR) over total cost varied between 11.43% and 71.90%, with an average Rate of Profit 27%. With respect to 76.67 % (23 out of 30) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12%, as presumed for the purpose of working out imputed cost of borrowing / interest under present research. For these Respondents the occupation was not only economically viable, but they were in a position to receive fair returns from occupation. Whereas, with respect to 03.33 % (01 out of 30) of the Respondent the Rate of Return (ROR) (11.43%) was less than the Rate of Interest (ROI) (12%). Though the occupation, for this Respondent was economically viable, the Respondent failed to receive fair returns from occupation since the ROR for this Respondent was less than Rate of Interest ROI. For fair returns from occupation, ROR has to be at least equal to Rate of Interest (ROI). (**Note – 1** The average is worked out on all 30 Respondents, 24 profit making, as well as, 06 loss making Respondents).

Note – 2 Average Rate of Profit from among profit making Respondents is 42.50 % . This is out of 24 Respondents.)

The Researcher wants to make it clear that for 76.67% (23 out of 30) of the Respondents, the Rate of Return from the occupation was considerably higher as compared to Rate of Interest (12%), it no way mean that they were receiving considerably large amount of gross income by way of profit. To earn considerably large amount of profit, the Respondents would require to increase the size and scope of occupation, which may cause reduction in Rate of Return.

With respect to **Beauticians, rendering beauty related services**, it was observed that all the Respondents were running home-based occupation in profit over total cost. The average profit was Rs. 9977.50/- p.m., with minimum Rs. 1512/- p.m. and maximum Rs. 55320/- p.m. Majority of the Respondents were earning more than Rs. 5000/- p.m. as profit over total cost.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs.10476.44	Rs.20453.94	Rs.- 498.94	27 (90%)	03 (10%)

The Researcher, with respect to profit over total cost, has tried to work out standard deviation and correspondingly upper and lower limits to that effect. Consequently, it was observed that 90 % (27 out of 30) of the Respondents were falling within limits,, giving more realistic picture of profit over total cost from the occupation. This will help the Reader to read the Table No. 7.13 in its proper perspective.

The Rate of Return / profit (ROR) over total cost varied between minimum 21.60% and maximum 77.91, with an average Rate of Return 48.49% . For all the Respondents i. e. 100% (30 out of 30) of the Respondents, the ROR was greater than the Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed cost of borrowing / interest, under present research. All the Respondents, therefore, were not only running an occupation with economic viability, but all of them were receiving fair returns from the occupation. For fair returns from the occupation the ROR has to be at least equal to or greater than the ROI. Not a single Respondent was found suffering losses.

(**Note – 1** The average is worked out on all 30 Respondents, who are profit making Respondents.)

The Rate of Return being greater than the Rate of Interest (12%), it no way mean that the Respondents were receiving considerable large amount of gross profit. Higher Rate of Return with considerably limited amount of profit for all the Respondents, indicates that the Respondents could increase the amount of profit considerably over total cost by increasing the size and scope of occupation, which may result into reduction in the Rate of Return.

7.3.2.2 Profit over Total Cost : Comparative View :

The Researcher has made an attempt to give comparative view of profit over total cost with respect to home-based occupations run by Women

Entrepreneurs, covered under present research. With respect to Respondents running home-based occupation, baby-sittings and giving tuitions, the average profit over total cost is less (Rs. 3381/- p.m. and Rs.3699/- p.m. respectively) than what is earned in investment agency services (Rs. 6395/- p.m.), preparing food items / eatables (Rs.10080/- p.m.) and beauty related services (Rs. 9977/- p.m.) . Similar are the observations with respect to the maximum value, where maximum profit over total cost is more in investment agency service (Rs.42122/-p.m.), preparing food items / eatables (Rs. 50482/- p.m.) and beauty related services (Rs. 55380/- p.m.) as compared to those in baby-sittings (Rs. 19819/- p.m.) and giving tuitions (Rs. 22980/- p.m.). These observations collaborate and quite comparable with the comparative view given with respect to surplus income over operating costs.

All the Respondents from beauty related services were earning profit over total cost, whereas, the number of Respondents earning profit over total cost is same in baby-sittings, investment agency services and in preparing food items / eatables and it was 80% (24 out of 30) in each. In home-based occupation giving tuitions the said number is only 60% (18 out of 30) of the Respondents. For all these Respondents the home-based occupations which they were running was economically viable.

Table No. 7.16 Table showing the comparative view of Profit over total cost

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. of Resp.	24	24	18	24	30
Minimum	829	2425	475	738	1512
Maximum	19819	42122	22980	50482	55320
Average	3381	6395	3699	10080.83	9977.50
Resp. Below avg.	15 (62.50%)	14 (58.33%)	4 (22.22%)	12 (50.00%)	23 (76.67%)
Resp. Above Avg.	9 (37.50%)	10 (41.67%)	14 (77.78%)	12 (50.00%)	7 (23.33%)
Standard Deviation	4151.93	9256.40	7326.18	12689.03	10476.44

Upper limit	7533.00	15654.53	11025.74	22769.86	20453.94
Lower limit	770.82	-2864.27	-3626.61	-2608.19	-498.94
Res. Falling bet. Range as per Std Dev.	22 (73.33%)	21 (70%)	22 (73.33%)	24 (80%)	27 (90%)

Table showing the comparative view of loss making Respondents total cost

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. of Resp.	06	06	12	06	00
Average	-2255	-4190	-2847	-1441	00
Resp. Below avg.	3 50.00%	4 66.67%	7 58.33%	4 66.67%	00
Resp. Above Avg.	3 50.00%	2 33.33%	5 41.67%	2 33.33%	00

It is to be noted that the Respondents who were receiving fair return from the occupation, wherein for them the Rate of Return is greater than Rate of Interest no way mean that they were receiving considerably large amount of income by way of profit as revealed through comparative view and from the home-based occupation-wise analysis. To earn considerably large amount of gross profit, the Respondents were required to increase the size of occupation which may reduce the Rate of Return / profit and may add to the cost. The Table further reveals that with respect to baby-sittings, investment agency services and beauty related services the number of Respondents deriving profit over total cost was more than the average profit over total cost, whereas, with respect to giving tuition the said number was less and in preparing food items / eatable the it is 50%.. Similarly with respect to loss making Respondents, the number of Respondents making losses at total cost less than the average loss at total cost was more. This helps the Reader to read the Table in its proper perspective

Table No. 7.17 Table showing the comparative view of Average profit over total cost from among profit making Respondents, No. of profit making Respondents and those receiving fair returns from occupation (ROR equal or greater than ROI).

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Average	4790.20	9722.93	7121.22	12961.46	9201.00
No. of Res. Receiving profit over total cost	24 (80%)	24 (80%)	18 (60%)	24 (80%)	30 (100%)
No. of Res. Receiving fair returns ROR <input type="checkbox"/> ROI	23 (76.67%)	21 (70%)	14 (46.67%)	23 (76.67%)	30 (100%)
No. of Respondent with occupation economically viable, but without fair returns ROR <input type="checkbox"/> ROI	01 (03.33)	03 (10.00%)	04 (13.33%)	01 (03.33%)	00 (00%)
Respondents suffering losses.	06 (20%)	06 (20%)	12 (40%)	06 (20%)	00 (00%)

Table No. 7.18 Table showing the comparative view of Rate of Return / Profit over total cost.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Average	20.00%	12.43%	03.51%	27.00%	48.49%
Minimum	10.36%	01.38%	05.20%	11.00%	26.60%
Maximum	62.29%	80.20%	64.35%	71.00%	77.91%

While comparing the average Rate of Return / Profit over total cost, it was observed that it was minimum in home-based occupations, viz. giving tuitions and

maximum in beauty related services. The minimum Rate of profit is 1.38% in investment agency services, and in home-based occupations, like baby-sittings, giving tuitions and preparing food items / eatable it was less than 11%. The maximum Rate of Profit was more than 60% in all home-based occupations run by Women Entrepreneurs.

The Rate of Return / profit (ROR) over total cost from among only profit making Respondents varied between 35% and 48%.

Table No. 7.19 Table showing the comparative view Average Rate of Profit over total cost from among profit making Respondents

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. Res.	24	24	18	24	30
Average Rate of Return	35.85%	37.63%	36.35%	42.50%	48.49%

With respect to the Respondent who were suffering from losses over total cost, it was observed that the Respondents were more concerned with what they earned as surplus income over operating costs (actual cash expenses). In this case, all the Respondents running home-based occupations, were earning surplus income over operating costs (actual cash expenses), and hence, to the limited extent and in view of the Respondents, they were running an occupation with surplus income, a profit for them. The Respondents were seemed to have been satisfied and happy with such a surplus income over operating costs (actual cash expenses), because from the point of the Respondents, the surplus income over operating costs (actual cash expenses) was a matter of more consideration and significant and all the Respondents were earning quite sizable surplus income over operating costs (actual cash expenses) p. m.

It was observed that the profit used to vary according to variation in the revenue receipts. There was direct relation between revenue receipts and profit earned. Higher the revenue receipts, higher was the profit.

Table No. 7.20 Table showing the comparative resume of Average loss at total cost from among loss making Respondents.

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. Res.	06	06	12	06	00
Average loss	-2255.54	-4190.55	-2847.08	-1441.67	00
Average Rate loss	-42.48%	-93.30%	-55.57%	-31.33%	00
Minimum Rate loss	-10.47%	- 46.79%	-05.88%	-08.00%	00
Maximum Rate of loss	-87.49%	-181.12%	-197.06%	-115.00%	00

Researcher concludes the analysis and comparative view of cost-benefit in terms of surplus income over operating cost, profit over total cost, corresponding economic viability of occupations run by Women Entrepreneurs covered under present research. The analysis will help in establishing the Significance, Prospect of Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector and thereafter, the Objectives and Hypotheses maintained for the present research.

7.4 Savings :

7.4.1 Extent of Savings :

Savings per month out of the earnings (surplus income over operating costs / actual cash expenses) of the Respondents were also analyzed. It was observed that all the Respondents were carrying out their occupation with surplus income over operating costs (actual cash expenses), which was, as if, a profit for them from the occupation. This was more significant, especially, when this was an occupation with a zero capital investment in a business. The extent of saving per month from among Respondents revealed that majority of the Respondents were quite comfortable in carrying out business, not only with surplus income over

operating costs (and profit over total cost for majority of Respondents), but with possibilities of savings out of their earning.

80% (24 out of 30) of the Respondents each in baby-sittings, investment agency services and preparing food items / eatables, 60% (18 out of 30) of the Respondent from giving tuitions and all 30 Respondent from beauty related services were running home-based occupations in profit over total cost. It is revealed through Table No. 7.21, that in investment agency services, giving tuitions, preparing food items / eatable and beauty related services, the saving groups are more or less same, whereas in baby-sittings the saving groups are entirely different. The maximum range is also different in descending order in beauty related services, preparing food items / eatables, investment agency services, giving tuitions and baby-sittings. It is rather difficult to cover the Respondents in all home-based occupations under identical saving groups. The Researcher, therefore, is required to analyze savings for each home-based services independently and then provide comparative view for the same. It was further observed that, in investment agency services, maximum number of Respondents were observed with savings less than Rs. 10000/- p.m., whereas, with respect to other home-based occupations, the maximum number of Respondents were found in saving group 00 to Rs. 5000/- p.m., With respect to beauty related services, maximum number of Respondents were observed saving between Rs. 5000/- and Rs. 20000/- p.m., whereas, with respect to baby-sittings the said number was observed saving between Rs. 1501 and Rs. 4000/- p.m. The maximum savings in baby-sittings is the minimum savings in beauty related services. This reveals that the Respondents in baby-sittings had limitations with respect to saving as against / compared to other home-based occupations, covered under present research.

The Table No. 7.21 The Table showing the distribution of Respondents according to **Savings** :(Percentage in Parenthesis)

Baby-Sitters		Investment Agents		Tuition Teachers		Food Cooks		Beauticians	
Savings	Resp.	Savings	Resp.	Savings	Resp.	Savings	Resp.	Savings	Resp.
0	2 (06.67%)	0	5 (16.67%)	0	4 (13.33%)	0	1 (3.33%)	00	00
0-1500	9 (30.00%)	0-5000	13 (43.33%)	0-5000	10 (33.33%)	0-5000	21 (70.00%)	0-5000	00
1501-2000	6 (20.00%)	5001-10000	6 (20.00%)	5001-10000	14 (46.67%)	5001-10000	5 (16.67%)	5001-10000	9 (30.00%)
2001-2500	1 (3.33%)	10001-15000	2 (06.66%)	Not willing to disclose	2 (06.67%)	10001-15000	1 (3.33%)	10001-15000	5 (16.67%)
2501-3000	1 (3.33%)	15001-20000	2 (06.67%)			15001-20000	1 (3.33%)	15001-20000	12 (40.00%)
3001-3500	5 (16.67%)	20001-25000	2 (06.67%)			20001-25000	0 (00%)	20001-25000	3 (10.00%)
3501-4000	6 (20.00%)					25001-30000	1 (3.33%)	25001-30000	0 (00%)
								30001-35000	0 (00%)
								35001-40000	1 (3.33%)
Total	30		30		30		30		30
Minimum	00		00		00		00		5000
Maximum	4000		25000		10000		30000		40000
Average	2200		7233		4646		4946		5253.33
Resp. Below Avg.	13 43.33%		19 6.33%		16 53.33%		14 46.67%		21 70.00%
Resp. Above avg.	17 56.67%		11 36.67%		14 46.67%		16 53.33%		9 30.00%

With respect to **baby-sittings, it was observed that** 93.33% (28 out of 30) of the Respondents were in a position to save according to their own capacity,

decided by the extent of surplus income over operating costs and domestic expenditure. Two Respondents (06.67%) could not save any amount. The minimum amount saved was Rs 1000/- p.m. from among the saving Respondents, with maximum amount Rs.4000/- p.m. The average saving was Rs. 2200/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 1254.03	Rs. 3475.50	Rs. 224.50	20 (66.67%)	10 (33.33%)

With respect to investment agency services, it was observed that there were 16.66% (5 out of 30) of the Respondents who could not save. Their savings were zero. While analyzing the reasons for zero savings, it was observed that their revenue receipts were less. The surplus income whatsoever available from revenue over operating costs (actual cash expenses) occupation, was spent on household / domestic requirements. Rest others, 83.34 % (25 out of 30) of the Respondent were in a position to save.

Out of these 25 Respondents, 43.33% (13 out of 25) of the Respondents used to save less than Rs. 5000/- p.m., whereas, rest other 40% (12 out of 25) Respondents used to save more than Rs. 5000/- p.m., with maximum amount, more than Rs. 20,000/- p.m. The average amount of saving was Rs. 7233.33/- p.m., with a maximum amount of saving Rs. 25000/- p.m. for one of the Respondent, who was well settled and having her own well furnished office for occupation.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 7426.34	Rs.15659.68	Rs. -193.01	22 (73.33%)	06 (26.67%)

It was observed with respect to **Tuition Teachers,** that, except 4 Respondents, rest others were able to save some amount out of surplus income over operating costs (actual cash expenses).

It was observed that there were 13.33% (4 out of 30) Respondents who could not save any amount. It was because their revenues receipts were less and whatever was earned by way of surplus income over operating costs (actual cash expenses), was spent on household expenditure. Rest other 86.67% (26 out of 30) of the Respondents used to save according to their own capacity. However, 6.66% (2 out of 30) of the Respondents were not ready to disclose the amount they saved,

for reasons best known to them. The average amount of saving was 4946/- p.m., with a maximum saving of Rs 10000/- p.m.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 3285.37	Rs. 8231.80	Rs. 1661.05	17 (56.67%)	13 (43.33%)

The income earned by the Respondents being quite sizable, the Respondents were in a position to save a considerable amount every month. Similarly, except 2 Respondents who were widows, for rest of the other Respondents, the occupation was carried out for other reasons other than financial necessity, which enabled the Respondents to save, except a few, quite a sizable amount. All the Respondents were mostly the financial supporters, and not the bread winners, to the family and, hence, they could manage to save quite a sizable amount

With respect to Women Entrepreneurs preparing food items / eatables, it was observed that 96.67% (29 out of 30) of the Respondents were in a position to save. It was further observed that 3.33% (1 out of 30) of the Respondent was unable to save, since, her surplus income over operating costs (actual cash expenses) was much less, depriving her from saving any amount.

It was observed that for majority of the Respondents, i. e. 70 % (21 out of 30) of the Respondent, their savings used to fall in the saving group between Rs. 00 and Rs. 5,000 p. m., whereas, for 6.67 % (2 out of 30) of the Respondents, it was in the saving group between Rs. 15,000/- and Rs. 30,000/- p.m. The average amount saved was Rs. 4946/- p.m., with a maximum amount of Rs.30000/- p.m.

Standard Dev	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 3285.37	Rs. 8231.80	Rs. 1661.05	18 (60%)	12 (40%)

It was reported by 23.33% (7 out of 30) of the Respondents, falling in saving group between Rs. 5000/- and Rs. 20000/- p. m., that they were saving for making provision for her daughter's marriage, old age security, unforeseen contingencies, purchase new flats of bigger in size, etc. Since all the Respondents were aware about their work limit, that they could continue to work till their

health permits, they were inclined to make provisions for their future, old age. These Respondents, therefore, were trying to protect themselves for their future.

With respect to Beauticians, rendering beauty related services, it was observed that all the Respondents were in a position to save, out of their income earned from the occupation.

It was observed that unmarried Respondents were in a position to save sizable amount as compared to those married Respondents who were bread winner or supporters to family income. There was a direct relation between amount of revenue earned and savings, higher the revenue, higher the income and, therefore, higher were the savings.

Unmarried Respondents started earning in their early age since they were less educated and had no best alternative options opened for them, other than Beautician. These Respondents were in a position to save more amount. Whereas, those who were married and bread winner, wanted to supplement their family income and could not save more amount on account of meeting or sharing family expenses.

The average amount of saving was Rs. Rs. 5253.33 p.m., with a minimum amount saved Rs. 5000/- p.m. and maximum amount Rs. 40000/- p.m. It was because the said the Respondents who saved Rs. 40000/- p.m., used to receive highest revenue and earn highest income. The said Respondent, senior in age, was well established and financially well off, but suffering from polio.

Standard Dev.	Upper Limit	Lower Limit	Between. Range	Beyond Range
Rs. 5992.33	Rs. 11245.67	Rs. 749.00	30 (100%)	00

7.4.2 Comparative View of Savings :

Except a few, most of the Respondents were found saving some amount out of their surplus income every month. While elaborating on comparative view of saving, it was observed that following were the common modes of savings, it was observed that majority of the Respondents used to save in the form of NSC of Post Office, LIC Policy, Bank Fixed Deposits and Recurring Deposits in Post

Office and Banks. All most all the Respondents used to keep Rs. 1000/- p.m. to Rs. 3000/- p.m. cash in hand to meet exigencies and emergencies. The most popular mode of saving observed among the Respondent was that of N.S.Cs of Post Offices, Recurring Deposits with Commercial Banks and Chit Funds.

Table No 7.22 Table showing the comparative view number of Respondent saving and their mode of saving among the Respondents p.m. (Figures in parentheses Amt saved per month)

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. of Respondents with Zero saving	02 (06.67%)	05 (16.67%)	04 (13.33%)	01 03.33%)	00
No. of Respondents saving	28 (93.33%)	25 (83.33%)	26 (86.67%)	29 (96.67%)	30 (100%)

Mode of Savings

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
<i>Bhisi</i>	00	00	00	00	09 (Rs.5000)
Chit Fund	11(36.67%) (Rs.2500)	00	10 (33.33%) (Rs.5,000)	05 (16.67%) (Rs.10000)	03 (10%) (Rs.5000)
Recurring Deposits	15 (50%) (Rs.1000)	00	13 (43.33%) (Rs.1000)	15 (50 %) (Rs.5000)	15 (50%) (Rs.5000)
NSCs of Post Office	03 (Rs.1500)	12 (Rs.1000)	00	06 (Rs.1500)	00
LIC Policy (Amt. not disclosed)	01 (03.33%)	05 (16.67%)	00	01 (03.33%)	02(06.67%)
Fixed Deposit with Com. Banks	04 (13.33%) (Rs.20000) Once	06 (20%) (Rs.15000) Once	02 (06.67%) (N. R.) Once	03 (10 %) (Rs.20000) Once	00
Purchase of Gold (1Gm) Once in a year	01 (03.33%)	02 (06.67%)	00	01 (03.33%)	01 (03.33%)
Purchase of		01 (03.33%)			

Jewellery Once in a year					
Provision for Grand Daughter Amt not disclosed		01 (03.33%)			
Cash in Hand	30 (Rs.1000)	30 (Rs.2000)	30 (Rs.1000)	30 (Rs.3000)	30 (Rs.3000)
EMI Personal Loan			01 (Rs.10000)		

While further elaborating on comparative view, it was observed that, as revealed through average savings, the Respondents, running home-based occupations like, investment agency services and rendering beauty related services, were in a position to save comparatively more as compared to Women Entrepreneurs running other home-based occupations covered under present research. Some of the Respondents from these home-based occupations i.e. investment agency services and beauty related services, were much better off as revealed through their maximum amount of saving. Average savings among Women Entrepreneurs running baby-sittings was much less.

Table No. 7.23 Table showing the comparative view of Savings p. m.

Particulars	Baby-Sittings / (Baby- Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. Res. With Zero Savings	02 (06.67%)	05 (16.67%)	04 (13.33%)	01 (03.33%)	00
No. Res. Saving	28 (93.33%)	25 (83.33%)	26 (86.67%)	29 (66.67%)	30 (100%)
Minimum	00	00	00	00	5000
Maximum	4000	25000	10000	30000	40000
Average	2200	7233	4646	4946	5253.33
Resp. Below Avg.	13 (43.33%)	19 (63.33%)	16 (53.33%)	14 (46.67%)	21 (70.00%)
Resp. Above avg.	17 (56.67%)	11 (36.67%)	14 (46.67%)	16 (53.33%)	9 (30.00%)

Standard Deviation	1254.06	7426.34	3285.37	3285.37	5992.33
Upper Limit	Rs. 3475.50	Rs.15659.68	Rs. 231.80	Rs. 231.80	Rs. 11245.67
Lower Limit	Rs. 224.50	Rs. -193.01	Rs. 661.05	Rs. 661.05	Rs. 749.00
Res. Falling bet. Range as per Std Dev.	20 (66.67%)	22 (73.33%)	17 (56.67%)	18 (60%)	30 (100%)

The Table further reveals that with respect to investment agency services, giving tuitions and beauty related services the number of Respondents with savings less than average is more, whereas, with respect to baby-sittings and preparing food items / eatables the said number is less. This helps the Reader to read the Table in its proper perspective.

The analysis implies that these Respondents were not only income supporters to the family, but they run an occupation to meet the future requirements of the family.

The Researcher concludes the analysis and comparative resume of the variable such as Revenue Receipts, Cost, Cost-benefit analysis and Savings, covered in this Chapter. This will be of use to arrive at observations, inferences and conclusion establishing, thereby, the Significance, Prospect of Women Entrepreneurs running home-based occupations and the Objectives and Hypotheses of the present research.

7.5 Assets owned :

The nature and type of assets owned by the Respondent Women Entrepreneurs will reveal the state of economic condition of the Respondents.

With respect to baby-sittings, it was observed that, since there was no need of any instruments, equipments, furniture and fixtures, either owned or hired, (it was, therefore, observed) that the Respondents did not possessed any such assets of their own. However, most of the Respondents possessed household assets in the form of consumer durables items, such as, Radio, T.V., Refrigerator, etc. Moreover, these assets were not used exclusively for the purpose of occupation.

With respect to **investment agency services**, it was observed that 96.67% (29 out of 30) of the Respondents did not possess / own any specific asset related to occupation / business. Only 3.33% (1 out of 30) of the Respondents were found using Computers, and Xerox Machine. The Respondent was possessing a well furnished Air-conditioned office also.

It was observed with respect to **Tuition Teachers**, that in a services like giving tuitions, no instruments, equipments, furniture and fixtures were required and, hence, not owned or hired for service. Household / domestic assets were the major assets. Consumer durables, like T.V. Refrigerator and other furniture, telephone, washing machine, computer, etc., were observed being owned by the Respondents, These assets were used only for domestic purpose. The husband of one of the Respondent owned a car. The said car was used for husband's personal use and domestic / family use / purpose. Occasionally, he used to make the car available to take students to the Examination Centre in South Mumbai.

It was observed with respect to **Women Entrepreneurs preparing food items / eatables**, that, in a services like preparing, selling and serving food items / eatables, there was need of some primary instruments, equipments, furniture and fixtures, either owned or hired and the Respondents possessed such assets of their own. Most of the Respondents possessed household assets in the form of consumer durables items, besides T. V. mixer, food processor, Refrigerator, etc. and these assets were used for the purpose of occupation.

With respect to **beauty related services**, since, the Respondent used to visit client's residence, there was no need of furniture and fixtures, either owned or hired. However, all the Respondents purchased instruments and equipments and expenditure thereupon was recurring in nature since these equipments were purchased quite often, every after one or two years.

The state of assets owned by the Respondents, as stated herein above, reveals that all these Respondent belong to middle class, with limitation of income and domestically possessed assets.

The Research concludes Section 3 related to analysis and comparative resume of cost-benefit with respect to home-based occupation. This will be of use

in establishing the Significance, Prospects of Women Entrepreneurs, and thereby, Objectives and Hypothesis maintained for present research.

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Annexure : 1

Annexure showing the charges p.m., per child, depending upon the services rendered to the baby. (The rates prevalent in Mumbai during Jan. 2009 to Dec. 2009)

Particulars	Rates p. m. per child (Rs.)
Babies served with food	1500.00
Babies served without food	750.00
School going baby	750.00
Infant baby	3000.00
Bathing to baby (additional / extra)	600.00
Leaving and collecting baby from school (additional / extra)	300.00

Annexure 2:

Table showing the rates of Commission received by the Post Office Agents (The rates of Commission prevalent in Mumbai during Jan. 2009 to Dec. 2009)

Name of the Scheme	Percentage of Commission	Type of Commission(At the time of transaction)
M.I.S.	1	Only once
K.V.P.	1	Only once
N.S.C.	1	Only once
R.D. Collection	4	Only once
Term Deposits	1	Only once
On Brokerage	N. A.	N. A.
Any other	N. A.	N. A.

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Annexure 3 :

Table showing the rates and types of Commission received by the Investment Agents from Life Insurance Corporation Of India. (The rates prevalent in Mumbai during Jan. 2009 to Dec. 2009)

Name of the Policy	Percentage of Commission	Type of Commission (At the time of transaction)
Market plus	Rs. 200/- flat	once
<i>Jeevan suraksha</i>	02	once
<i>Jeevan Tarang</i> and <i>Jeevan Saral</i>	07	First year and then only 1 percent every year
<i>Jeevan Surabhi</i>	02	once
<i>Jeevan Aanand</i>	25	First year
<i>Jeevan Aanand</i>	15	Second , third, fourth and fifth year
<i>Jeevan Aanand</i>	08	Then onwards
Endowment policies	25	First year
Endowment policies	15	Second , third, fourth and fifth year
Endowment policies	08	Then onwards
New policy	25	First time and then varies

If an agent insures or collects 12 policies in one year the company gives 10% bonus to the agent. (The agency deducts tax at source at 10% of the commission by way of tax).

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Annexure 4 :

Table showing the rates charged by the Respondents as fees per student, per month per subject / s according to standard in school. (The rates prevalent in Mumbai during Jan. 2009 to Dec. 2009)

Standard	Rate in Rs.	No of Subjects	Period
1st to 4th	400	All Subjects	Monthly
5th to 7th	600	All Subjects	Monthly
8th	200	Per Subject	Monthly
9th	300	Per Subject	Monthly
10th	500	Per Subject	Monthly
Special Subjects	500	Per Subject	Monthly

Annexure 5 :**List of rates of food items / eatables prepared and sold by the Respondents****(The rates prevalent in Mumbai during Jan. 2009 to Dec. 2009)**

Sr.	Name of the item	Price of item in Rs.	quantity
1	Chapatti	4	Per piece
2	Dal	15	Per plate
3	Rice	15	Per plate
4	Vegetable plate	15	Per plate
5	Salad / pickle	5	Per plate
6	Lunch (limited)	60	Per plate
7	Lunch with sweet	80 Limited and / 160 Unlimited	Per plate
8	All sweet chapattis	14	Per piece
9	Occasional lunch	140	Per plate
10	Modak	9	Per piece
11	Laddu	8	Per piece
12	Karanji	9	Per piece
13	Anarse	12	Per piece
14	Gajar Halwa	180	Per Kg.
15	Dudhi Halwa	180	Per Kg.
16	Tilgul Laddu	140	Per Kg.
17	Satyanarayan prasad	700	Per Kg.
18	Chivada	180	Per Kg.
19	Sev	180	Per Kg.
20	Chakli	220	Per Kg.
21	Pav bhaji	50	Per plate
22	Dahi wada	70	Per plate
23	Chat items	30	Per plate
24	Thalipeeth	30	Per plate
25	Sabudana chikavadi	200	Per Kg.
26	Bhakri	6	Per plate
27	Tawa pulao	70	Per plate
28	Masala bhat	300	Per plate
29	Mutton Biryani	600	Per kg.
30	Butter chicken	400	Per kg.
31	Kombdi wada	16	Per plate
32	Kala watana aamti	225	Per kg.
33	Goda masala	350	Per kg.

Annexure 6 :

List of rates for beauty related services (The rates prevalent in Mumbai during Jan. 2009 to Dec. 2009)

Sr.	Name of the item	Rates for item (Rs.) (beautification)
1	Eyebrows	20
2	Manicure	60
3	Pedicure	60
4	Facials	350 to 900
5	Bleach	300
6	Hair-cut	75 to 300
7	Clean-up	200
8	Mehendi	120
9	Only mehendi apply	70
10	Bridal make-up	5000
11	Make-up	500 to 2500
12	Massage (full body)	1000
13	Coloring of hair	75
14	Head massage	150
15	Saree draping	100
16	Nail Art	150
17	Tattoo	100

Chapter 8

Analysis of Role-Conflict, Pull Factors, Push Factors and Constraint Factors, and SWOT

INTRODUCTION

This Chapter is divided into 2 Sections. In Section I of this Chapter, the Researcher will try to highlight her own observations while interacting with the Respondent Women Entrepreneurs when she paid visit to Respondent's Residence. The Researcher will also try to bring to the notice of the Reader the Objectives and Goals maintained by the Respondent Women Entrepreneurs, the Limitations and Problems faced by these Respondents and their Future Plans. The information revealed from these Respondents with respect to these aspects / variables covered in the Section 1 of the present Chapter will help the Researcher to arrive at some inferences with respect to Role Conflict, Pull, Push and Constraint factors and SWOT analysis covered in Section 2.

Section 1

Researcher's observations based on the interactions with the Respondents

8.1 Researcher's observations based on the interactions with the Respondents.

These are some of the observation, partly based on the information collected with the help of questionnaire, and partly, through the interactions with the Respondents, which is not covered with in the frame work of questionnaire, but quite significant to be noted for the purpose of deriving inferences and conclusions.

The Researcher is of the opinion that it is very difficult to give common inferences on her observations of the Respondents while interacting with them since

these observations were specific and unique in nature. (The figure in parenthesis indicates the number of Respondent / s with the observations as noted below :)

8.1.1 (a) Researcher's Observations while Interacting with Baby-Sitters : It was observed that : (out of 30)

Common observations :

- 1) continuing the occupations in spite of constraints, (30) 100%
- 2) income supporters to the family, (30) 100%
- 3) achieved set objectives, (30) 100%
- 4) no future course of plan of action, (30) 100%
- 5) they lack initiative, (30) 100%
- 6) cozy and homely atmosphere, (30) 100%
- 7) meeting the requirements of the customers, (30) 100%
- 8) knowing with solutions problems and constraints of specific nature, (30)
- 9) kind and loving towards babies / customers , (30) 100%
- 10) maintain proper balance in work-role and home-role, (30) 100%
- 11) unable to distinguish between home management and occupation management,
(30) 100%
- 12) with typical Maharashtrian culture, (30) 100%
- 13) with lack of decision making capacity, depending on family members, (30)
100%
- 14) with no motivation and encouragement from the family members, (30) 100%

15) stating that occupation started with zero capital, (30) 100%

16) society members never complained, (30) 100%

Observations with respect to a few :

17) neat, clean, approachable and soft in speaking, (18) 60%

18) parents offering presents and gifts , (11) 36.67%

19) not ready to spend on biscuit and toys, (11) 36.67%

20) attending the family functions of customers / parents of babies, (11) 36.67%

21) keep busy children in assigning them various activities or storytelling, arranging instructors for clay / craft activities, puzzles solving, drawing and organizing group games, playing cards, (10) 33.33%

22) keeping the First-Aid-Box always ready, (10) 33.33%

23) some extra entertainment activities for babies, (10) 33.33%

24) parents helping them during financial crisis,(8) 26.67%

25) imbibing cultural heritage among babies, craft and other activities, (7) 23.33%

26) cordial relations with parents / customers, (6) 20.00%

27) satisfying babies / customers with food serve, (6) 20.00%

28) keeping children engaged by allowing them to play with toys, 20% (6)

29) encouraging the succeeding generating, (5) 16.67%

30) daughter-in-law, helping in occupation, (5)16.67%

31) taking due care during sickness of babies, (4)13.33%

32) collecting babies from ground floor, if required, and use of pulley, if necessary,(4)13.33%

- 33) with well arranged home, (3)10.00%
- 34) pressurizing nature of spouse, (3)10.00%
- 35) deciding the year of exit from the occupation, its being strenuous, (2)06.67%
- 36) particular about cleanliness of babies, (2) 06.67%
- 37) charging babies on hourly basis for babies stay after decided time, (2) 06.67%
- 38) taking care of babies during shift duties of parents, (1) 03.33%
- 39) accepting the babies of parents working in Government Offices and Banks, (2) 06.67%
- 40) accepting babies at different points of time, running an occupation, as if, in shifts (1) 03.33%
- 41) remarried, (1) 03.33%
- 42) satisfying emotional and psychological feelings, (1) 03.33%
- 43) expressed view, occupation obtained social recognition, (1) 03.33%
- 44) accepting babies from all income group, if they are well nourished, (1) 03.33%
- 45) attempted to keep home-like atmosphere, the Respondents went a step beyond businesslike approach, in order to do many things differently. e. g. a) celebrating birthdays of babies, b) taking them outdoor for picnics and outings, c) to inculcate religious feeling, children were taken to temples, d) immortalizing important moments through photographs, e) celebrating festivals according to calendar and the rituals that go with it, f) developing interest in different arts like singing through an *Antakshari*, g) teaching them recitation of prayers, h) personal attention being given to children who were physically not well. All the family members of the Respondents used to participate in such one or the other activities, (1) 0 3.33%

- 46) 'prototype' / 'model' to 5 women from among the relatives and friends only
(3) 10.00%

**1 (b) Researcher's Observations while Interacting with :
Investment Agents :**

It was observed that : (out of 30)

Common observations :

- 1) continuing the occupations in spite of constrains, (30) 100%
- 2) income supporters to the family, (30) 100%
- 3) achieved their set objectives,(30) 100%
- 4) developing the faith and confidence among the clients, (30) 100%
- 5) knowing with solutions constraints and limitation occupation, (30) 100%
- 6) showing interest in occupation in meeting the requirements of the customers, (30) 100%
- 7) occupation for economic and financial independence, (30) 100%
- 8) lack of decision making capacity,(30) 100%
- 9) started occupation with zero capital, (30) 100%

Observations with respect to majority :

- 10) volume of business decide the work pressure, (27) 90.00%
- 11) never used to say no to customers, meeting the queries of the customers with a smile on face, (21) 70.00%
- 12) putting no special efforts to attract the clients, (18) 60.00%
- 13) prompt, polite, presentable and approachable, (15) 50.00%

Observations with respect to a few :

- 14) female investors preferring investments in Post Offices, (10) 33.33%
- 15) client show due respect, (10) 33.33%
- 16) attending the family functions of the customers on invitation, (10) 33.33%
- 17) expecting higher rates of commission from institutions, (9) 30.00%
- 18) up-grade themselves by training, (9) 30.00%
- 19) keeping the clients up-dated, (5) 16.67%
- 20) ready to visit customers even on festivals and holidays, (2) 06.67%
- 21) free of family responsibility, being senior in age, (3) 10.00%
- 22) busy even with hired labour, (3)10.00%
- 23) need mastery over language for communication, (2) 06.67%
- 24) need of knowledge of computer system and application , (2) 06.67%
- 25) stating occupation kept them tension free and fresh, (2) 06.67%
- 26) future plan of action for business, (2) 06.67%
- 27) young investors expecting immediate returns, (2) 06.67%
- 28) interested in increasing the scope of business, (1) 03.33%
- 29) indifferent towards personal issues of clients, (1) 03.33%
- 30) started occupation because of pre-mature death of husband, (1) 03.33%
- 31) use of knowledge and experience of working with bank, (1) 03.33%
- 32) keeping up-dated by reading literature, (1) 03.33%
- 33) clients tension free of investment, (1) 03.33%

- 34) subscribing 4 premiums of policies of clients to attract clients, (1) 03.33%
- 35) more calculative about commission, (1) 03.33%
- 36) charging consultation fees, (1) 03.33%
- 37) investors preferring investment in secured plans, (1) 03.33%
- 38) paying the premium of a servant , (1) 03.33%
- 39) well aware of share market, (1) 03.33%
- 40) reporting customers were not ready to invest in the name of persons from succeeding generation (1) 03.33%
- 41) offering gifts to clients, (1) 03.33%
- 42) regrets if cancellation of appointments by customers, (1) 03.33%
- 43) observing professional ethic not to interfere with clients of other Investment Agents,(1) 03.33%
- 44) ‘ **prototype**’ / ‘**model**’ to 13 women from among the relatives and friends and only 2 women from the succeeding generation. (7) 23.33%

8.1.1 (c) Researcher’s Observations while Interacting with Tuition Teachers :

It was observed that : (out of 30)

Common observations :

- 1) continuing the occupations in spite of constrains, (30) 100%
- 2) income supporters to the family, (30) 100%
- 3) achieved their objectives, (30) 100%
- 4) meeting the requirements of the customers, (30) 100%

- 5) expressing the problems and constraints of specific nature, (30) 100%
- 6)) knowing with solution the constraints and limitation of the occupation, (30) 100%
- 7) occupation with zero capital,(30) 100%
- 8) economic and financial independence, (30) 100%

Observations with respect to Majority :

- 9) no future course of plan of action, (22) 73.33%
- 10) approachable, soft speaking, aspiring, energetic, meeting needs of students, (18) 60.00%
- 10) Participating family functions of the customers on invitation, (15) 50%

Observations with respect to a few :

- 11) parents bargain for fees and pay fees late, (12) 40.00%
- 12) guiding in extra-curricular activities, (9) 30.00%
- 13) attending seminars, (3) 10.00%
- 14) reporting, the use of new techniques in imparting instructions, (2) 06.67%
- 15) stating, educated parents take undue care of the children, (2) 06.67%
- 16) started occupation on account of death of husband and family and child responsibility, (2) 06.67%
- 17) stating, 100% result of all students, (2) 06.67%
- 18) interested in completing advance education, (1) 03.33%
- 19) completing short term courses required for the occupation, (1) 03.33%
- 20) arranging educational programmes, if possible, (1) 03.33%

- 21) trying for specialization in teaching subjects, (1) 03.33%
- 22) rendering the services as resource person, (1) 03.33%
- 23) arranging study tours in places of historical importance, (1) 03.33%
- 24) assessment of answer books from experts, (1) 03.33%
- 25) with parents giving due respect to the Respondent, (1) 03.33%
- 26) no special efforts in the field, (1) 03.33%
- 27) satisfying emotional and psychological feelings of being with students, (1) 03.33%
- 28) occupation to introduce the discipline in the family, (1) 03.33%
- 29) stating, occupation not yet recognized and respected, (1) 03.33%
- 30) paying some amount to mother, (1) 03.33%
- 31) stating her child sent to baby-sitting during the period of giving tuition, (1) 03.33%
- 32) use of teaching experience in Schools 16.67% (5) and Jr. College (1), 03.33%
- 33) husband and family members did not allow to work in private coaching classes, (1) 03.33%
- 34) not interested in working in kitchen alone, (1) 03.33%
- 35) wanted to discontinue occupation because of health problem, (1) 03.33%
- 36) not happy with the family life and atmosphere, (1) 03.33%
- 37) very conscious about health, looks, presentation and, hence, practicing *yoga*, *pranayam*, swimming, (1) 03.33%
- 38) running occupation for higher education of a child, (1) 03.33%

- 39) customers sending child for tuition, school atmosphere not proper, (1) 03.33%
- 40) submitting progress report of a students to the parents , (1) 03.33%
- 41) some students attend tuition three months before examination, (1) 03.33%
- 42) maintaining record of portion taught, fees received , (1) 03.33%
- 43) stating, customers expecting separate space for tuition, (1) 03.33%
- 44) teaching to deaf and dumb students, (1) 03.33%
- 45) teaching one student without fees, as a part of social responsibility, (1)
- 46) running “*Phalashruti*” test series, (1) 03.33%
- 47) guiding Marathi medium students to read, write and speak English,(1) 03.33%
- 48) ready to visit students residence to teach, for more fees, (1) 03.33%
- 49) with tuition students and Respondent’s children learning / studying together, (1) 03.33%
- 50) ‘**prototype**’ / ‘**model**’ to 15 women from among relatives and friends and 2 women from the succeeding generation, (7) 23.33%

8.1.1 (d) Researcher’s Observations while Interacting with Food Cooks / Preparatory : It was observed that : (out of 30)

Common observations

- 1) continuing the occupations in spite of constrains, (30) 100%
- 2) income supporters to the family, (30) 100%
- 3) achieved their set objective, (30) 100%
- 4) accepting customers from any category, (30) 100%
- 5) meeting the requirements of the customers, (30) 100%

6) knowing with solution the problems and constrains of specific nature , (30) 100%

7) stating, occupation happens to be strenuous job, (30) 100%

8) aspiring for economic independence, (30) 100%

9) started with zero capital, (30) 100%

Observations with respect to majority :

10) not aspiring for opening hotel or restaurant, (29) 96.67%

11) complain about customers, not careful in preserving Tiffin boxes, carry bags, poly bags, (24) 80.00%

12) the Respondents enthusiastic, energetic and talkative, (21) 70.00%

13) being particular about the quality of food, (21) 70.00%

14) not interested in expanding business, (18) 60.00%

15) preferring to stay home, run occupation and earn, (18) 60.00%

16) well, neat, clean and presentable personality, (15) 50.00%

Observations with respect to a few :

17) had their future plan of action, (13) 43.33%

18) reporting interested to increase the size of occupation, (12) 40.00%

19) reporting space constraint to increase occupation, (12) 40.00%

20) interested in using new methods of preservation of food prepared, (9) 30.00%

21) expecting young generation to enter with new / special dishes, (9) 30.00%

22) attending family functions of the customers on invitation (9) 30%

- 23) interested in knowing the recipe of different types of dishes and fast food, cookery, bakery products, embroidery, Reiki, (7) 23.33%
- 24) specializing in certain food items to be made available on specific occasions, (6) 20.00%
- 25) enjoying the occupation, (6) 20.00%
- 26) keeping raw material ready to meet order, (6) 20.00%
- 27) reporting to have developed cordial relations with the customers, customers present gift to the Respondents, (6) 20.00%
- 28) providing Tiffin only, (6)
- 29) accepting orders for other activities other than preparing food items, (4) 13.33%
- 30) aspiring for foreign market, (4) 13.33%
- 31) reporting to have won the prizes in different competitions, (3) 10.00%
- 32) hiring labour on piece work, (3) 10.00%
- 33) not ready to go to customer's residence to prepare food, (3) 10.00%
- 34) stating limited income of husband, and husband on shift duty, (3) 10.00%
- 35) preparing items of breakfast to schools and hospitals, (2) 06.67%
- 36) participating in exhibitions, (1) 03.33%
- 37) aspiring for opening a restaurant or hotel, (1) 03.33%
- 38) inherited the occupation from preceding generation and, hence, encouraging the succeeding generation to take-up the occupation, (1) 03.33%
- 39) decided the year of exit from the occupation, it being strenuous, (1) 03.33%
- 40) accepted occupation for advance studies of children, (1) 03.33%

- 41) all domestic consumption requirements are satisfied, (1) 03.33%
- 42) interested in increasing the size of occupation, after child grows more than 5 years age old, (1) 03.33%
- 43) money required to be sent to native place for in-laws, (1) 03.33%
- 44) family atmosphere unpleasant, (1) 03.33%
- 45) orders accepted within manageable limits (1) 03.33%
- 46) reporting husband a helping hand , (1) 03.33%
- 47) with house not in good condition, (1) 03.33%
- 48) customers pays through bank to preserve receipt of payment, (1) 03.33%
- 49) hired labourers are paid over time charges at Rs. 20/- per hour (1) 03.33%
- 50) out-sourcing the part of preparation, *Puran* for *Puran poli*, cutting vegetables on peace basis (1) 03.33%
- 51) interested in starting hotel and for only non-veg. items, (1) 03.33%
- 52) could own real estate of her own, (1) 03.33%
- 53) supply food items to 3 shops run by sons, (1) 03.33%
- 54) ‘**prototype**’ / ‘**model**’ to 8 women from among relatives and friends and 3 women from the succeeding generations. (6) 20.00%

8.1.1 (e) Researcher’s Observations while Interacting with

Beauticians : It was observed that : (out of 30)

Common observations :

- 1) continuing the occupations in spite of constrains, (30) 100%
- 2) income supporters to the family, (30) 100%

- 3) achieved their set objective, (30) 100%
- 4) keeping up-dated in new methods and techniques in beauty related services, (30) 100%
- 5) attending short term courses for learning new methods of hair-cut , (30) 100%
- 6) deciding the year of exit, it is being strenuous, (30) 100%
- 7) knowing with solution problems and constrains of specific nature, (30) 100%
- 8) more confident, (30) 100%
- 9) arranging monthly schedule of visits to customers, (30) 100%
- 10) job being more strenuous, (30) 100%
- 11) expecting immediate returns, (30) 100%
- 12) reporting Threat of competition from Beauty Parlors, (30) 100%
- 13) expecting occupation to be started in early years of age, (30) 100%
- 14) every one carrying kit of material with different products branded material,
(30) 100%

Observation with respect to majority :

- 15) initially prefer to work in Beauty Parlor for experience, (28) 93.33%
- 16) expecting payment of conveyance, (26) 86.67%
- 17) only alternative available since possessing lower qualifications, (24) 80.00%
- 18) stating customers bargain for fees / charges, (15) 50.00%
- 01) clients prefer to be with the same beauticians, (15) 50.00%

Observations with respect to a few :

- 20) meeting the personalized requirements of clients in beauty related services, (14) 46.67%
- 21) Invited by customers to attend family functions, (14) 46.67%
- 22) visit clients residence but with due care, (12) 40.00%
- 23) interested to increase the size of occupation, (12) 40.00%
- 24) clients not preferring beauty related services in the presence of children, (12) 40.00%
- 25) aspiring for advanced training in hair-cut, (12) 40.00%
- 26) future plan of action, (8) 26.67%
- 27) attending seminars, watching T.V. adds, reading articles to up-date, (7) 23.33%
- 28) self-confident and proud of being beautician, (6) 20.00%
- 29) not interested to work in Beauty Parlor, (6) 20.00%
- 30) services were not in demand on certain days / period in a year, (4) 13.33%
- 31) specializing in beauty related services for specific occasions only, (3) 10.00%
- 32) occasionally assisting the Beauty Parlor to obtain experience, (3) 10.00%
- 33) use of domestically produced home-made beauty related material (1) 03.33%
- 34) aspiring for opening own Beauty Parlor, (1) 03.33%
- 35) suffering from polio, and hence, preferred this occupation, (1) 03.33%
- 36) husband tailor, has limited business, (1) 03.33%
- 37) **well dressed, neat, clean, hygienic**, presentable, polite and good in communication skills, **(21) 70%**

- 38) not interested in completing advance courses because of assured demand, (1) 03.33%
- 39) accepting customers from all categories, (1) 03.33%
- 40) regularly visiting customers, (1) 03.33%
- 41) customers are particular about services and its sequential order / steps, (1) 03.33%
- 42) rendering free services to customers for experience, (1) 03.33%
- 43) started a beauty parlor in garage recently, (1) 03.33%
- 44) preferring only Maharashtrian clients, (1) 03.33%
- 45) ‘**prototype**’ / ‘**model**’ to 11 women from among relatives and friends, however, failed to motivate any women from the next succeeding generation. (11) 36.67%

8.1.2 Objectives and Goals :

Followings were the Objectives and Goals maintained by the Respondents covered under present research.

8.1.2 (a) Objectives and Goals : (Baby-Sitters) :

The Respondents reported that,

Common objectives :

- 1) achieve set objectives, (30) 100.00%
- 2) no future course of plan of action , (30) 100.00%
- 3) not aware of any Institutions training Women Entrepreneurs, (30) 100.00%
- 4) not ready to improve the nature and characteristics of services based on advanced knowledge and skills child psychology, (30) 100.00%

5) interested in continuing an occupation for economic independence, (29) 96.67%

Objectives for a few :

6) only one interested in up-grading service related knowledge and skill, (1) 03.33%

8.1.2 (b) Objectives and Goals : (Investment Agents) :

The Respondents reported that

Common objectives :

- 1) economic independence, (30). 100.00%
- 2) psychological satisfaction, (30) 100.00%
- 3) effectively use of time for earning income, (30) 100.00%
- 4) establish new social contacts, get new friends, (30) 100.00%
- 5) could develop faith and confidence, dignity and recognition, (30) 100.00%

Objectives for a few (specific) :

- 6) establishing business with 1000 clients, (1) 03.33%
- 7) wanted to become the member of MDRT, USA (Million Dollar Round Table), provided commission is more than Rs. 7,50,000/- p.a. (1) 03.33%
- 8) manage to go on foreign tours, (1) 03.33%
- 9) install a new software into computer, (1) 03.33%
- 10) could set-up a permanent office for occupation, (1) 03.33%
- 11) field officer of LIC, gave gift and sponsored visit to pilgrimage, (1) 03.33%
- 12) being a divorcee, could keep herself engage in an occupation, (1). 03.33%

13) could purchase a car, (1) 03.33%

8.1.2 (c) Goals and Objectives : (Tuition Teachers) :

The Respondents reported that

Common objectives :

- 1) not ready to disclose their set objectives, (30) 100%
- 2) satisfied with services rendered by them, (30) 100%
- 3) wanted to become economically independent, (30) 100%

Objectives for a few (specific) :

- 4) experiencing joy and pleasure in this occupation, (3) 10.00%
- 5) teaching conversational English to Marathi medium students, (3) 10.00%
- 6) expecting everyone should be able to speak / communicate in English,(2)
06.67%
- 7) interested in providing more exposures to Marathi medium students, (1)
03.33%
- 8) being a post graduate, wanted to remain away from kitchen, (1) 03.33%
- 9) wanted to become popular teacher, (1) 03.33%
- 10) wanted to make teaching-room air conditioned, (1) 03.33%
- 11) aspired her student to obtain "*Jagannath Shankarsheth*" Scholarship, (1)
03.33%
- 12) repay the loan raised by parents, give education to brother and sister, (1)
03.33%
- 13) make life more joyous, (1) 03.33%

- 14) only pleasure, enjoyment and tension free life, (1) 03.33%
- 15) wanted to become College Lecturer, (1) 03.33%
- 16) husband and son being businessmen wanted to maintain some discipline in her family and for herself, (1) 03.33%
- 17) used to enjoy the company of small children, (1) 03.33%
- 18) wanted to take Post Graduate Degree in Sanskrit, (1). 03.33%

8.1.2 (d) Goals and objectives : (Food Cooks / Preparatory) :

The Respondents reported that

Common objectives :

- 1) achieved set objectives, (30) 100%
- 2) become economically independent, (30) 100%
- 3) did not want to go out for service for earning income, (15) 50.00%

Objectives for a few (specific) :

- 4) interested in increasing the size and scope of business and accept catering contracts for marriages, supply to shops, hotel and restaurants, (12) 40.00%
- 5) export their food items, (2) 06.67%
- 6) start hotel for non-veg. food item, (1) 03.33%
- 7) remain busy and it was a source of income to their family, (1) 03.33%
- 8) interested in making Chinese and Punjabi food / dishes, (1) 03.33%
- 9) prepare new food item / eatables every day to be supplied / served to the shop,
(1) 03.33%

10) expanding the size of the business, only after achieving daughter's career goals, (1) 03.33%

11) wanted to earn more income to improve economic conditions and standard of living of the family and make provision for her daughters' marriage, (1) 03.33%

12) wanted to purchase flat and she purchased it, (1) 03.33%

13) death of husband and immediately followed with death of her only son, made the Respondent to start an occupation, (1) 03.33%

14) being senior in age free to achieve her objectives and goals, (1) 03.33%

15) desire to start her own hotel, could not be yet realized, (1) 03.33%

8.1.2 (e) Objectives and Goals : (Beauticians) :

The Respondents reported that

Common objectives :

1. to meet financial necessity of family and economic independence, (30)
100%

Objectives for a few (specific) :

2. being a bread winners, could not set goals for their personal life, (6)
20.00%
3. to become Professional Beautician, (1) 03.33%
4. to buy shop for Beauty Parlor, (1) 03.33%
5. to complete advanced Beautician course in London, (1) 03.33%
6. expected her children to understand their responsibilities, (1) 03.33%
7. for Respondent's family, wanted to obtain immediate monetary returns,
(1) 03.33%
8. to become separate from joint family and buy new house for her,
(1) 03.33%
9. wanted to increase standard of living of family, (1) 03.33%

10. not ready to expressed set goals, (1) 03.33%
11. wanted to keep herself busy, earn money to buy a new flat, shift from *chawl* to flat, objective of purchase of new flat was not yet fulfilled, (1) 03.33%

8.1.3 Limitations and the problems faced :

Followings were the varied types of limitations and problems faced by the Respondents, covered for the purpose of research

8.1.3 (a) Limitations and the problems faced by Baby-Sitters :

The Respondents reported that

Common problems :

- 1) failed to attend and participate in social and family functions, (30) 100%
- 2) not aware of any Institutions rendering assistance to Women Entrepreneurs, (30) 100%
- 3) physical stress and strain in occupation, (30) 100%
- 4) time bound services, (30) 100%
- 5) busy throughout the year, (30) 100%
- 6) did not maintain the accounts of / records of business transactions. (30) 100%

Problems of majority :

- 7) the Respondents felt sick, she used to feel guilty, if failed to provide any substitute arrangement, (15) 50.00%
- 8) require to ignore her children's study, (15) 50.00%

Problems of a few (of specific nature) :

- 9) space constraint, (10) 33.33%
- 10) used to cause inconvenience to other family members, (10) 33.33%

- 11) customers bargain for and ask to reduce the charges, (9) 30.00%
- 12) required to keep different alternatives ready for all types of emergencies,
(6) 20.00%
- 13) lack of confidence in a situation when the baby is sick, (3) 10.00%

8.1.3 (b) Limitations and Problems faced by Investment Agents :

The Respondents reported that

Common problems :

- 1) physically strenuous job, (30) 100%
- 2) expecting more commission from Institutions, (30) 100%

Problems of majority :

- 3) lack of computer application and system and related technical knowledge,(27)
90.00%

Problems of a few (of specific nature) :

- 4) the customers not punctual in maintaining timing, (12) 40.00%
- 5) customers not keeping the documents ready, adds to cause inconvenience , (6)
20.00%
- 6) caused inconvenience to other family members, (3). 10.00%
- 7) cancellation of visits disturbs the schedule, (3) 10.00%
- 8) customers were not ready to spare time for investment related work,
(3)10.00%
- 1) space constraint, (3) 10.00%

8.1.3 (c) Limitations and Problems Faced by Tuition Teachers :

The Respondents reported that

Common problems :

- 1) failed to attend and participate social and family functions, (30) 100%
- 2) used to feel guilty if failed to provide substitute during emergency, (30) 100%
- 3) had to ignore her children study, if tuitions were going on, (30) 100%
- 4) not aware of Institutions rendering assistance to women entrepreneurs, (30) 100%

Problems for majority :

- 5) during *diwali* vacation, parents were not ready to pay the fees, (15) 50.00%
- 6) even during holidays, disturbances outside, such as riots, unrest, problems arising out of law and order, heavy rains, sickness of a child, parents expect child should go to attend tuition, (15) 50.00%

Problems for a few (of specific nature) :

- 7) parents used to bargain for payment of fees, (12) 40.00%
- 8) parents expect Tuition Teacher to guide and help students in extra-curricular activities, without charging any extra fees, (9) 30.00%
- 9) the parents avoid paying fees for the month of May, June, October, November, (9) 30.00%
- 10) the parents indifferent towards progress of a student, (6) 20.00%
- 11) interested in up-grading service related knowledge and skills, but could not spare time, (6) 20.00%

- 12) students and parents cheat Tuition Teacher by not paying fees regularly, (6) 20.00%
- 13) space constraint, (5) 16.67%
- 14) caused inconvenience to other family members, (5) 16.67%
- 15) if students failed or scored less marks, parents and students used to blame Tuition Teacher, (4) 13.33%
- 16) the parents expect Tuition Teacher to keep child busy for 2 to 3 hours, (3) 10.00%
- 17) parents never used to take pains to open the study books of their child, (3) 10.00%

8.1.3 (d) Limitations and Problems faced by Food Cooks / Preparatory :

The Respondents reported that

Common problems :

- 1) failed to attend and participate in social and family functions, (30) 100%
- 2) used to feel guilty, if failed to provide a substitute, (30) 100%
- 3) should have judgment about quantity of food to avoid shortage or wastage, (30) 100%
- 4) had to store stock of raw food material to meet emergencies, (30) 100%
- 5) not aware of Institutions rendering assistance to women entrepreneurs,(30) 100%
- 6) the occupation used to give physical stress and strain, (30) 100%

- 7) the services were always time bound, (30) 100%
- 8) were busy throughout the year, (30) 100%
- 9) did not maintain records of / accounts of business transactions, (30) 100%
- 10) profit margin much low as compared to hotels and restaurants, (30) 100%

Problems for majority :

- 11) had to ignore her children's study, (15) 50.00%
- 12) customers forget to bring Tiffin boxes and carry bags to take delivery (15) 50.00%
- 13) during festivals, the Respondents used to remain busy and had to neglect the family requirement of festivity, (15) 50.00%
- 14) price variations of raw material in the market used to affect profit margin, (15) 50.00%

Problems for a few (of specific nature) :

- 15) space constraint, (12) 40.00%
- 16) occupation caused inconvenience to other family members, (12) 40.00%
- 17) customers used to bargain. (9) 30.00%
- 18) had to remain present at the place of work all the time, (6) 20.00%
- 19) keep ready alternatives of food items / eatables during emergencies, (6) 20.00%
- 20) customers used to demand certain food items / eatables on weight and not per piece, (3) 10.00%
- 21) lacked in confidence while accepting orders, (3) 10.00%

22) only one interested in up-grading service related knowledge and skill, (1) 03.33%

8.1.3 (e) Limitations and Problems Faced by Beauticians :

The Respondents reported that

Common problems :

1. could render the service up to certain age because occupation happens to be strenuous, (30) 100%
2. busy during wedding time and festival time, sacrifice family and social functions, (30) 100%
3. not invited to attend and participate in seminars or workshops, because their names as Beautician were not enrolled anywhere, (30) 100%
4. purchasing the material required for beauty related services in small scale / quantity, failed to enjoy the economies / benefits of large scale purchase. (30) 100%
5. did not maintaining the record of / accounts of business transactions, (30) 100%
6. when invited for one type of beauty activity, customer used to insist on other types of services too, require to carry the entire kit, which used to makes her kit-bag quite heavy, (30) 100%
7. choice of a brand used to differ from customer to customer, had to carry all types of branded material to meet the choices of client, (30) 100%
8. inviting risk in entering into unknown house / visiting unknown client for the first time, (30) 100%
9. not registered as occupation, the Respondents were not in a position to receive any concessions, discounts on product price from cosmetics companies / dealers, (30) 100%
10. risky to keep in faith on any customer, should be very careful while rendering the service, (30)1 00%

Problems for majority :

11. customers also used to insist concessions in service charges and used to make late payments, (15) 50.00%

Problems for a few (of specific nature) :

12. negligence towards family and children since the Respondent used to remain out visiting clients, (12) 40.00%
13. members used to express 'note of dissent' when the Respondent had to remain out of house during festival time / family function, (12) 40.00%
14. risky for unmarried beautician to visit unknown house (11) 36.67%
15. commuting from one customer to another, tired some and develops physical and mental fatigue, (6) 20.00%
16. not acceptable in certain communities, (1) 03.33%
17. could not continue with the occupation after marriage, (1) 03.33%
18. for daughter-in-law (the Respondent), visiting customer's residence was not acceptable, (1) 03.33%
19. could not pursue advance course in beautician, lose of income during course, (1) 03.33%

8.1.4 Future Plans :

It was observed that very a few Respondent, covered under present research, were found reporting a Future Course of Plan of Action

8.1.4 (a) Future course of plan of Action : (Baby-Sitters) :

It was observed that all the Respondents, having limited perspective and vision, had no plans for the future course of action.

8.1.4 (b) Future course of plan of Action : (Investment Agents) :

It was observed that only 6.66% (2 out of 30) of the Respondents had broad perspective and vision, had planned for the future course of action.

8.1.4 (c) Future Course of Plan of Action : (Tuition Teachers) :

It was observed that 26.66 % (8 out of 30) of the Respondents had some future course of plan of action.

The Respondents reported (by 26.66 % (8 out of 30), as follow :

- 1) to appear for Cambridge University Examination in Business Communication for self up-gradation, (1) 03.33%
- 2) interested to start craft classes, (1) 03.33%
- 3) planning to teach in coaching classes for regular and fixed income , (1) 03.33%
- 4) interested in joining some NGO for social work, (1) 03.33%
- 5) interested in learning other languages such as Chinese, Japanese and German, (1) 03.33%
- 6) interested in completing one year course in counseling (1) 03.33%
- 7) interested in teaching English language freely to students from lower income group. (2) 06.67%

8.1.4 (d) Future Course of Plan of Action : (Food Cooks / Preparatory) :

It was observed that 43.33% (13 out of 30) of the Respondents, having broad perspective and vision, had plan for the future course of plan of action and reported that :

1. interested to increase the size of occupation, (12) 40.00%
2. interested in knowing the recipe of different types of dishes and fast food, cookery, bakery products, embroidery, Reiki, (7) 23.33%
3. aspiring for foreign market, (4) 13.33%
4. aspiring for opening a restaurant or hotel, (2) 06.67%
5. desire to start her own hotel, (1) 03.33%
6. interested in increasing the size of occupation after child grows more than 5 years age old, (1) 03.33%

8.1.4 (e) Future Course of Plan of Action : (Beauticians) :

There were only 26.66 % (8 out of 30) Respondents who have reported their future course of plans of action as follow :

1. to do advance course in beauty related services (1) 03.33%
2. to purchase Beauty Parlors. (1) 03.33%
3. to complete Dietician's Course, Gymnasium Instructor's Course. (1) 03.33%
4. to complete advanced course in beauty services. (1) 03.33%
5. to go abroad for advanced courses in beauty services. (1) 03.33%
6. to learn hair-cuts of different styles. (1) 03.33%
7. to learn Cosmetology. (1) 03.33%
8. interested in domestically preparing / making creams to be used in occupation and to be sold among clients and others. (1) 03.33%

Table No 8.1 Table showing the number of Women Entrepreneurs with **future course of plan of action. :**

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
No. of Res.	00	02	08	13	08
Percentage	00	06.67	26.67	43.33	26.67

8.1.5. Conclusion :

In spite of non-comparable nature of services run by Women Entrepreneurs, and the observations recorded by the Researcher in general and with respect to objectives and goals maintained by the Respondents, the limitations and problems faced by the Respondents and their future course of plan of action, the Researcher tries to derive following conclusion from what has been observed and stated, herein above, in previous paragraphs of Section 1, that

8.1.5.1 Common Observations :

- 1) Women Entrepreneurs were **Self-employed** in the occupation and seems to be **happy with the occupations**, they were running.
- 2) Interested in **economic independence** by running such occupations.
- 3) Women Entrepreneurs received and could obtain, as far as possible, **help from family members** in domestic and occupational work.
- 4) Majority of Women Entrepreneurs were **income supporters** and a few of them were **breadwinners**, an outcome of push factors.
- 5) They were running occupations for **self-respect, self-recognition, family and social acceptance, self-motivation**, an outcome of pull factors.
- 6) In spite of limitations and problems, Women Entrepreneurs were determined to continue in the occupations.

- 7) For all the Women Entrepreneurs since the **market is assured** on account of increase in extent of market as an outcome of increase in number of working parents, working women and changing requirements of society on account of socio-economic transition and development of new areas and localities, no special efforts were put in for increasing the extent of market.
- 8) Started occupations with Zero Capital

8.1.5.2 Being satisfied with present state of occupation, they were observed with,

- i) Lack of initiative.
- ii) Lack of confidence both in taking strategic and major decisions, and decisions arising on account of specific reason / occasion.
- iii) Lack of risk bearing capacity.
- iv) Lack of innovative approach.
- v) Lack of commercial and realistic approach.
- vi) Lack of business management skills.
- vii) Lack of vision and future plans.
- viii) Very few revealed preference for up-grading service related skills and knowledge.
- ix) Lack of an urge for self-improvement except that among a few.
- x) Giving more priority to domestic responsibilities as against occupational responsibilities.
- xi) Limited purpose to run the occupation to meet personal and family requirement both in present and future.
- xii) Did not maintain records of accounts / of business transactions.

8.1.5.3 However, Researcher has also observed that,

- i) The Respondents were **skillfully maintaining interpersonal relation** with the customers.
- ii) **Smiling face** in spite of irritating queries from customers.

- iii) **Presentable and approachable.**
- iv) Well versed with **time management and resource management** which helped them to overcome the problems and limitations.
- v) Well aware of **crisis management** during emergencies.
- vi) Running the **business to satisfy** emotional, psychological, material, personal, family requirements and, therefore, proved successful within limits.
- vii) Made themselves '**prototype**' to friends, relatives and members from succeeding generations.
- viii) At least **a very few interested in going for different courses** in the service related and allied areas of specialization.
- ix) Basically interested in **meeting the requirements of the customers**, both regular and / or occasional / or specific.
- x) Apart from being income supporter and economic independence, the objectives and goals maintained by a few were limited and specific in nature. Most of them were satisfied with their current / present state of occupation, which reflected in lack of initiative and innovative approach.

8.1.5.4 Majority of them had common problems such as,

- i) Space constrains.
- ii) Dependence on husband and family members about major and strategic decisions.
- iii) Inconveniences to family members when faced with space constraint.
- iv) Sacrificing family and social functions.
- v) Bargaining from the customers with respect to charges / fees / prices.
- vi) Lack of knowledge about new methods and techniques.
- vii) Feeling of guilty of neglecting family responsibilities.
- viii) Physical and strenuous nature of occupation, causing either physical and / or mental fatigue.
- ix) Keeping them busy throughout the year in spite of choice of leave schedule. Priority to earn income more influential as against leisure to be enjoyed for personal or family reasons.

- x) Not aware of any organization supporting such home-based occupations.
- xi) No threat of competition from among themselves but from professionals.

All these observations are helpful to establish the Significance and Prospects of Women Entrepreneurs running home-occupations in Non-professional Unorganised Informal service Sector and the Objectives and Hypothesis, maintained for the purpose of present research.

This Section reveals varied reactions of the Respondents covering areas from their family background to their aspirations and ambitions. These reactions also reveal their problems, constraints and limitations. It also covers reactions about their efforts for self-improvement, and for some positive and optimistic approach, and for some, negative and pessimistic approach and attitude.

This also reveals that, not all, but a few minority aspire for improvement in the occupation, which the Researcher considers as a ray of hopes for future improvement, growth and development in home-based occupations run by the Respondents / Women Entrepreneurs.

This also reveals the efforts of the Respondents to face the difficulties and constraints and come out with success. These reactions reveal the determination of the Respondents to be in and continue with the occupation, may be out of compulsion imposed upon on account of circumstances or because of their hobbies or liking and desire turning into the hobby leading to self-respect and self-recognition for which they are craving for. This is reflected by their unconditional and almost unanimous statement that they were successful in achieving their set objectives and goals, though it was not categorically responded / reported by the Respondents.

All the Respondents in these occupations were married Respondents, except that in Beautician (36.67% i.e. 11 Unmarried) and Investment Agents (03.33% i.e. 1 Unmarried). Generally, it was believed in that baby-sittings, giving tuitions and preparing food items / eatables, the occupations were carried out by married Women Entrepreneurs, either women with surviving husband or widows. Whereas,

investment agency services and beauty related services could be rendered by unmarried women.

The emotional and psychological factors were also taken care of while running these occupations.

Section 2

Analysis of Role-Conflict

8.2 Analysis of Role-Conflict :

The Researcher in this Section of this Chapter has tried to analyze and give comparative resume of the role-conflict between responsibilities arising out of home-role and responsibilities arising out of work-role and its effects on the performance of the Respondents in carrying out the occupation. The Researcher has also made an attempt to find out Pull Factors, Push Factors and Constraint Factors influencing the survival of the Respondent Women Entrepreneurs in the occupations under consideration. The Researcher has also carried out the SWOT analysis, which will help in arriving at some inferences and conclusions about the Significance and future Prospects Women Entrepreneurs running these home-based occupations.

Gender equality refers to that stage of human social development at which “the rights, responsibilities and opportunities of individuals will not be determined by the fact of being born male or female, in other words, a stage when both men and women realize their full potential”.¹

Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives on the one hand and compete with men in the field of business and industry on the other hand. Working women are often tossed between home-role and work-role and experienced mental conflicts as they are not able to devote same amount of time and energy to their responsibilities to home and children, and occupation, thus find it difficult to pursue a career.

Without the support and approval of husband and family members, Women Entrepreneurs cannot succeed. There arises role-conflict among many Women Entrepreneurs. Such role-conflicts prevent them from taking strong and firm decisions in business. Despite modernization, tradition and family responsibilities slow down the movement towards Women Empowerment. ²

It was observed that occupational background of families and educational level of husband have a direct impact on the development of Women Entrepreneurship. Past research shows that in the case of men, priorities are clearly defined in terms of their business and family responsibilities. Their roles do not conflict, as their wives take the responsibility of managing the home. Women Entrepreneurs on the other hand find themselves trying to strike a balance between the role of an organizer of home and a business person. This situation often induces both stress and guilt. ³

The Researcher observed that the married Respondents from nuclear families experienced greater role stress than the Respondents from joint families.

It was also observed that women, who changed their roles, often felt a loss of identity, loss of old-self with whom they were familiar, experienced more conflicts and stresses. ⁷

This role-conflict further was reflected in their approach and attitude towards occupation. They lacked initiative as revealed through the fact that they had no future plans, no urge for self-improvement and assured market further helped them from relief from market risks.

8.2.1 Conflict Between Home-role and Work-role :

Women Entrepreneurs, running home-based occupations have been observed facing conflict between home-role arising out of domestic and family responsibilities and work-role arising out of occupational responsibilities. They were required to strike a balance between the two so as to meet all domestic responsibilities and occupational responsibilities, which made them to continue with the home-based occupations.

The factors deciding the extent of Role-conflict were as follow :

1. The Respondent possessing **area of accommodation more than 400 sq. ft. face less** stress and corresponding role-conflict. This was observed with respect to more than 66.67% (20 out of 30) of the Respondent in baby-sittings, investment agency services, giving tuitions and beauty related services, whereas the said was observed with respect to 60% (18 out of 30) of the Respondents in preparing food items / eatables. Obviously, the Respondents possessing less than 400 sq. ft. suffered from more role-conflict.
2. The Respondents staying in **joint family experienced less role-conflict**, because these Respondents had possibilities of sharing hand / family member in both domestic and occupational work. However, the number of such Respondents was about 23% to 36% in baby-sittings, investment agency services, preparing food items / eatables and beauty related services, whereas, in giving tuitions the said percentage is 53.33%. Obviously, the Respondents staying in nuclear family, with the 70% in baby-sittings, investment agency service and beauty related services, whereas, 46% and 63%, giving tuitions and preparing food items / eatables respectively, had to bear with more role conflict because of non-availability of sharing hand / family members both in domestic and occupational work

Table No 8. 2 Table showing reason for less extent of role-conflict. : (Percentage in parentheses).

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Area of accommodation More than 400 Sq. ft.	20 (66.67%)	27 (90.00%)	25 (83.33%)	18 (60.00%)	20 (66.67%)
Joint Family	6+1*** (23.33%)	7 (23.33%)	15+1*** (53.33%)	7+4*** (36.67%)	8+1* (30.00%)
Married with Surviving Husband in Joint Family	6 (20.00%)	7 (23.33%)	15 (50.00%)	7 (23.33%)	8 (26.67%)
Married but widow in J. F.	1 (03.33%)	0	1 (03.30%)	4 (13.33%)	0

Divorcee in N.F.	0	1** (03.33%)	0	0	2** (06.67%)
Unmarried	0	1 (in J.F.) (03.33%)	0	0	1 (N.F.) +10 (N.F.) (36.67%)
Family help in domestic work	21 (70.00%)	19 (63.33%)	9 (30.00%)	23 (76.67%)	12 (40.00%)
Family help in Occupation work	20 (66.67%)	20 (66.67%)	3 (10.%)	22 (73.33%)	7 (23.33%) (Married)

Unmarried * Divorcee ** Widow ***

3. About 20% to 26% **Married Respondents and Widow Respondents** from baby-sittings, investment agency services, preparing food items / eatables and beauty related services, **staying in joint family experienced less role-conflict**, whereas, with respect to Respondents giving tuition, the said percentage was 46.67%. Obviously, rest of the married Respondents staying in nuclear family had to bear with more role-conflict.
4. **Unmarried Respondents** in investment agency services and beauty related services, irrespective of nature type of family had to bear with **less role-conflict**.
5. **Divorcees**, staying in nuclear family had to bear with **more role-conflict**.

Table No 8.3 Table showing reason for more extent of role-conflict. : (Percentage in parentheses).

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Area of accommodation less than 400Sq. ft.	10 (33.33%)	03 (10.00%)	05 (16.67%)	12 (40.00%)	10 (33.33%)
Nuclear family	20+3*** (76.67%)	16*+1**+ 5*** (73.33%)	13+1*** (46.67%)	19 (63.33%)	9+10*+2** (70.00%)
Married with Surviving Husband in Nuclear Family	20 (66.67%)	16 (53.33%)	13 (43.33%)	19 (63.33%)	9 (30.00%)

Married but widow in N. F.	3 (10.00%)	5 (16.67%)	1 (03.33%)	0	0
No Family help in domestic work	9 (30.00%)	11 (36.67%)	21 (70.00%)	7 (23.33%)	5 (16.67%)
No Family help in Occupation work	10 (33.33%)	10 (33.33%)	27 (90.00%)	8 (26.67%)	10 (33.33%) (Married)

Unmarried * Divorcee ** Widow ***

6. With respect to the **Respondents receiving help from family members in domestic work** had to bear with **less role-conflict**. This was observed with respect to less than 36% of the Respondents in Investment Agency services, 30% in baby-sittings, 23% in preparing food items / eatables and 16% in beauty related services (only married Respondents), and 70% in giving tuitions. Thus, except giving tuitions, majority of Respondents in other home-based services had to bear with more role-conflict.
7. The Respondent **receiving help from family members in occupational work had to bear less role-conflict**. The number of such Respondents was 66% or more in baby-sittings, investment agency services and preparing food items / eatables. Whereas, the said percentage was 10% and 23% in giving tuitions and beauty related services (only married Respondents), respectively, who had to bear with more role-conflict.

The Respondent Women Entrepreneurs, any way, had to bear with varying extent of role-conflict, which is decided by the possibilities of sharing hands arising out of one or the other reason, as stated herein above. The possibilities of sharing hand used to reduce the intensity of such role-conflict. The role-conflict used to exert influence on the performance of the Respondents, as observed in their Strengths and Weaknesses as discussed in SWOT analysis.

Section 3

Pull, Push and Constraint Factors

8.3 Pull Factors, Push Factors and Constraint Factors :

Women in India are plunged into business on account of Pull Factors, Push Factors and Constraint Factors, which encourage women either to start an occupation or venture with an urge to do something independently on account of Pull Factors and Push Factors, and partially or fully deviate from an occupation on account of Constraint Factors.

Pull Factors and Push Factors are the factors favourable for Women Entrepreneurs to enter into and to be with the occupation, whereas **Constraint Factors** are unfavourable for Women Entrepreneurs either to enter into and / or continuation or development and improvement of the occupation. Push Factors, Pull Factors and Constraint Factors are constitutional, institutional and personal.

8.3.1 Pull Factors :

Pull Factors : Under Pull Factors, the Women Entrepreneurs choose a profession, as a challenge, to have an independent occupation. Saddled with household chores and domestic responsibilities, women want to get independence. Under the influence of these factors, the Women Entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as Pull Factors. They are belonging to middle classes, turning towards entrepreneurship to fulfill their aspirations, both economic and social. ⁴

Pull Factors are referred to those factors which pull (attract) Women Entrepreneurs, out of their desire and willingness, towards their own decided / selected / accepted business / occupations. The Pull Factors are those factors which induce and encourage Women Entrepreneurs to be in the occupation and continue with the same occupation.

The Researcher has tried to classify the Pull Factors as those (1) common for all the Respondents, (2) those applicable to majority of the Respondent, (3) those related to qualifications, (4) those arising out of encouraging factors and (5) those exclusively related to the Respondents from one or two home-based occupations.

With respect to Pull Factors common to all, were such as (a) self-confidence in running occupation, (b) self-employment in occupation, (c) working capacity, liking and skill related to occupation, (d) consideration of being home-based occupation, (e) zero or limited capital requirement and (f) no requirement of professional qualification. These pull factors were equally applicable to all the Respondents from all the home-based occupations, covered under present research.

Table No. 8.4 The Table showing the distribution of Respondents according to **Pull Factors** :

(1) Pull Factors common to all Respondents

Pull Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Self-confident in running occupation	30	100	30	100	30	100	30	100	30	100
Self-employment in occupation	30	100	30	100	30	100	30	100	30	100
Working capacity, liking and skill	30	100	30	100	30	100	30	100	30	100
Consideration as Home-based	30	100	30	100	30	100	30	100	30	100
Zero or Limited capital investment	30	100	30	100	30	100	30	100	30	100
No professional qualifications required	30	100	30	100	30	100	30	100	30	100

With respect to Pull Factors applicable to majority of Respondents, except a few exceptions were such as (a) very comfortable being in occupation was

applicable to majority of Respondents in home-based occupations, covered under present research, (b) helped received from family members in sharing domestic responsibilities to the majority of Respondents (63% and more) in baby-sittings, investment agency services and preparing food items / eatables, whereas, 30% and 40% of the Respondents in giving tuitions and beauty related services, (c) Similar was the observations with respect to sharing occupational responsibilities by the family members and previous experience before starting the occupation to all the Respondents in baby-sittings, preparing food items / eatables, 93.33% in beauty related services, whereas, 20% and 6 % in giving tuitions and investment related services, respectively and (d) self- motivation to start the occupation for all the Respondents in baby-sittings, majority from giving tuitions and preparing food items / eatables, whereas, only 20% in beauty related services and 10% in investment agency services.

(2) Pull Factors experienced by the majority of Respondents

Pull Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Very comfortable in occupation	16	53.33	24	80.00	16	53.33	21	70.00	22	73.33
Helped received in domestic work	21	70.00	19	63.33	9	30	23	76.67	12	40.00
Helped received in occupational work	20	66.67	20	66.67	3	10.00	22	73.33	7	23.33
Self-motivation to start occupation	30	100	3	10.00	17	56.67	21	70.00	6	20.00
Previous experienced before starting occupation and	30	100	2	6.66	6	20.00	30	100	28	93.33

With respect to Pull Factors related to qualifications, it was observed that more than 76% of the Respondents in investment agency services and giving tuitions were better qualified with graduation and post graduation, who could make use of their qualifications in running home-based occupations. Whereas, in baby-sittings, preparing food items / eatables and beauty related services majority of them were HSC or less qualified, finding difficult to obtain gainful employment in other field, and hence, had no alternative but to continue with present home-based occupations. More than 50% Tuition Teachers obtain additional qualification in form of B. Ed. Degree. The Respondent from investment agency services (30%), preparing food items / eatables (33.33%) and beauty related services (93.33%) were observed having completed some short term course helpful to run the present occupation.

(3) Pull Factors related to qualifications

Pull Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
limited Educational qualification	27	90					30	100	30	100
Better qualified			23	76.67	29	96.67				
Completed short term course			9	30			10	33.33	28	93.33
Additional qualifications					16	53.33				

With respect to encouraging Pull Factors, a few Respondents were observed running home-based occupations either only as hobby, or only as time pass or out of hobby and necessity or hobby and time-pass. Some of the Respondent also reported that they were running an occupations since it did not cause any inconveniences to family members, as revealed through Table No 8.4 (4). The number of Respondents reporting exclusively hobby or hobby with other reason as one of the reason was more (33.33% or more) in baby-sittings and giving tuitions.

(4) Pull Factors arising out of Encouraging Factors

Pull Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut .	%
Hobby and time pass	11	36.67	2	06.67	00	00	2	06.67	3	10.00
Hobby and necessity	03	10.00	5	16.67	11	36.67	5	16.67	6	20.00
Only hobby	4	13.33	3	10.00	13	43.33	2	6.66	5	16.67
Only time pass	1	03.33	2	06.66						
No Inconvenience to family members	10	33.33	03	10	5	16.66	12	40.00	10	33.33

There were other Pull Factors which satisfy the specific need, requirements, reasons, goals or use of specific personal characteristic as revealed through Table No. 8.4 (5). The number of Respondents was more in preparing food items / eatable with respect to being experienced cook (100%), and more profit margin (50%), and both in preparing food items / eatables and beauty related services as immediate return (50%),.

(5) Other Pull Factors exclusively experienced by a few Respondents in one or other home-based occupations.

Pull Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut .	%
Psychological / emotional factors	01	03.33			1	03.33				
Immediate returns							15	50.00	15	50.00
Convincing nature			3	10.00						
Preference for disciplined life style					01	03.33				

Not interested in household work					01	03.3 3				
Accepted moral responsibility towards society					01	03.3 3				
Non availability of English teacher					01	03.3 3				
Interested in designing the conversational English course					01	03.3 3				
Very high profit margin							30	100		
Experienced cook							30	100		
Expert in special food items							15	50.0 0		
Patience	30	100					30	100	30	100

These were some of the Pull Factors made the Respondents to do something out of their own desire, to choose a profession as a challenge, to have an independent occupation.

8.3.2 Push Factors :

Push Factors : Under the Push Factors, women take-up business enterprises, to get over financial difficulties, especially, when responsibility is thrust on them due to family circumstances. In Push Factors women are engaged in business activities due to family compulsion and the responsibility thrust upon them. ⁵

Push Factors are referred to those factors which push / compel Women Entrepreneurs to take-up their own decided / selected / accepted business / occupation to tide over their family financial necessities and responsibilities.

Table No. 8.5 The Table showing the distribution of Respondents according to **Push Factors** :

(1) Push Factors experienced by majority of Respondents

Push Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians.	%
Income supporter	25	83.33	28	93.33	20	66.67	26	86.67	24	80.00
Financial necessity	21	70.00	22	73.33	2	06.66	21	70.00	17	56.67

Income supporter and financial necessity were the main push factors with respect to 70% of the Respondents in all the home-based occupations, covered under present research, except for Tuition Teachers (only 06.67%) and financial necessity to beauty related services (56.67%).

For less than 20% of the Respondents, only earning members (in 4 occupations), being widow Respondents (in two occupations) and irregular income of husband (in two occupations) were the push factors to enter into the home-based occupations.

(2) Push Factors experienced by a few Respondents from less than three home-based occupations.

Push Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Only earning members	6	20.00	5	16.67			4	13.33	6	20.00
Widow Respondents	4	13.33	3	10.00						
Irregular income of husband			3	10	17	56.67				

There were some exclusive push factors such as unsecured job of husband, not allowed to work outside elsewhere and not happy with family life observed with respect to giving tuitions, as push factors exclusively applicable to Respondent from only one type of home-based occupation. Whereas, limited education was the major push factor with respect to preparing food items / eatable (80%) and beauty related services (100%). This has also form one of the major push factor for beauty related services.

(3) Push Factors exclusively experienced one or the other Respondent from a few home-based occupations under research.

Push Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Limited educational qualification							24	80.00	30	100
Food provision for family							18	60.00		
Unsecured job of husband					01	3.33				
Not allowed to work outside					1	03.33				
Not happy with family life					1	03.33				
Conflict with husband					1	0.33				

With respect to limited educational qualifications, there were 80% Respondents from preparing food items / eatables and 100% Respondents from beauty related services, expressing these as push factors. Whereas, food provision for family, unsecured job of husband, not allowed to work elsewhere, not happy with the family life and differences of opinion and corresponding conflict with husband, were the other push factors experienced by only one Respondent from preparing food items / eatables.

Thus, these one or the other push factors compelled the Respondent to enter into occupation out of necessity and non-availability of any other best alternative within the circumstances to which they were facing.

8.3.3 Constraint Factors

Constraint Factors are referred to those factors which form as constraints, discouraging or compelling Women Entrepreneurs to, partially or fully, deviate from their own decided / selected / accepted business / occupation. Constraint Factors may also kill the initiative and urge among the Women Entrepreneurs / the Respondents either to increase the size and scope of occupation, or designing the action plan for future development and expansion or take initiative in introducing new methods and techniques for running an occupation. Following were the **Constraint Factors**, responsible to put limits on expansion of size and scope of occupation and initiative and improvement in the business / occupation.

With respect to common constraint factors, it was observed that lack of confidence in taking major and strategic decisions though confident in running an occupation, not ready to hire labour and lack of commercial approach were the constraint factors observed among the majority (more than 70%) of Respondents. With respect to preparing food items / eatables, 60% of the Respondents did not possess such commercial approach. Rest other Respondents preparing food items / eatables, especially who were catering the needs of certain events somehow developed some sort of commercial approach.

Table No. 8.6 The Table showing the distribution of Respondents according to **Constraint Factors** :

(1) Constraints Factors commonly experienced by all the Respondents

constraint Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Lack of confidence in decision making	30	100	30	100	30	100	30	100	30	100

Not ready to hire labour	26	86.67	27	70.00	30	100	22	73.33	30	100
Lack of commercial approach	30	100	28	93.33	22	73.33	18	60.00	22	73.33

Physical stress was observed among all most all (100%) of the Respondents from investment agency services, preparing food items / eatables and beauty related services, except only 10% in baby-sittings and 30% in giving tuitions. With respect to sacrificing attending and participating family and social functions, it was observed that 100% Respondents in baby-sittings, 70% in both preparing food items / eatables and beauty related services experienced this as a constraint factor, whereas, it was for 50% and 40% of Respondents in investment agency services and giving tuitions, respectively. Some of the Respondents from these two home-based services could spare some time for attending and participating such family and social functions.

(2) Constraint Factors experienced by majority of Respondents

constraint Factors	Baby Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Sacrifice in attending and participating in family and social functions	30	100	15	50.00	12	40.00	21	70.00	21	70.00
Physical stress	03	10.00	30	100	09	30.00	30	100	30	100

(3) Constraint Factors experienced by a few Respondents

constraint Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Inconvenience to the family members and to neighbours	10	33.33	03	10	15	50.00	12	40.00		
Space constraint	10	33.33	03	10.00	05	16.67	12	40.00	00	00
Non-cooperation	06	20.00	11	36.67	21	70.00	7	23.33	12	40.00

and no support from the family members in domestic work.										
Non-cooperation from the family members in occupational work	20	66.67	10	33.33	27	90.00	8	26.67	10	33.33
Feeling of guilt developed out negligence towards their family responsibilities	06	20.00	06	20.00	10	33.33	18	60.00	18	60.00
First priority to home-role and second priority work-role	06	20.00	15	50	01	03.33	00	00	00	00

Inconveniences caused to family members, mainly because of space constraint, non-cooperation from family members in domestic and occupational work, feeling of being guilty for neglecting sometimes the domestic responsibility and first priority to home-role as against work-role were also the constraint factors experienced by a few Respondents from all the home-based occupations as revealed from Table No. 8.6 (3).

(4) Constraint Factors experienced by a few from some home-based occupations

constraint Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Age	03	10.00					02	06.67	15	50.00
Customers bargain while paying fees/charges	09	30.00			06	20.00	9	30.00	10	33.33
Lack of Knowledge up-dating	24	80.00	9	30	8	26.6	2	06.67	7	23.33
Physical stress	30	100					30	100	30	100

A few Respondent from baby-sittings (30.00%), giving tuitions (20.00%), preparing food items / eatables (30.00%) and beauty related services (33.33%) also expressed that the customers bargain for prices / charges. Physical stress was experienced by all the Respondents (100%) from baby-sittings, preparing food items / eatables and beauty related services. The Lack of urge for occupation related knowledge up-dating was also observed with respect to 80% Respondents from baby-sittings, 30% from investment agency services, 26% from giving tuitions, 6.67% from preparing food items / eatables and 23.33% from beauty related services.

(5) Constraint Factors exclusively experienced by a few from some home-based occupations

constraint Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Change in the attitude of parents	06	20.00			01	03.33				
Cheated by customers while paying fees / charges					12	40.00			15	50.00
Tensions			11	36.67						
Health problem			01	03.33						
Social taboos									02	06.67
No permission from family members to render services at customer's residence									01	03.33

Change in the attitude of parents as experience by 20% of the Respondents from bay-sittings and 03.33% from giving tuitions, cheating by the customers as experienced by 40% and 50%of Respondents from giving tuitions and beauty related services, respectively, occupational tension experienced by 36.67% and health problem by 03.33% from investment agency services because of financial

implications and transactions involved therein, social taboos experienced by 06.67% (2) divorcees and not allowed to work at customers residence by 03.33% (1) Respondent from beauty related services were some exclusive constraint factors experienced by a few Respondents as observed from among a few home-based occupations

These are the some of the constraint factors of varying types and nature experienced by the Respondents from the home-based occupations covered under present research.

The analysis, herein above, reveals that existence, survival and continuation of Women Entrepreneurs in an occupations is a combined effect of Pull Factors, Push Factors and Constraint Factors, along with and besides changing values with the changing time and circumstances. These women are turning towards entrepreneurship to fulfill their aspirations, both economic and social. Under the Push Factors and Pull Factors the Women Entrepreneurs choose the occupation as challenge, to satisfy their self-aspirations, to become independent and meet any exigencies and necessities arising out of family circumstances and responsibilities. Under Constraint Factors, women discouraged and dissuaded, are made to deviate, fully or partially, from the occupation. The foregoing analysis reveals that, as against Constraint Factors causing unfavourable effects on the Respondent's being with and continuation in the occupation, the influence of Pull Factor and Push Factors seems to have been more effective.

Section 4

SWOT Analysis

8.4 SWOT Analysis :

SWOT analysis is a useful technique for understanding Strengths and Weaknesses, and for identifying both the Opportunities opened and the Threats faced. Used in a business context, SWOT analysis helps to carve sustainable niche in

market. Used in a personal context, it helps to develop career in a way that takes best advantage of talents, abilities and opportunities. ⁶

SWOT analysis is a strategic planning method used to evaluate and / or locate the **S**trengths, **W**eaknesses, **O**pportunities and **T**hreats (**SWOT**) involved in and experienced in a business venture. It involves specifying the objectives of the business venture and identifying the internal and external factors that are favorable and unfavorable to achieve the objectives. It is particularly helpful in identifying areas for development.

In SWOT, Strengths and Weaknesses are internal factors and Opportunities and Threats are external factors.

The Researcher is focusing the SWOT analysis with respect to the present occupations where the services are rendered by the Respondent Women Entrepreneurs.

Table No. 8.7 Table showing different SWOT areas faced / experienced by the Respondents in the present occupation.

Strength	Weakness	Opportunities	Threats
Stamina	Space constraint	Urban area	Competition from those with superior access
Liking and interest	Lack of managerial skill	Continuous increase in demand	Possibility of service tax by Government
Good health	Lack of commercial out-look	Area of house sufficient	Negligence towards children's education
Nature of Respondent	Lack of habit of maintaining accounts	Separate room for children	Possibility of running occupation in night shifts
Support from family	Lack of cleanliness	Entrepreneurship development	
No Diploma or Degree necessary	No peace, busy throughout the year	New area being developed	
Vision and planning	Sacrificing social functions	Inclined to prefer readymade food items / eatables	
Need of the society	Physical stress		
	Time bound nature of service		

To start an enterprise is sometimes easy, but managing it successfully requires many qualities. Initially, entrepreneur requires self-confidence, initiative, interest and liking, capacity and vision to mobilize available resources. An entrepreneur must be able to take quick decision with mental balance during the period of crisis, capacity to foresee and apprehend unexpected risks, events or variables that might crop up, and strategic planning to overcome uncertainties which can be terms as Strengths, whereas absences of these qualities with the entrepreneur is considered as Weaknesses. It is, however, difficult to analyze and cover all the possibilities of Strengths and Weaknesses related to Women Entrepreneurs in Non-Professional and Unorganized Informal Service Sector, in Metro Cities, like Mumbai.

8.4.1 Strengths :

An attempt is made to assess the Strengths and Weaknesses of Women Entrepreneurs to determine the extent of success, achieved by them. While analysing and giving a comparative resume of Strength, Weakness, Opportunities and Threats, the Researcher has tried to categories them in Factors (1) commonly observed, (2) Observed with respect to majority of Respondents, (3) observed with respect to a few Respondents and (4) Exclusively observed with a few Respondents from a few home-based occupations.

Table No. 8.8 Distribution of Respondents according to **Strengths**

(1) Strength Factors commonly observed

Strength Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut .	%
Self – confidence in running occupation	27	90.00	30	100	28	93.33	15	50.00	27	90.00
Interest & Liking towards occupation	30	100	30	100	30	100	30	100	30	100
Experience	30	100	30	100	30	100	30	100	30	100
Stamina	30	100	30	100	27	90.00	27	90.00	21	70.00
Good health	30	100	30	100	30	100	30	100	30	100
Good contacts	24	80.00	30	100	30	100	30	100	30	100
Need of the society	30	100	30	100	30	100	30	100	30	100
Hard work and Dedication	30	100	30	100	30	100	30	100	30	100
Initiative in starting occupation	30	100	30	100	25	83.33	30	100	28	93.33
Skill	30	100	15	50.00	28	93.33	28	93.33	30	100
Patience	30	100	30	100	30	100	30	100	30	100
No Space Constraints	20	66.67	27	90.00	25	83.33	18	60.00		

With respect to Commonly observed Strength Factors, as revealed from Table No. 8.8 (1), it was observed that (a) self-confidence in running occupation, (b) interest, liking and working capacity, (c) experience, (d) stamina, (e) good health (f) good contacts, (g) need of the society, (h) hard working and devotion, (i) initiative in starting occupation and (j) patience were the strength Factors

commonly observed with almost all the Respondents from all the home-based occupations covered under present Research. Whereas, no space constraint was observed with respect majority of Respondents having space more than 400 sq. ft., except those Respondents from beauty related service, where the Respondents rendered the services at customers' residence.

(2) Strength Factors observed with majority of Respondents

Strength Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Helped received in domestic work	21	70.00	19	63.33	9	30	23	76.67	12 (Married)	40.00
Helped received in occupational work	20	66.67	20	66.67	3	10.00	22	73.33	7 (Married)	23.33
Personality and presentation	18	60	15	50.00	18	60.00	15	50.00	21	70.00

As revealed from Table No. 8.8 (2), majority of Respondents, with a few exception in giving tuitions, were in a position to receive help from family members in both domestic and occupational work, which helped them to reduce the extent of role-conflict. Majority of Respondents were presentable, approachable and well dressed with smiling face.

(3) Strength Factors observed with a few Respondents

Strength Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Hobby and time pass	11	36.67	2	06.67			2	06.67	3	10.00
Hobby and necessity	03	10.00	5	16.67	11	36.67	5	16.67	6	20.00
Only Hobby	4	13.33	3	10.00	13	43.33	2	6.66	5	16.67
Only Time pass	1	03.33	2	06.66						
No Inconvenience to family members	10	33.33	03	10	5	16.66	12	40.00	10	33.33

With respect to Strength Factors observed among a few Respondent, it was observed hobby and time-pass, hobby and necessity, only hobby, only time-pass were also the Strength Factors observed with respect to a few Respondents from all the home-based occupations covered under present research. However, hobby was the main consideration clubbed with some other factors, as revealed through Table No 8.8 (3)

(4) Strength Factors exclusively observed with a few Respondents

Strength Factors	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Quality in service			3	10.00	30	100				
Cleanliness in kitchen							09	30.00		
family Food requirement satisfied							30	100		
Food quality							30	100		
Convincing nature			3	10.00						
Ready to face challenges			30	100						

Quality of services rendered, convincing nature, ready to face challenges cleanliness, quality of food served and supplied, and satisfaction of food requirements of family were also the Strength Factors exclusively observed among a few Respondents as revealed from Table No. 8.8 (4).

Commonly observed Strength Factors and those observed with majority of Respondents were responsible for the Respondents to run and continue with the present home-based occupations.

8.4.2 Weaknesses :

Sometimes criticisms restrict the capacity, sometimes in-born weaknesses or developed on account of interaction with society, are responsible for Weaknesses among the Respondents.

With respect to commonly observed weaknesses, lack of initiative, no risk bearing / taking ability and lack of maintenance of accounts of business transactions, were the commonly observed weaknesses among the Respondents from all the home-based occupations, as revealed through Table No 8.8 (1).

The Table No. 8.9 The Table showing the distribution of Respondents according to **Weaknesses**.

(1) Commonly observed Weaknesses

Weaknesses	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beauticians	%
Lack of Initiative	30	100	28	93.33	21	70.00	17	56.67	22	73.33
No Risk Taking capacity	30	100	29	96.67	30	100	30	100	30	100
Lack of maintaining accounts	30	100	30	100	30	100	30	100	30	100

With respect to lack of management skills, lack of commercial approach, superior access to competitors from professional, lack of vision and sacrifice required to make in attending and participating family and social functions were the weaknesses observed among the majority of Respondents as revealed from Table No. 8.9 (2). Similarly except Respondents from investment agency services, in rest of the other Respondents from other home-based occupations under research, dependence on other family members, especially, husband, and lack of business knowledge were also the weaknesses commonly observed among the Respondents.

(2) Weaknesses observed with majority of Respondents

Weaknesses	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Lack of management	18	60.00	12	40.00	27	90.00	27	90.00	27	90.00
Lack of commercial outlook	30	100	12	40.00	30	100	24	80.00	30	100
Competitors having superior access (from Professionals)	30	100	29	96.67	29	96.67	18	60.00	30	100
No Vision	30	100	28	93.33	21	70.00	17	56.67	22	73.33
Sacrifice in attending and participating in family and social functions	30	100	15	50.00	12	40.00	21	70.00	21	70.00
Depending on others in decision making	30	100			30	100	30	100	17	56.67
Lack of Business Knowledge	30	100			28	93.33	28	93.33	22	73.33

Table No 8.9 (3) reveals that there were a few Respondents reporting the occupation caused inconveniences to the family members on account of space constraint. Widow Respondents from all the home-based occupations were required to bear with heavy stress because of non-availability of helping hand in the family. The Feeling of guilt was also experienced by majority of Respondents in home-based occupations except to those from investment agency services. Lack of self-confidence in meeting exigencies was also observed with respect to 10% (i.e., 3) Respondents from baby-sittings, 50% (i.e. 15 Respondents) from preparing food items / eatables, 6.67% (i.e. 2 Respondents) in giving tuitions and 33.33% (i.e. 10 Respondents) from beauty related services. This was because as reported by them, quite often they failed to make substitute arrangement for the customers. Customers bargaining for payment of prices / rates / fees / charges was also experienced by the Respondents from baby-sittings (30%), giving tuitions 20% (6

Respondents), preparing food items / eatables (30%) and beauty related services 33.33% (i.e. 10) Respondents.

(3) Weaknesses commonly observed with a few Respondents.

Weaknesses	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Inconvenience to family members	10	33.33	3	10.00	05	16.67	12	40.00	00	00
Neglect of Family	18	60.00	03	10.00	18	60.00	18	60.00	17	56.67
No Family Support	9	30.00	11	36.67	21	70.00	7	23.33	5	16.66
Space Constraints	10	33.33	3	10.00	5	16.67	12	40.00	10	33.33
Widow	04	13.37	5	16.67	02	06.66	04	13.33	00	00
Lack of Self Confidence	03	10.00			02	06.66	15	50.00	03	10.00
Customers bargain while paying fees/charges	09	30.00			06	20.00	9	30.00	10	33.33

There were some weaknesses commonly observed among a few Respondents such as no free and peace time available and time bound nature of services since busy throughout the day, observed among all the Respondents from baby-sittings and beauty related services, time bound nature of services, limitation being divorcee, observed in one in investment agency services and 06.67% (2 out of 30) in preparing food eatables, lack of stamina 10% (3 out of 30) in preparing food items / eatables and 30.00% (9 out of 30) in beauty related services, absence of skill 06.67% (2 out of 30) each in giving tuitions and preparing food eatables. It was also observed that considerably large no of Respondents from giving tuitions 40% (i. e. 12 Respondents) and beauty related services 50% (i. e, 15 Respondents) experienced the weakness in terms of cheating from the customers. Availability of food parcels from hotel was also the weakness experienced by Respondent preparing food items / eatables, posing them with Threat of competition. Improper location was also one of the weakness among 30% (i. e. 9 Respondents) of Respondents

from giving tuitions. In preparing food items / eatables, physical presence at place, where food eatables were cooked, was reported as point of weakness by 20% (i.e. 6 Respondents) of the Respondent. With respect to preparing food items / eatables and beauty related services differences in skill and corresponding effect on quality and further demand for services from the customers was also one of the weakness experienced by these Respondents. With respect to the said weakness, it was observed with 66.67% (i. e. 20) of the Respondent from baby-sittings, 50% from investment agency services and 43.33% (i.e. 13 Respondents) in giving tuitions. A few Respondents 20% in each (i.e. 6 respondents) from investment agency services and giving tuitions were found shy and introvert.

(5) Exclusive weaknesses observed with a few Respondents from some home-based occupations.

Weaknesses	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
No free & peace time , busy throughout the day	30	100					30	100		
Time bound service	30	100					30	100		
Differences in Skills	20	66.67	15	50.00	13	43.33	30	100	30	100
Divorcees			1	03.33			02	06.67		
Lack of Stamina					03	10.00			09	30.00
Absence of Skill					02	06.67	02	06.67		
Shy and introvert			6	20.00	06	20.00				
Cheated by customers while paying fees / charges					12	40.00			15	50.00
Possibility to Give up occupation					1	3.33	1	3.33		
No proper Location					09	30.00				
Food Parcels							30	100		

available from Hotel										
Physical presence							06	20.00		

These were some of the weaknesses observed among the Respondents from home-based occupations covered under research, limiting thereby, efforts from the Respondents for the improvement and development in the home-based occupations they were running.

8.4.3 Opportunities

Given the right Opportunities, women power is a potent force and if harnessed and channelized in the right direction, it can play a crucial role in accounting economic development and improving the social and financial status of their family. There is an immense need of motivations among women, support from family, and financial assistance to women.

With respect to urban area, urge to improve family status, need of the society, having no superior access to market and limited or zero capital were treated as possible opportunities to the almost all the Respondents from all the home-based occupations covered under.

The Table No. 8.10 The Table showing the distribution of Respondents according to **Opportunities**

(1) Commonly observed Opportunities among Respondents.

Opportunities	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Urban area	30	100	30	100	30	100	30	100	30	100
Less / Zero capital	30	100	30	100	30	100	30	100	30	100
Urge to Improve Family status	30	100	30	100	30	100	30	100	30	100
Competitors having no Superior access	30	100	27	90.00	29	96.67	30	100	30	100
Need of the society	30	100	30	100	30	100	30	100	30	100

Increase in the number of working parents / women was an opportunity to all the Respondents (100%) from baby-sittings, giving tuitions and preparing food items / eatables. Higher Education in investment related services and giving tuitions provided opportunity to all (100%) the Respondents to run these occupations, whereas, limited education provided an opportunity to all (100% all 30) Respondent in preparing food items / eatables and beauty related services to run the said occupations. Similarly, holding certificate of diploma or training by the Respondents from investment agency services ((30% i. e. 9), giving tuitions (53.33% i. e. 16) and beauty related services (93.33% i. e. 28), provided an opportunity to enter into and run the said occupations. Helped received from the family members in domestic work and occupational work as revealed from Table No. 8.10 (2) gave an opportunity to run the home-based occupations. About 50% of the Respondents from investment agency services, giving tuitions, preparing food items / eatables and beauty related services were interested in moving to other market areas providing them an opportunity to run and increase the extent of these occupations.

(2) Opportunities observed among majority of Respondents

Opportunities	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Increase in working parents	30	100			30	100	30	100		
Diploma/degree/certificate Course completed			9	30.00	16	53.33			28	93.33
Higher education			30	100			30	100		
Less education							30	100	30	100
Helped received in domestic work	21	70.00	19	63.33	9	30	23	76.67	12 (Married)	40.00
Helped received in occupational work	20	66.67	20	66.67	3	10.00	22	73.33	7 (Married)	23.33
Moving into new Markets			18	60.00	15	50.00	15	50.00	15	50.00

Future vision and plan of action with a few Respondents except that of baby-sittings provided the Respondents an opportunity for improvement and development of occupations, they were running. Only one in each investment agency services, giving tuitions and preparing food items / eatables, were found using internet facility for better access to market.

(3) Opportunities observed among a few Respondents

Opportunities	Baby-Sitter	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Future Vision			2	06.67	9	30.00	13	43.33	8	26.67
Internet Facility			1	03.33	1	3.33	1	3.33		

The Respondent from preparing food items / eatables, experiencing increasing trend for readymade food, foresee the opportunities for becoming professional caterers.

(4) Opportunities exclusively observed among a few Respondents

Opportunities	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Can become professional caterer							30	100		
Increasing trend of readymade food							30	100		
Urge to give up					18	60.00				

The opportunities, referred to above, if are explored properly and availed by the majority of the Respondents, will develop possibilities for occupational improvement and development providing better prospect for the home-based occupations run by Women Entrepreneurs. These Respondents being confident, focused in their goals, enthusiastic, could easily carve a niche for themselves.

8.4.4 Threats :

The Respondents had to face many problems and constraints while managing an occupation. These Women Entrepreneurs required assistance and support from others, especially, husband and family members, as they had to shoulder the domestic and family responsibilities, and that of their children at home, besides, responsibilities at work place, and those who are unmarried, extending financial assistance to parental family. Hence, there was a need to identify the areas of Threats faced by the Respondents.

Professionals having superior access to market, possibility of Government introducing service Tax or any other tax, no risk bearing / taking ability, difference skill in rendering services, lack of managerial skill and lack of commercial approach, lack of vision and future plan, were the areas of Threats experienced by almost all the Respondents, except a few Respondent, who were also in majority, in some of the home-based occupations, as revealed through Table No. 8.10 (1). An urge to give-up the occupation on account of family responsibility, was one of the Threat experienced by Respondents in home-based occupations, except Respondents from preparing food items / eatables, and lack of up-dated business related knowledge and the skills to the majority Respondents, except that of Respondents from beauty related services, as revealed from Table No. 8.10 (1).

The Table No. 8.11 The Table showing the distribution of Respondents according to **Threats**

(1) Threats Commonly experienced by almost all the Respondents

Threats	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Professional Competitor having superior access	30	100	27	90.00	28	93.33	30	100	30	100
Taxation introduced by Government	30	100	30	100	30	100	30	100	30	100
No risk taking ability	30	100	29	96.67	29	96.57	30	100	30	100

Differences in skills	30	100	30	100	30	100	30	100	18	60.00
Lack of management skill	30	100	29	96.67	29	96.67	30	100	30	100
Lack of commercial outlook	30	100	29	96.67	29	96.67	30	100	30	100
Lack of vision	30	100	28	93.33	21	70.00	17	56.66	22	73.33
Lack of business knowledge	30	100	19	63.33	17	56.67	15	50.00		
Urge to give up on account of family obligations	30	100	30	100	12	40.00			11	36.67

Non-availability of help from family members in sharing domestic and occupational responsibility as revealed from Table No. 8.11 (2), and guilt for having neglected family responsibility by majority, except Respondents from investment agency services and fear of other Respondents from the home-based occupations entering into new areas and market were the possible Threats experienced by majority of Respondents in home-based occupations run by Women Entrepreneurs, except those from baby-sittings. The Respondents also experienced the Threat in terms of customers asking for concessions and bargain for price / fees / rates charged for the services rendered by the Respondents, as revealed from Table No.8.11 (2)

(2) Threats experienced by majority of Respondents

Threats	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
No. Helped received in domestic work	9	70.00	11	36.66	21	70	7	23.33	5 (Married)	16.66
No Helped received in occupational work	10	33.33	10	33.33	27	90.00	8	26.66	5 (Married)	16.66
Neglect of Family	18	60.00	03	10.00	18	60.00	18	60.00	17	56.67

Other Respondents moving into new markets			18	60.00	15	50.00	15	50.00	15	50.00
Customers bargain while paying fees/charges	09	30.00			06	20.00	9	30.00	10	33.33

There were a few exclusive areas of Threats such as internet facility available with a few Respondents, limitations on running home-based occupations being widows and divorcee, and limitations arising out of taboos in tradition bound society. However, the number of such Respondents experiencing such Threat was comparatively much less as revealed from Table No. 8.11 (3).

(3) Threats exclusively experienced by a few Respondents

Threats	Baby-Sitters	%	Invest. Agents	%	Tuition Teachers	%	Food Cooks	%	Beaut.	%
Widows	4	13.33	5	16.67						
Divorcees			2	06.67			02	06.67		
Internet Facility with others			1	03.33	1	3.33				
Tradition bound society									24	80.00

Thus these Threats experienced by the Respondents were responsible putting limitations on growth of business by extending the scope and size of market, and also improvement and development in home-based occupations, presently run by the Respondents. Therefore, the Respondents were observed being satisfied with the present state of occupations.

These were the different areas of SWOT expressed and experienced by the Respondents and observed by the Researcher during the interaction with them and revealed through the Table No. 8.7, 8.8, 8.9 and 8.10 given, herein, above. This SWOT will develop Pull Factors, Push Factors and Constraint Factors, thereby,

alternatively will result into combined effect on the survival and continuation of the Respondent Women Entrepreneurs in the present occupations.

Whatever, has been stated, herein above, reveals that the influence of Strengths and Opportunities being more as against Weaknesses and Threats, the Respondents have survived and continued with the occupations with success.

Analysis of Role-conflict, Pull Factors, Push Factors and Constraint Factors and SWOT will be of use in arriving at conclusion with respect to the Prospects in terms of the survival and continuation of the Respondent Women Entrepreneurs, as revealed through the years being in the occupations (Chapter 6 Table No. 6.18, Point No. 6.3.4).

References :

Sr. No	Name of Author	Name of Book / Literature	Page No.
1	Salvaraj, A. and Kannusamy, K ..	<i>“Empowerment of Women in the Present Scenario : Issues and Challenges”</i> , in <i>“India : Economic Empowerment of Women”</i> , Edited by Ganesmurthy, V. S., New Century Publication, New Delhi, 2007	29
2	Neelammegam,V., and Sukumar, S.N. ,	<i>“Women Entrepreneurs : Challenges and Prospects”</i> in <i>“India Economic Empowerment of Women”</i> , Edited by Ganesmurthy, V. S., New Century Publication, New Delhi, 2007	235
3	Raheem, A. Abdul, and Prabhu, C.,	<i>“Women Entrepreneurs : Problems and Prospects”</i> in <i>“India Economic Empowerment of Women”</i> , Edited by Ganesmurthy, V. S., New Century Publication, New Delhi, 2007	04
4	Rani (Dr.), Lalitha,	<i>“Women Entrepreneurs”</i> A.P.H. Publishing Corporations, New Delhi, 1996.	10
5	<i>Ibid.</i>		10
6	www.mindtools.com/pages/article/newTMC		

Chapter 9

Summary and Observations

INTRODUCTION

This Chapter deals with the observations, the Researcher has derived and noted, on the basis of the analysis of the data and information, so collected from the Respondents. These observations will help the Researcher to establish the Objectives and Hypotheses of the Thesis.

This Chapters covers the observations on all the five types of home-based occupations run by Women Entrepreneurs in Non-professional Unorganized Informal Service Sector under research. These observations have been noted according the analysis and comparative view given in Chapter 6, Chapter 7 and Chapter 8, and, hence, 3 Sections, are devoted to observations, based on the analysis and comparative view covered in Chapter 6, Chapter 7 and Chapter 8

In spite of the fact that the home-based occupations run by Women entrepreneur, covered under present research, are non-comparable by its nature and type, the Researcher has considered some common variables and parameters for analysis and comparative view for arriving at observations, inferences and conclusion These observation are broadly concerned with the following variables:

Section 1

(1) Respondent and her family, (2) Nature of Markets, (3) Customers' reactions.

Section 2

(1) Revenue Receipts, (2) Cost / Expenditure, Operating Costs and Imputed Cost, Total Cost, (3) Cost-benefit analysis, Surplus Income, Profit and Economic Viability of Enterprise, (4) Savings, (5) Assets owned.

Section 3

- (1) Observations based on on Researcher's interactions with Respondents, (2) Role-Conflict, (3) Push factors, Pull Factors and Constraint Factors, and SWOT.

Section 1

Summary and Observations on Individual Respondent and Her Family and Business Background

The Researcher, in this Section, has tried to arrive at some inferences based on the analysis of data related to Individual, Family and Business Background, covered in Chapter 6.

Entrepreneur and Enterprise Profile : Information about Women Entrepreneurs, the Respondent :

The Researcher tries to focused on observations on Women Entrepreneurs and their enterprise profile. The Researcher, in this Section, tries to arrive at inferences and conclusions such as her age, size of residence, native place of Respondents, academic qualification, marital status, about Respondents' family and members in the family, type and nature of service, helped received from family members, hours of work, number of years rendering the services, necessary factors to start an enterprise, and other encouraging factors, and the extent of Women Entrepreneurs being '**prototype**' / '**model**'.

9.1.1 Age of the Respondent :

9.1. The Table No. 6.1 reveals that the most of the majority of the Respondents belonged to the middle age group between 35 years and 55 years of age with a few Respondent falling beyond the said range of age. The average age of the Respondents was falling between 48 years and 53 years, occupation-wise, with an exception of Respondents who were beauticians and for whom the average age

was 35 years. This further reveals, except that of Beauticians, most of Respondent Women Entrepreneurs were comparatively senior in age. Similarly, in home-based occupations run by Women Entrepreneurs such as investment agency services, giving tuitions and beauty related services, at least a few Women Entrepreneurs were observed, who were quite young and with age between 25 to 28, whereas, with respect to other 2 home-based service, they were with age 40 years and more. Similarly, except with respect to Beauticians, where maximum age is 49 years, in the rest of other services, it was 63 years and more. It further reveals that women of these age below 35 years of age may not be free to start these occupations, may be because of household and family responsibilities, and, hence, the number of Respondent Women Entrepreneurs below the age of 35 years is comparatively much less. This perhaps may be the reason that they were free from their family responsibilities, especially, child-care responsibilities after 35 years of age and secondly, they seemed to be more confident in taking an enterprise independently, which includes daily routine decision making and requires experienced. Women above age of 60 years and more, with a few exception, may not be interested in and may not be physically fit to and capable to start or continue any of these occupations and, hence, number Respondent above 60 years is much less. (Vide Chapter 6, Point 6.1.1)

9.1.2 Residential characteristics, the type of house :

9.2 It is observed from the **Table No. 6.2** with an exception of a few, majority of the Respondent Women Entrepreneurs stayed in, and rendered the home-based services in their owned Flats / Blocks. However, it is to be noted that number of Respondent Women Entrepreneurs staying in rented house was more in home-based occupation preparing food items / eatables. It was because, it was observed, that majority of Respondent in this home-based occupation were not in a position to afford to have their own Flats / Blocks, as an asset of their own. (Vide Chapter 6, Point 6.1.1)

9.1.3 Area of accommodation / house :

9.3 Table No. 6.3 reveals that for majority of the Respondent / Women Entrepreneurs, the area of accommodation was falling between 400 sq. ft. and 600 sq. ft, an area of 1 or 2 BHK (**B**ed Room, **H**all and **K**itchen), with an average area more than 450 sq. ft, with maximum of 749 sq. ft. It is for Baby-Sitters, and Food Preparatory, the average area was comparatively less as against to the Respondents Women Entrepreneurs in other home-based occupations. There were a few Respondent Women Entrepreneurs with minimum of 200 sq. ft. of area and those a few with more than 1000 sq. ft and above. It further reveals that for majority of Respondent Women Entrepreneurs, possessing the area 400 sq. ft. or less, were facing the problem of space constraint, within which they were required to accommodate the family and the occupation. The area of place where the occupation was run, was an important criteria in deciding size of occupation. This was a deciding factor whether the Respondent Women Entrepreneurs were in a position to make available separate space for the occupation. And it was for most of the Respondent Women Entrepreneurs running these home-based occupations, both, the family and the occupation were housed in same area of residence. (Vide Chapter 6, Point 6.1.3)

9.1.4 Native place of Respondents :

9.4 From Table No. 6.4, it was observed that with respect to home-based occupations such as investment agency services, giving tuitions and rendering beauty related services, most of the Respondents were Mumbai based, whereas, with respect to baby-sittings and preparing food items / eatables, the majority of Respondent Women Entrepreneurs were originally from outside Mumbai. While analyzing the reasons for migration, it was observed that that majority of migrating Respondent Women Entrepreneurs, migrated after marriage and a few Respondents Women Entrepreneurs migrated on account of other reason, either because these Respondents purchased blocks in Mumbai or shifted to Mumbai to help their relatives staying in Mumbai. The changing socio-economic-cultural

scenario, in Metro Cities, like Mumbai, in recent years, was responsible to develop a sense of economic independence and consideration of social status among women, which made them to accept and run some home-based occupations in Non-professional Unorganized Informal Service Sector. (Vide Chapter 6, Point 6.1.4)

9.1.5 Academic qualification :

9.5 Table No. 6.5, reveals that with respect to Respondent Women Entrepreneurs running baby-sittings, preparing food eatables and rendering beauty related services, majority of them i. e. 66.77% or more than 66.67% (20 or more than 20) of the Respondents were possessing qualification S.S.C / H.S.C., whereas, those running occupations such as investment agency services and giving tuitions, majority of them 66.67% and more (20 or more) were graduate or post-graduates. For home-based occupations like, baby-sittings, preparing food eatables and rendering beauty related services, academic qualifications are not the basic consideration, whereas, for, investment agency services and giving tuitions, the academic qualification is major consideration which enables the Respondents to start and continue the home-based occupations with more ease. It further reveals that with respect to baby-sittings, preparing food items / eatables and rendering beauty related services, limitations on account of qualifications, are putting limitations to obtain best alternative jobs and employment opportunity other than the present occupation.

9.6 Table No. 6.6, also reveals that it is only with respect to Tuition Teachers that some of the Respondent Women Entrepreneurs were observed possessing some additional qualification, either B. Ed. or some subject related qualifications. This additional qualification, as reported by the Respondent Women Entrepreneurs, helped them to render the services more effectively. It was observed that no professional qualifications were necessary to start an enterprise. No Certificate Course, Professional Diploma or Degree was necessary. The occupations, therefore, termed as Non-professional. Even in the absence of such professional qualification,

the Respondents obtained the best source of livelihood / income and could become entrepreneurs. (Vide Chapter 6, Point 6.1.5)

9.1.6 Type of training :

9.7 Apart from academic qualifications, completing additional training courses used to help enrich not only the personality of an individual i. e, Respondent Women Entrepreneur, but also helps to add to skill, knowledge and technique in running the home-based occupations. However, it was observed from **Table No. 6.7**, that a few Respondents i. e. about 30% to 33%, running home-based occupations such as investment agency services and giving tuitions and almost all except 06.67% (2), 93.33% from those rendering beauty related services completed some additional training course, related to home-based occupations they were running. Whereas, not a single Respondent Women Entrepreneurs from baby-sittings and preparing food items / eatables were found completing any home-based occupation related training courses. The comparative view reveals that out of requirement in home-based occupations in investment agency services, giving tuitions and in beauty related services, some of the Respondent Entrepreneurs shown interest in completing additional training courses. However, rest of the other, i. e. majority from other home-based occupations, were found indifferent toward such training courses. This seems to be an outcome of indifference and lack of initiative for self-improvement and up-grading skills required in home-based occupations, they were running. (Vide Chapter 6, Point 6.1.6)

9.1.7 Marital status :

9.8 Marital status is also an influencing factor to any home-based occupation to start. As revealed from **Table No. 6.8**, generally married Respondents Women Entrepreneurs were observed running the home-based occupations such as baby-sittings, investment agency services, giving tuitions and preparing food items / eatables. These home-based occupations have a definite relationship between

marital status and entering into occupations. It is observed that generally married women undertake to these occupations. Since, unmarried women are either dependent on their parents and, hence, unable to start and not interested in these occupations, or are financially and economically independent and, hence, for them there is no need to start these home-based occupations. The married women, therefore, may feel it necessary, for one or the other reason, to start these occupations. However, unmarried Respondents were observed in beauty related services. This is a reflection of the fact that young girls as Beauticians have more acceptance as against the Beauticians senior in age. All this observation collaborates with the observations with respect to age of the Respondents.

9.9 Almost all the Respondents in home-based occupations such as baby-sittings, investment agency services, giving tuitions and preparing food items / eatables were married or married but widows. Not a single widow Respondent was observed in beauty related services. Generally, widows are unable to enter into this occupation because of social taboos. On account of social taboos, widows have restricted participation in social functions and religious rituals. Consequently, they are not invited for beauty related services also. Widows in other home-based occupations other than beauty related services were mostly sole income earners.

9.10 The Respondents with surviving husbands, besides their domestic role, had to run the occupation to supplement their family income. These Respondents had to play the dual roles, home-role and work-role. The Respondents who were unmarried, were not required to perform such dual roles since these Respondents were staying with their parents, and they had to share limited family / domestic responsibilities. (Vide Chapter 6, Point 6.1.7)

9.1.8 The Necessary factors to start an enterprise :

9.11 It was observed that financial necessity arising out of being income supporter or sole income earner was the necessary factor observed among the majority of the Respondent Women Entrepreneurs. It was revealed that majority of Respondent

Women Entrepreneurs started the home-based occupations out of financial necessity to meet individual and family requirements. However, there were Respondents reporting that they were running an occupation either out of hobby and / or time-pass or meet their emotional and psychological requirement arising out of either absence of child of their own, pleasure in being with child and students, sudden demise of husband or son, and such other reasons, clubbed with the financial necessity. This is clear enough from the **Table No. 6.9.** (Vide Chapter 6, Point 6.1.8)

9.1.9 Encouraging factors to start an enterprise :

9.12 It is also necessary to enquire into the prime motivating factors inducing the Respondents to undertake this entrepreneurial activity. It was observed that ambition, self-motivation and family support were the basic encouraging / motivating factors inducing the Respondents to enter into these occupations. These factors other than necessary factors have been referred to under Chapter 6, against **point 6.1.9.** As revealed from **Table No. 6.10,** apart from being self-reliant and self-independent, being a common encouraging factor for all the Respondent Women Entrepreneurs, self-motivation, wherein, the Respondent themselves had from within the urge to do something, not to only keep them busy and to help to earn source of livelihood, but also satisfy their, one or the other feelings, providing them self-recognition, self-respect, self-esteem, acceptance in the family and society which was an outcome self-motivation. They were found motivating themselves to run the home-based occupations. Besides these factors, uncertainty or meager income of husband also made them to take-up to these home-based occupations. Previous experience in investment agency services, giving tuitions were also the influencing factors to start an enterprise. Family members, including in-laws in joint family, supported the majority of Respondents to start and continue the occupation. This reveals that the family support was a deciding factor for continued survival of the Respondent in the occupation. (Vide Chapter 6, Point 6.1.9)

9.1.10 ‘ Prototype’ to other housewives :

9.13 It was also observed from **Table No. 6.11**, that a few of these Respondents / Women Entrepreneurs proved themselves as **‘prototype’** to those women who are only house wives. It was observed that 18.67% (28 out of 150) of the Respondents covered under present research, proved ‘prototype’ to 59 women who were house wives. Out of these, 7 women were from succeeding generation and 52 women were from among the relatives and friends. The incidence of being ‘prototype’ was found more in investment agency services and giving tuitions, comparatively less in preparing food items / eatables and beauty related services and much less in baby-sittings. Baby-sittings, preparing food items / eatables and beauty related services, being the occupations which are strenuous in nature, result in physical stress, have limited impact of Respondent Women Entrepreneurs, being ‘prototype’. Over all the impact of these Respondents Women Entrepreneurs being ‘prototype’ is limited. (Vide Chapter 6, Point 6.1.10)

Information about family :

The family analysis and comparative view of information with respect to type of family, members in the family, earning members in the family, help received from family members in domestic and occupational work, will help to arrive at some observations information and conclusion, especially, about sharing of responsibilities by the family members and corresponding extent of home-role and work-role conflict.

9.1.11 Type of Respondent’s family :

9.14 The Respondents who were married and belonged to nuclear family, had to devote time both for the responsibilities arising out of home-role and work-role, whereas, the Respondents from joint family had possibilities of sharing the responsibilities, either in both the roles, home–role and work-role, or either of the one role, and thereby, were in a position to obtaining some support from the

family members. **Table No. 6.12**, reveals that except the Respondents Women Entrepreneurs giving tuitions, majority of the Respondent Women Entrepreneurs i. e. 60% and more, from rest of the other home-based occupations, covered under research, were from nuclear family. Even for Respondent Women Entrepreneurs giving tuitions, the number of Respondents staying in nuclear family was considerably large. Only three respondents from beauty related services were found staying alone independently. Inclination for staying with joint family among the Respondent Women Entrepreneurs was less and those who were staying in joint family were inclined to shift to other place, with their independent nuclear family unit, as revealed through the Researcher's observation while interacting with the Respondents covered in **Chapter 8, under Section 1**. The state of family as revealed from **Table No. 6.12**, reflects that the Respondent Women Entrepreneurs in nuclear family were required to bear with more incidence of role-conflict, irrespective of fact whether the members of the family in such nuclear family extend help to Respondents in shouldering domestic and occupational responsibilities. (Vide Chapter 6, Point 6.2.1)

9.1.12 Members in the family :

9.15 The number of family members will also have direct bearing in terms of financial requirement of the family. The average number of family members in each type of home-based occupations run by Women Entrepreneurs under research, as revealed from **Table No. 6.13**, is 3.50 to 3.96 members, revealing that on an average number of family members is more than 3. There were Respondents / Women Entrepreneurs with minimum of only one single family members who are independent either divorces or widows or unmarried Respondent. There were Respondents with family members with 5 or more than 5 members. Family members were more in number only in joint families, where father-in-laws and mother-in-law were found staying with the Respondents, with occasional occurrence of other family members such as daughter-in-law. With respect to majority of Respondents in all home-based occupations, the number of family members was 4 or more than 4,

which necessitated the Respondents to play the role of income supporter to the family. (Vide Table No. 6.13) (Vide Chapter 6, Point 6.2.2)

9.1.13 Number of earning family members.

9.16 While analysing the number of earning member in the family, it was observed from **Table No. 6.14** that the average number of earning members is more than 2 in home-based occupations run by Women Entrepreneurs, like, baby-sittings, investment agency services, and preparing food items / eatables, whereas, it was less than 2 in home-based occupations like, giving tuitions and rendering beauty related services. In all home-based occupations run by Women Entrepreneurs under research, minimum one members was found as an earning member, it was the Respondent Woman Entrepreneur, who was either, divorce or widow or independent unmarried Respondent. With respect to maximum number of earning members, it was besides the Respondents, there were other earning members, like, husband son or daughter, and pension holder father-in-law and / or mother-in-law. More number of family members compelled the Respondent to find out the source of livelihood to support family income. In spite of other earning members in the family, the Respondents were required to play the major role of financial supporter to the family.(**Vide Table No. 6.14**) (Vide Chapter 6, Point 6.2.3)

9.1.14 Help received from family members in fulfilling domestic responsibilities :

9.17 Increasing involvement of women in an occupation depends upon the extent to which they receive help from family members in an occupation. The issue with respect to Respondents receiving help from family members in fulfilling domestic responsibility arises only with respect to married Respondent, whether with surviving husband or widow or divorce. The help received from family members reveals that the family members were ready to extend help without any reservations and as per requirements. It was observed that majority of the Respondents received help from family members in fulfilling domestic responsibilities. It not only reveals

the support from the family members, but also the efforts of the family members to reduce role-conflict of the Respondents. It was observed from the **Table No 6.15**, that 63.33% (19 out of 30) or more than 63.33% (19 out of 30) of the Respondent Women Entrepreneurs running home-based occupations, such as baby-sittings, investment agency services and preparing food items / eatables, were found receiving the help from the family members in fulfilling the domestic responsibilities, whereas, 30.00% (9 out of 30) and 40% (12 out of 30) of the Respondent Women Entrepreneurs from giving tuitions and rendering beauty related services respectively, were found receiving help from family members in fulfilling domestic responsibilities. With respect to Beauticians, the number of Respondent Women Entrepreneurs was less only because the number of unmarried Respondent Women Entrepreneurs sizably more, for whom the issue with respect to such help used to become redundant. With respect to Tuition Teachers, it was because of indifference on the part of family members or the family members were busy in their own activities, resulted into limited number of Respondents / Women Entrepreneurs receiving help from family members in fulfilling domestic responsibilities. The Respondent Women Entrepreneurs running home-based occupations such as baby-sitting, investment agency services and preparing food items / eatable, receiving help from family members in fulfilling domestic responsibilities were in a position to reduce their role-conflict, whereas, those Tuition Teachers and Beauticians had to bear with more role-conflict. (Vide Chapter 6, Point 6.2.4)

9.1.15 Help received from family members in fulfilling occupational responsibilities :

9.18 While analysing and giving comparative view with respect to the help received from family members in fulfilling occupational responsibilities, the observation were quite similar to what was observed with respect to help from family members in fulfilling domestic responsibilities. The Respondents used to receive help from family members in their occupation reveals family support and

sharer in the occupational work. Work-role responsibilities to that extent were reduced. It was observed from **Table No. 6.16** that 66.67% (20 out of 30) or more than 66.67% (20 out of 30) Respondents Women Entrepreneurs running home-based occupations, such as baby-sittings, investment agency services and preparing food items / eatables, were found receiving the help from the family members in fulfilling the occupational responsibilities, whereas, 10.00% (3 out of 30) and 23.33% (7 out of 30) Respondent Women Entrepreneurs from giving tuitions and rendering beauty related services respectively, were found receiving help from family members in fulfilling occupational responsibilities. With respect to home-based occupations such as baby-sittings, investment agency services and preparing food items / eatable, there were possibilities of sharing the occupational responsibilities of the Respondent Women Entrepreneurs, whereas, with respect to Tuition Teachers and Beauticians, the nature of services rendered was unique and required to be rendered by the Respondent Women Entrepreneurs alone, where the sharing the occupational responsibility was a remote possibility. The Respondent Women Entrepreneurs running home-based occupations, such as, baby-sittings, investment agency services and preparing food items / eatable, receiving help from family members in fulfilling occupational responsibilities, were in a position to reduce their role-conflict, whereas, those Tuition Teachers and Beauticians had to bear with more role-conflict. (Vide Chapter 6, Point 6.2.5)

9.19 When enquired with the Respondents receiving help from the family members in fulfilling both, domestic and occupational responsibilities, it was reported that they used to receive such help regularly on working days. On Holidays or on Sundays, the Respondents, being free from their occupational work, they had to look after the domestic work alone. They were free from work-role, but fully busy in home-role.

9.20 It was observed that the members of the Respondent's family were prepared to help the Respondents, willingly or against the wish, whenever it was required and necessary. Members of the family were prepared to cooperate both in domestic and occupational work since they had a realization that whatever was earned

through home-based occupations was shared by them and in meeting family requirements.

9.21 While observing the nature of assistance in fulfilling the occupational responsibilities, where sharing occupational work is possible, the assistance was extended in the form of purchase of material, or making provisions to make the occupational work more effective and at ease, making preparations for pre-occupational-work and compliance of post-occupational-work, and any such other related activities as and when required. (Vide Chapter 6, Point 6.2.5)

Information about Service Rendered :

9.1.16 Type and Nature of Service Rendered :

9.22 It was observed that the occupations were totally home-based since all the Respondents were running their occupations at their residence only. It was because, for all the Respondents, the family responsibilities were on top priority with primary importance, whereas, the occupation was considered with secondary importance. This was a self-imposed restriction and had implications on the development of Respondents in person, and family relationship in general. Not a single Respondent expressed the desire to take additional place, owned or on rent, to increase the scope and size of business. They wanted to remain the financial supporter only, and that this goal was achieved with whatever the size and scope business they had. These are totally a different type of services, a home-based services, rendered by the Respondents, wherein, it is not a product sold, but it is a service rendered. No registration and licenses are required to the Respondents to run occupations. (Vide Table No. 6.32)

6.1.17 Hours of Work

9.23 The timings / the working hours of working women / parents in office, distance between office and residence, traveling time, over time in an office, if required, were the deciding factors, how many hours the child used to be with the Baby-Sitters. In fact, there was no specific timings for **Baby-Sitters**. However,

generally, baby-sittings being, as if, a day-care-centre like, the Respondents were busy during day time, of course, without specific time schedule.

The timings and hours of work of every Respondent differ from each other because of differences in the volume of business, timings of offices (Post Office and Insurance Companies), and the family responsibilities. It was observed that there was no specific time for the work related to **investment agency services**. The hours of work as reported by the Respondents, revealed, that none of the Respondent was busy in enterprise throughout the day. The timings are required to be adjusted according to convenience of the Respondents and customers / clients.

It was observed that more the hours spent in **giving tuitions**, more was the revenue earned. The hours spent for business used to depend on the number of students admitted for tuitions at a time and number of batches according to the standards and subjects taught. It was observed that maximum hours spent for giving tuitions were 7 hours a day and the minimum hours spent in giving tuitions were 3 hours a day .

A home-based occupation of **preparing food items / eatables** enabled the Respondents to earn sizable income, definitely much more than typical 9 am to 5 pm fixed office time jobs and employment. It was observed that there were two types of categories of Women Entrepreneurs in this occupation, one who were **preparing and supplying food items / eatables** regularly and daily, had fixed time schedule every day. Those who prepared food items / eatables as per the orders alone, had no fixed time schedule of work. There were Respondents who used to work minimum for 3 of hours to maximum for 16 hours in a day,

It was observed with respect to **Beauticians**, that most of the Respondents had no fixed specific timings for their work since they used to attend the clients whenever they were called for. However, the beauty related services were required to be rendered for 2 to 3 hours for one client and, therefore, timings were adjusted accordingly and with mutual consent / understanding of both the parties.

However, It was observed that for majority of the Respondents, their hours of work were fixed, decided either independently or with the convenience of Respondents and customers. It reveals the regularity maintained by the Respondents in their occupation and also the extent of their involvement, so as, to arrive at their set objectives, financial necessity, a necessary factor and hobby, time pass as supporting factor.

9.24 The working hours, fixed or varying as per the nature of occupation, devoted by the Respondents reveal regularity, sincerity and the devotion, the Respondents had towards their occupation, accepted either out of necessary factors or encouraging factors (Vide Chapter 6, against Point No. 6.3.2).

9.1.18 Work and Leave Schedule of the Respondent :

9.25 In home-based services rendered by Women Entrepreneurs under present research, the Respondents have their own choice of enjoying the leave schedule. However, the liberty to enjoy their own leave scheduled used to differ according to the nature of work in home-based occupations run by Women Entrepreneurs, under present research. (**Vide Table No. 6.17**)

With respect to Baby-Sitters, it was observed that the Respondents had their own choice to enjoy leave and liberty of leave schedule. The leave was enjoyed on fixed days of the year, like, during *Ganpati festival, Diwali festival*, 15 days in the month of May,

It was observed that the Respondents, **Investment Agents**, did not face any problem with respect to availing leaves, because, during certain months since there was no investment related work, the Respondents were, as if, forced to enjoy leave. From the point of view of Respondents, these months were considered as slack period. These were, as if, no work 'days' / 'month'. The Respondents reported that they had a liberty to avail and enjoy the leave as per their own convenience. They had a freedom to adjust hours of work according to their own choice. The Respondents also reported that, since, they had to attend the clients according to the convenience of the clients, they could not enjoy the leave regularly,

even on Sundays or Holidays or on Festival days. There was, therefore, no particular leave-days- schedule.

It was observed that every **Tuition Teachers** / Respondents had their own choice of leave schedule such as enjoyed leaves on fixed days like *Ganapati* festival, *Diwali* festival (1 week) etc., and between 15th April and 15th June, for the rest of the other days the services were rendered by the Respondents on all working days, except on Saturday, Sunday and Holidays.

It was reported by all the Respondents, **Food Preparatory / Cooks**, that the Respondents had no choice of leave schedule to enjoy on their own. Generally, the leave was enjoyed only on all Sundays and four days after *Diwali* festival. In fact, all the Respondents were found busy throughout the year, and therefore, the leave schedule (free days) were required to be adjusted, generally, as per the convenience of both, the Respondent and customers, with mutual understanding between both the parties. The Respondents who used to prepare only occasional and seasonal food items / eatables, their leave schedule used to depend on orders.

It was observed that Respondents, **Beauticians**, had their own choice of leave. But one could not say that they could enjoy the leave as per their own wish because all the Respondents, on all festivals days, were required to render service, naturally, they could not enjoy the festive mood with their families. The Respondents had to enjoy the leave as per the convenience of the customer, because the Respondents had to attend customer's residence to render the beauty service. It was because of this reason the Respondents could not plan their leave schedule in advance. Naturally, there were no fixed leave days.

9.26 Whether it is a fixed leave schedule or varying as per the convenience of the customers, the adjustment made by the Respondents in arranging their leave schedule reveals their devotion to the occupation accepted and run by them (Vide Chapter 6, against Point No. 6.3.3).

9.1.19 Number of Years Rendering Service :

9.27 The Researcher, while selecting samples, selected only those samples who have at least minimum of 5 years of experience of running an occupation. The number of years of service rendered, will reveal the maturity, popularity, sincerity, promptness, etc. This also reveals the extent to which the financial support has been provided by the Respondents and also the extent to which they were successful in fulfilling their set objectives. The maximum years of services rendered is 40 years in preparing food items / eatables. The average years of experience, however, varies between 10 and 15 years. This reflects that the Respondents were settled in an occupation, indicating that the Respondents were, fully or partially, successful in achieving their set objectives. The said experience reveals that the Respondents were quite experienced and well settled in the occupation which helped them to run the occupation with success in terms of returns. This indicates their devotion and dedication to the occupation and regularity about timings (Vide Chapter 6, against Point No. 6.3.4 and Table No. 6.18).

Market :

9.1.20 Market :

9.28 The market for the services rendered by the Respondents used to depend upon the number of factors, such as, number customers the Respondent is required to look after, the number of customers preferring the Respondents, the geographical area covered by the Respondent in the vicinity of her residence, and good will, quality of service, sincerity and promptness in rendering the services, working capacity, the working capacity of the Respondent in terms of number of customers catered, personal contacts, number of days in a week to work and number of hours in a day, size and area of residence of the Respondents which has been allotted for the occupation, the age, the motivations in running an occupations, occupation related skill and knowledge, innovative approach, support from husband, children and other family members, promptness, quality of work and /

or material used, punctuality in timing, reasonable charges, etc. This was commonly observed with respect to **baby-sittings, investment agency services and giving tuitions.**

With respect to **preparing food items / eatables**, the present life style has given way to increase in demand for this type of services of preparing, supplying, selling and serving food items / eatables. Instead of labouring for hours, even days, in the kitchen, preparing food items / eatables for parties or events, many homemakers / women, now-a-days place an order to provide sumptuous and unforgettable feasts for their guests.

With respect to **Beauticians**, factors affecting demand for beauty services are, attitude among female about their looks, presentation and appearance of a Beauticians when they are on job, client preference to this service at home instead of visiting Beauty Parlor, client being more relaxed at client's home as against Parlor. The factors affecting supply of **beauty related services** are, Respondents inability to start their own Beauty Parlors on account of financial limitations, social acceptance and recognition, opposition from family members, with non-approval of family members, requirement of physical fitness for strenuous beauty related services, minimum qualifications, sufficient experience and expertise in beauty related services, urge for immediate returns, not willing to / desire to work hard for increasing the profits of Beauty Parlor owners, etc.

9.29 This reveals, not only the extent of market faced by the Respondents, but also the nature of market differs according to the type of occupation. It was observed that the demand / market for the Respondents was assured and increasing. To that extent, it reveals that they were free from market related risks, in spite of Threat of competition from among the Respondents and professionals and organized service sector. (Vide Chapter 6, Point 6.4.1)

9.1.21 Competition Faced :

9.30 With respect to **baby-sittings and investment agency services**, all the Respondents were found reporting that they were not facing any Threat of competition in their occupations. Since these were home-based occupations and based on the faith and confidence of the customers, the issue of roaming about for the said services, therefore, did not arise. Similarly, the competition in terms of lower supply price and under bidding of prices were no more an issue in these occupations. The qualities of services would be the deciding factors for the size and extent of market for an individual Respondent Women Entrepreneurs. Under such circumstances, the issue of competition did not arise. The market for individual Respondent is further influenced by convincing nature and capacity of the Respondent, promptness in service rendered, nature of the Respondent, politeness in language, etc.

However, with respect to **Tuition Teachers** it was observed that there were a few Respondents reporting that they had to face the Threat of competition. The reasons behind the competition faced was, that the parents used to prefer to have obtained tuitions for all the subjects under one single roof and it was possible only in coaching classes.

The entire group of Respondents in **preparing food items / eatables** was found reporting that they were not facing any Threat of competition in their occupations since this was home-based occupation, and based on taste and quality of food items / eatables prepared, sold and served. However, in this type of services, the Respondents were expected not to compromise with the quality of food. Good, quality and tasty food products have their own way of selling themselves. She should present her product in a unique and presentable manner.

All the Respondents who were **Beauticians**, found reporting that they did not face any Threat of competition in their occupation since it was home-based occupation, wherein, the services were influenced by Beautician's skill, experience, and quality of service and willingness to move around visiting clients residence.

9.31 This reveals that all the Respondents in all the home-based occupations under research had continuously increasing, risk free, safe and assured market for the reason which differ according to the type of occupations. They experienced no Threat of competition from among themselves, however, had a fear of Threat of competition from Professionals and Organized Service Sector in the said occupations. The Respondent Women Entrepreneurs displayed traditional attitude, showing preference to the ideas of small, secure, safe and stable business, rather than expanding, challenging, a little risky and innovative venture. (Vide Chapter 6, Point 6.4.2)

9.1.22 Size and Extent of the Market :

9.32 With respect to **Baby-Sitters, Food Cooks** , an occupations being totally home-based and individually run business, restricted Respondents from widening the size of business beyond their manageable capacity, limitations of the Respondents at the family level, area and size of residence where the business was carried out was small, nobody was at home to help the Respondents or limited help from the family members in occupational work and in domestic work, age of the Respondent, unwillingness of the Respondents to hire a labour / servants, unfocussed objectives, limited facilities at home, lack of confidence, absence of commercial outlook / approach, all these were limitations and constraints to the Respondent in extending the size of market.

It was observed that extent of market for all the Respondents who were **Investment Agents**, was decided by extent of their efforts in terms of rendering services to the customers in the locality and vicinity and customers in different localities and areas. The quality of service satisfying the requirements of the customers also used to decide the extent of market for the Respondents.

With respect to **Tuition Teachers** since they had limited facilities at home for giving tuitions, it used to put limitations on the number of children to be accommodated in a batch and batches in a day.

In **preparing food items / eatables**, the Respondents used to learn themselves through experience about improving the quality of product and marketing techniques. The Respondents had a sizable market to cater with, which covered families, groups organizing events, commercial shops, institutions and organizations, etc.

With respect to **Beauticians**, extent to which the Respondents were willing to accept customers in the vicinity of their residence and their willingness to accept customers from other locality away from their residence used to decide the extent of market for the Beauticians. The Respondent's regularity in paying frequent visits to different clients, enabled to decide the extent of market for them. (Vide Chapter 6, Point 6.4.3)

9.1.23 Ways and Means of Publicity :

9.33 With respect to **baby-sittings, giving tuitions, beauty related services**, locality / area in the vicinity of residence of the Respondents was generally the area of market for the Respondents. It was observed that the Respondents were not observed putting any special efforts in widening the extent and the area of the market. It was reported by the Respondents that, mouth to mouth publicity, helped them in widening the size, area and extent of the market. Canvassing by the customers based on their experience was the only way to decide the market for the occupations. In fact, the customers used to play an important role in giving publicity to home-based occupations of the Respondents. It was not the fear of competition, but efforts to retain the customers, was the serious issue before each Respondents. It was observed that the Respondents used to spread / propagate on their own the information about their occupation to family, friends and neighbors of their acquaintance and through them, to the others in the vicinity. It was observed that there was no need as such to advertise the occupation.

However, with respect to **investment agency services**, it is the common observation, with respect to the Respondents in particular, and Investment Agent in general, that, retaining the existing customer for years, and attracting new customers, depends upon experience of Respondent Investment Agents, faith in Agents, his /

her sincerity, consistency in business, all these together, definitely decide the area and size of market and further, the share in the market. Throughout the period of their business years till date, Respondents were found using commercial ways of advertising only once and that too in the initial days only. Now-a-days customers are also interested in after the sell service. The Agents, therefore, were required to change their traditional approach of one time sale to repeated / recurrent sell to same and different customers. The personal touch in the services was responsible for widening the size of the market. Greetings at the time of *diwali* festival, birthday greetings, calendars, calendar year-diary and smile on the face without irritation for repeated visits, were responsible for extending the size and area of market. While advertising, the Respondents used to provide diaries, calendars, sending birthday greeting cards, pamphlets / hand bills in newspapers, stalls in an exhibitions, files, folders, pens, bags etc. But the Respondents were not found using regularly these ways and means of advertisement to widen the size of the market. Only a few Respondents were found presenting diary to the customers and used to mail greetings during festival and used to express good wishes on birth days of the customers regularly.

Canvassing by the customers based on their own experience with respect to the Respondents **preparing food items / eatables**, the type and quality of food prepared and served, focus only on 'one market strategy' and in the area in the vicinity of residence, work hard for profit maximization, thereby, earn more income, were the only measures taken to decide and widen the size of the market.

The best way to get occupation advertised for the Respondents **Beauticians** was through client's personal recommendations. This would be possible provided, if Respondents would carry out good job, ask client about feedback and leave the business card with client. It was observed that the Respondent used to spread the information about her 'Mobile Beauty Business' to family, friends and neighbors of their acquaintance.

9.34 It was observed that mouth to mouth publicity was the only way for publicity and advertisement. This was because the Respondents had assured market, and were free from market risks. It was because of this reason, they were also not

interested in putting special efforts for giving wide and large scale publicity. Similarly, they had no commercial approach towards the business and were not interested in increasing the size of occupation, especially, because of space constraints. This also reveals that there was lack of initiative in introducing the change in nature of running an occupation. This further reveals that except with respect to Respondents rendering investment agency services, rest of the other Respondents from other home-based occupations, were not putting any special efforts to give publicity to extend the size and scope of market. Besides, mouth to mouth publicity and experience of the customers with respect to quality of services rendered used to decide the size and scope of market. The Respondents rendering **investment agency services** were found putting some efforts in giving publicity to the occupation run by them. A few **Beauticians** were found giving their visiting cards to the Respondents. (Vide Chapter 6, Point 6.4.4)

9.1.24 Sale of Product :

9.35 In **baby-sittings**, the services were rendered on demand by charging service charges to the customers. The rates used to vary according to the nature and the quality of services as decided by the facilities provided to the customers by the Respondents.

In **investment agency services** no fees were charged for the services rendered by the Respondents. The services were rendered to the customers free of charge. However, the Investment Agents used to receive commissions on investments of the customers. The rates of commission used to vary according to schemes, plans and policies opted by the clients.

This is not the product sold but the service rendered by **Tuitions Teachers** to the students for which Tuitions Teachers used to charge fees, differently for different students, according to the subject (one and more), class (standard) and financial capacities of the parents to make the payment of fees. There was no specific fixed fees structure observed by the Tuitions Teachers.

It was observed with respect to **preparing food items / eatables**, prepared and sold by the Respondents that in general, the rates of food items / eatables were almost same all over the City, and on both Railway Lines. The prices / rates per item used to depend on the type and variety of product, and used to vary according to raw material used, labour put in, time consumed, electricity or gas used and other material used and expected profit margin.

It was observed that the rates were same for the individual customers, but used to differ, if they supply it to shops or hotels or canteens and the margin of profit used to be less because the quantity delivered used to be in bulk / large and required to be supplied at the concessional rates.

In beauty related services, Beauticians used to render the service to client at client's residence and not at Respondents' residence. The services were rendered to any female clients, on demand by charging service charges. The rates of beauty activity used to vary from customer to customer and according to beauty services / items availed by the customers, according to product-brand used for beauty activity. The rates per client used to depend, however, on the type of beauty services rendered to a client. The services rendered to a client vary from hair-cut to different types of massage, fair beauty, manicure and pedicure, etc and the rates used to vary accordingly for such services. The beauty services are demanded by women from all age groups, categories from small kids to age old one.

9.36 All the home-based occupation such as baby-sittings, investment agency services, giving tuitions and beauty related services, except preparing food items / eatables, covered under present research, were rendering the services (an invisible commodity) to the customers. The home-based occupation, **preparing food items / eatables**, services were rendering in preparing, serving and supplying the food eatables, (a prepared product, a visible commodity). (Vide Chapter 6, Point 6.4.5)

9.1.25 Frequency of Demand for a Service :

9.37 With respect to **baby-sittings** a home-based occupation run by Women Entrepreneurs, the services are demanded by all working women / parents on all working days. The demand, therefore, is certain, assured, constant, without much variations

With respect to **investment agency services**, rendered by Women Entrepreneurs, service demanded by the clients according to their own wish, choice and convenience. It was reported by all the Respondents that generally, the demand for investment, in one or more ways and means of investment, in Post Office was regular and monthly, especially, when it was an investment in recurring deposits. However, for investment in other Financial Institutions, the demand is monthly (Systematic Investment Plan, SIP), quarterly, half yearly, annually, depending upon the nature, type and amount of investment.

The Researcher has focused her research only on those **Tuitions Teachers** , **Women Entrepreneurs**, who are giving home-based tuitions at their own residence. It was a service on demand, demanded by the students and their parents. In this occupation, the issue of frequent variation in demand did not arise. It was decided by the number of students attending the home-based tuitions. Once the student start attending tuitions, he / she then generally continues for the academic year. Annually the number of students used to vary depending upon the experience of customers and nature of relation between student and the teacher, so also parents and teacher.

With respect to **Women Entrepreneurs providing food items / eatables**, the service were demanded by majority of working women / parents, institutions, offices, students and old people regularly on daily basis, and occasionally, as per requirements, and also anticipated type of demand on festivals. It is a service rendered to customer only on demand.

The service of **Beauticians** were demanded regularly, fortnightly or monthly, demanded by all the School and College going girls and all the working women, and occasionally by other aged women.

All the home-based occupations, such as baby-sittings, investment agency services, giving tuitions and beauty related services, except preparing food items / eatables, covered under present research, were rendering the services (an invisible commodity) to the customers. The home-based occupation, **preparing food items / eatables**, was preparing serving and supplying the food eatables, (a prepared product, a visible commodity), to the regular customers or occasional customers.

9.38 This reveals that the with respect to baby-sittings and giving tuitions, the were no frequent variation in demand. The demand is almost fixed. With respect to preparing food items / eatables, the demand from regular customers was almost fixed, whereas, it varies while catering the requirements of the occasional customers, demanding food items for celebrating events / occasions. For Respondents providing investment agency services demand used to vary according to type and extent of financial investment and the extent to which the Investment Agents were keeping personal contacts with such clients. With respect to beauty related services, the demand varies according to invitations from clients for beauty related services and the extent to which the Beauticians were keeping personal contacts with such clients. (Vide Chapter 6, Point 6.4.6)

9.1.26 The Nature of Demand :

9.39 The demand for services of **baby-sittings**, in Metro City, like Mumbai, has undergone a change. Increase in the number of working women are responsible for ever increasing demand for baby-sittings. It was observed that working women used to prefer baby-sittings in spite of the fact, that in-laws were available at home, only because, working women want, not only to reduce the responsibilities on in-laws, but also want to accelerate the pace of socialization of baby / child. In a nuclear family, the baby-sittings are the only best option open to the working parents to look after their child.

In investment agency, services are rendered by an **Investment Agents**. The Respondents, who were the Post Office Investment Agents, were in a position to

mobilize financial investment of small amount from the clients, even with limited investment capacity because of limited income. This was in the form of Small Savings Schemes and Recurring Deposits. It was reported by the Respondents that the customers who belonged to lower income groups and were interested in investing in Post Offices used to demand the services of Investment Agents regularly / monthly. Whereas, the clients interested in investing in Insurance Companies used to demand the service of Investment Agent, either monthly or quarterly or half yearly or yearly, depending upon nature and type of schemes and facilities offered for. It was reported by the Respondents that now-a-days, the clients preferred to pay the premium through Electronic Clearance System (ECS). The clients from and higher income group used to demand these services since the investments in certain financial documents as specified / certified by the Government used to be fully or partially exempted from income tax,

The services of **Tuition Teachers** were demanded regularly every day by school going students, except on Sundays and Holidays. For subject in specialization such as English speaking, French and Sanskrit, tuitions were give twice in a week.

The demand for the **occupation preparing, supplying and selling of food items / eatables**, in Metro City, like Mumbai, is increasing because there has been an increase in the number of working women / parents which is responsible for ever increasing demand for readymade food items / products. The expectations among clients / customers about the nature and quality food items / eatables, are further responsible for deciding the demand. The demand for each product, daily food items / eatables, is more or less stable, without much variations, whereas, the demand for food items / eatables for celebrating events and festivals is occasional and used to vary according to the occurrence of events and quantity required.

In due course of time, with the changes in economic, social and family structure, the demand for **beauty related services** in Metro Cities, like Mumbai, has undergone a change. Increase in the number of working women, along with more awareness among women about looks and presentation, are responsible for ever increasing demand for services of Beauticians. Under such circumstances. It

was reported by the Respondents, that the demand for beauty related services of Beauticians used to be more or less given and constant.

9.40 This reveals that the demand for home-based occupations run by the Respondents used to be more or less stable, irrespective of the fact whether the number of customers is fixed or vary and whether the customers are regular or occasional. This has provided the Respondent Women Entrepreneurs with constant, continuously increasing, safe, risk free and assured demand for the services they are rendering. (Vide Chapter 6, Point 6.4.7)

9.1.27 Types and category of Customers and Clients:

9.41 In an occupation, **like baby-sittings**, the Respondents were **Baby-Sitters**, and parents and the child were customers / clients. In fact, in true sense, the working women were the clients, and, therefore, it was a service demanded only by working women with the child, having no one at home, either in nuclear family or in joint family, to look after the child, when working women were at work place during a day.

For Women Entrepreneurs running **investment agency services**, the customers were from businessman, families, hotel owners, students, bachelors, individuals, small children, NRI's, VRS holders, shopkeepers, group insurance, need-base insurance, service background, etc. The income of the customer was not the parameter for deciding the number of customers since the services were rendered to varied types of customers irrespective of their income groups.

Women Entrepreneurs were providing tuitions to students and their parents are the customers and the parents take the decision with respect to the tuitions. Generally, the Respondents gave tuitions in school subjects for VII Standards and X Standards. However, some of the Respondent were found giving tuitions in the subjects of specialization.

In an occupation, **like preparing, supplying and selling food items / eatables**, the Respondents were preparatory and seller of food products, and different groups in the society such as (1) Individual, (2) Groups of Individuals

and (3) Institutions / organizations were the customers. Further it was observed that there were 2 types of Respondents, one for whom the numbers of customers used to remain fix, and another for whom the number of customers used to vary. In fact, in true sense, everyone from society, either from nuclear family or joint family, though not regularly but occasionally, used to be the customer of the Respondents rendering this type of services.

The beauty related service were rendered by the female Respondents / **Beauticians** to female clients / customers belonging to any age group and any social and economic background such as (1) Small babies, (2) Working women, (3) Schools and College going girl students, (4) House wives, (5) Female belonging to all age groups. Bridal make-up (7) Air-hostesses, (8) Make-up for School and College going girls during cultural programmes, like College / School gathering / special cultural events, fashion shows, etc. (9) Professionals, (10) Occasional photo styling make-ups. The clients were more concerned with their presentation and looks, which they expect from the beauty services.

9.42 This reveals that for baby-sittings the customers are working Women, for investment agency services and preparing food items / eatables, the customers belong to any category, any social and economic background, for giving tuitions students and correspondingly their parents are the customers irrespective of socio-economic background and for beauty related services female are the customers from any age group and socio-economic background. The Respondents were more concerned not with the economic class of the customers, but the extent and quantum of demand from them. Respondents also expect the cooperation from the customers in being particular about timings. The home-based services rendered by the Respondents made the life of the customers more tension free, more comfortable, and at ease.

Women Entrepreneurs running home-based occupations are in a position, not only to satisfy specific needs and requirements of the customers, but these Women Entrepreneurs have been keeping personal and family relations with the customers, providing cozy atmosphere at the place of services rendered. (Vide Chapter 6, Point 6.4.8)

9.1.28 Total number of customers :

9.43 The total number of customers varies according to the type of home-based occupation run by Women Entrepreneurs, and hence it is very difficult to give comparative view of number of customers. However, it was observed from **Table No. 6.19**, that with respect to **investment agency services**, the average number of customers 190, Food Cooks it was 24 whereas for beauticians it was 56. With respect **baby-sittings** it was 10 and for **giving tuitions**, it was 16. With respect **investment agency services, preparing of food items / eatables and beauty related services**, it was further observed that minimum and maximum values of number of customers were extreme, which was not the case with respect to baby-sittings and giving tuitions. These extreme variations in variables was observed because the nature of home-based services rendered by Women Entrepreneurs was quite unique and different service-wise. It was observed that majority of the Respondents in home-based occupations under present research, had fixed number of customers This reveals the stability in the occupation from the point of view of assured demand and market for them.

9.44 While observing the extent of customers catered by the Respondents, irrespective of number customers, it reveals and re-establishes that the market faced by the Respondents was continuously increasing, safe, risk free and assured. (Vide Chapter 6, Point 6.4.10)

9.1.29 Geographical area of customers :

9.45 It was general observed and reported by the Respondents, without any difference of opinion, that customer used to select **baby-sittings** from the area in the vicinity of their residence, on their way to office, in a same area of residence, near to the school, convenient for tuition, etc. since it was convenient to both the parents and Baby-Sitters. Generally, parents in the evening, on way back to home being tired, preferred baby-sittings in the vicinity of their residence and on way back to home.

It was observed that the clients of the Respondents Investment Agents were from different geographical region. Earlier, because of the restrictions imposed on the Post-Office Agents and LIC Agents, customers used to be generally in the vicinity of area of residence of Respondents, because these **Investment Agents** were not in position to cover a wide geographically area. Now, because of ECS facility provided in LIC and Saving Deposits Accounts of Post Offices, it helped the Respondents to increase the size and area of the market, beyond the area of their residence. Investment Agents now used to receive commission on premium, in spite of the fact, that the payments are made through ECS.

It was observed that generally customers / parents and students used to reveal choice to the **Tuition Teachers** who used to be in the vicinity of their residence and also the one who were experienced. The parents preferred those Tuition Teacher whose timings were convenient to students according to their school timings. However, It was also observed that in the subjects of specialization, like French, Cambridge English, Sanskrit, students were observed commuting from a place at a distance to the place of a Tuition Teachers.

The customers, generally, used to select those **Food Preparatory / Caterers** who were either in the vicinity of their place of residence or near the office since it was convenient to all the customers to avail the services of Food Preparatory, both way, on way to office and back home.

It was general observation and reported by the Respondents, **Beauticians**, that the Respondents selected or used to accept those customers who were in the vicinity of their residence or those in the vicinity of one client to another, so as, to avoid waste of her time, energy and money in travelling. This was more seriously considered, especially, when the Respondents were required to carry a kit-bag of materials, their instruments and equipments of beautification. However, it was reported by some of the Respondents that they used to visit the clients from different suburbs, if required.

9.46 This reveals generally the customers for all the home-based occupations run by Women Entrepreneurs belong to area in the vicinity of their residence. However, if require, the Respondents were found catering the needs of the customers from area

away from their residence. This reveals, in spite of assured market, the limited spread effect in terms of extension of area of market beyond the area of locality in the vicinity of Respondent's residence covered. (Vide Chapter 6, Point 6.4.2.11)

9.1.30 How the Service is Rendered to the Customers ?

9.47 The customers were required to come to Respondent's residence to keep their children in **baby-sittings** and take back the child from Baby-Sittings.

Investment agency services were rendered at the Respondent's residence or in an office or at any convenient place. The Respondent was required to visit customers' residence to collect money or provide the forms and complete the formalities and documentation.

This is a type of service where customers have to attend **Tuition Teacher's / Respondents'** residence for tuitions. It was further observed that not a single Respondent, except one, had separate place for giving tuitions.

The customers were required to come for the Respondent's residence to collect **prepared food items / eatables**, as per demand / orders.

Beauty related services were rendered by the Respondents / **Beauticians** to a customer at customer's residence. The Respondents were required to visit customer's residence to render the service. It was also observed that Respondents never hired services of other Beautician or any other person, unless and until it was a wedding or special order. It was expressed by the Respondents that in view of safety and security, hiring the services of assistant was avoided.

9.48 (a) This reveals that with respect to baby-sittings, giving tuitions and preparing food eatables, customers were required to visit the place of Respondents to avail the service, whereas, with respect to investment agency services it depends on the conveniences of customers and the Respondents whether the services were rendered at customers' residence or Respondents' residence. With respect to beauty related services, the services were rendered at clients' residence. (Vide Chapter 6, Point 6.4.12)

9.48 (b) It was also observed that the Respondents / Women Entrepreneurs running home-based occupation were in a position to obtain social acceptance, since, the customers used to invite the Respondents to attend and participate their family functions. Customers were also found presenting gifts to the Respondents. Customers were also found extending the financial help to the customers. This reveals the social acceptance to the Respondent Women Entrepreneurs running home-based occupations. (Vide Chapter 8, Section 1)

9.1.31 Customers Reaction to the Services Rendered by the Respondents :

9.49 The customer's reaction revealed (1) Customer's reaction about nature and quality of service and satisfaction, (2) Respondent receiving suggestions from Customers, (3) Customers receiving suggestions from Respondents. (Vide Chapter 6, Point 6.5.1)

It was observed from the Customers reactions, that

1. Customers were satisfied with the services rendered.
2. Customers expected no compromise with the quality of services.
3. Customer expected to maintain time schedule of services.
4. Customers developed personal relations with the Respondents.
5. Customers were tension free while at work.
6. Customers in practice had no choice of substitute.
7. Requirements of customers were fulfilled.
8. Customers developed faith and confidence in Respondents.

With respect to Customers' suggestion to Respondents, it was observed

1. Customers preferred not to give any suggestions.
2. Customers expected Respondents to meet their requirements.
3. Respondents used to provide services as per requirements of occasions.
4. Respondents were expected to use quality material while rendering the services.

5. Respondents should not charge higher prices / charges.
6. Respondents were expected to use new methods and techniques of rendering the services.
7. Respondents were expected to observe cleanliness and hygiene.

With respect to Respondents' suggestion to Customers, it was observed

1. Customer should maintain time schedule.
2. Customers should respect and recognized efforts of the Respondents.
3. Customers should not bargain for charges and make payment as scheduled.
4. Customers should not cancel the order / demand for services without intimation to Respondents well in advance.
5. Customers were suggested to take special care to while availing the services

9.50 It is also revealed through these reactions that both the Respondents and the customers were mutually interdependent on each other. This is also further reflected by the customers refraining from giving / making any suggestions to the Respondents with open admission that they could not get any other better substitute in spite of the fact, substitutes were available. This might be probably out of their helplessness or willingness.

9.51 This has further restored by the fact that the Respondents were in a position to obtain / avail, continuously increasing, safe, risk free, and assured market for their products / services which was reflected in terms of its adverse effect on lack of initiative for improvement in the nature and quality of the services rendered and product produced, establishing, thereby, an element of monopoly of these Respondent Women Entrepreneurs in the said services. The survival, existence, continuation of Respondents / Women Entrepreneurs in the occupation was no more a problem. However, improvement and development of the quality and nature of the services rendered had limitations because vary a few of them were aspiring for improvement and development in the quality and nature of service rendered.

9.52 It was observed that the Respondents used to receive suggestions from the customers and suggestions were also made by the Respondents to the customers. This reveals the nature and extent of interactions between them and further reveals that suggestions, made and received, were important from the point of view of survival of the Respondents in occupation in future, if accepted and incorporated, as expected. This also reveals the cordial approach and attitude of the Respondents and customers to accommodate each other. (Vide Chapter 6, Point 6.5.1)

It also provides to the members of the society an opportunity to devote their time and other resources for other activities leading further enrichment in their personality and ensures more comfortable personal and family life and also arrange and conduct socio-cultural activities satisfying thereby, collective requirements of the society. These home-based services rendered by the Women Entrepreneurs reduce the efforts of the members of the society in meeting domestic and family, and quite often personal requirements, which otherwise would have been required to be fulfilled by them.

The Researcher concludes the summary and her observations, analysis and comparative resume of Individual Background, Family Background and Business Background of the Respondents covered in Chapter 6.

Section 2

Revenue Receipts, Cost and Cost-benefit Analysis

The Researcher in this Section prefers to note down summary and her observations on revenue receipts, cost and cost-benefit analysis.

9.2 Revenue Receipts :

9.2.1 Sale Proceeds / Revenue Receipts :

9.53 **With respect to Baby-Sitters**, the revenue received by the Respondents is the amount paid by the working women / parents towards the charges per baby per month in baby-sittings. **With respect to Investment Agents**, the revenue

received by the Respondent used to depend on the number of customers, scheme opted by the customer and agency services demanded, the rates of commission and corresponding commission received. **With respect to Tuition Teachers**, the revenue received by the Respondents used to depend on the number of students from each standard, subject offered for tuitions and fees charged per student, per month subject-wise. **With respect to Food Cooks**, the revenue receipts used to depend on the volume of business and items prepared, supplied and sold to regular and occasional customers. **With respect to Beauticians**, revenue received by the Respondents is by way of amount paid by the customers towards the services charges per beauty activity made available to the clients by the Respondents. (Vide Chapter 7, Point 7.1.1)

9.2.2 Extent of Monthly Average Revenue Receipts :

9.54 With respect to baby-sittings, it was observed from **Table No. 7.1**, that revenue receipts of the Respondents varied according to the number of children / babies in baby-sittings. Highest revenue received was Rs. 27000/- p.m. (1 out of 30) and lowest revenue earned was Rs. 4175/- p.m. (1 out of 30), with an average revenue receipts worth Rs. 11039.17. It was further observed that there appeared to have no relation as to the age of the Respondent, her experience and revenue receipt. Since the youngest among the Respondent received more revenue as against the oldest one, it revealed that she appeared to have been more commercial, practical and realistic in approach.

With respect to investment agency services, the Investment Agents receive revenue not by charging service charges to the clients. Instead, the Investment Agent, prima facie, as it appears, rendered free services to the clients. The Respondents used to receive commission from the financial institutions on investments made by the customers. The average amount of revenue received by the Respondent was Rs. 16450.31, with minimum of revenue receipt Rs. 3,000/- p.m. and maximum with Rs. 50,000/- p.m. Since the rates of commission of Post Offices were lower than those of other financial institutions such as LIC, GIC, State

Bank of India, other Non-Banking financial institutions, the commission received by Post Office Investments Agent was found less than Investment Agents of Insurance Companies and other Financial Companies .

With respect to Tuition Teachers, it was observed that revenue received used to vary with the number of students for a tuitions. It was also observed by the Researcher that the rates of home-based tuitions were almost same everywhere in Mumbai and on the both the Railway Lines. One of the Respondent (03.33% i. e. 1 out of 30) received the highest revenue receipts i.e. Rs. 30000/- p.m. and 06.67% i. e. (2 out of 30) of the Respondents received lowest revenue receipt i.e. between Rs. 2500/- and Rs. 5000/- p.m. The average revenue receipts were Rs. 12696 /- p.m.

With respect to Respondents, preparing and supplying food items / eatables, it was observed that revenue receipts used to vary according to the rate / charges, per K.G. / per plate / per piece or per given quantity. It was observed that there appeared to have no relation as to the age of the Respondent, her experience and revenue receipt. Similarly, the youngest among the Respondent with 30 years of age and 10 years of experience used to receive only a 15000/-p.m. by way of revenue receipts. It was observed that about 3.33% (1 out of 30) of the Respondent was in a position to receive highest revenue among all i.e. Rs. 75000/- p.m. and the Respondent was 69 years old and was in the occupation for last 40 years. One of the Respondent had lowest revenue receipts of Rs. 3000/- p.m. 3.33% (1 out of 30), and she was 55 years old, and was in the business for last 15 years. The youngest appeared to have been more commercial, practical and realistic in approach in business

With respect to Beauticians, the revenue was worked out on the basis of quantity and quality of beauty related services rendered by the Respondents to the clients and the corresponding rates charges per activity. It was observed that revenue receipts received by the Respondents varied according to the beauty activity and the number of clients attended. It was observed that 63.33 % (19 out of 30) of the Respondents were receiving regular revenue in addition to occasional revenue (i. e. revenue receipts from attending the customers during the certain special

occasions, like festivals, celebrations, marriage, any other such special events). 36.67 % (11 out of 30) of the Respondents were not receiving such occasional revenue. The highest revenue receipts Rs. 71000/- p.m. and lowest revenue receipts were Rs. 7000/- p.m., with an average revenue receipts Rs.16448/- p.m. It is interesting to note that the Respondent who received highest revenue was a polio patient, and unable to visit the clients. Instead, the clients used to visit the said Respondent at her residence, her residence was, as if, her Beauty Parlor. There was a direct relation between revenue received and number of years in service. More the number of years in the service, more were the revenue receipts .

9.55 It was revealed that all these occupations were in a position to provide gainful employment to Non-professional Women Entrepreneurs in Unorganised Informal Service Sector. The continuation of occupation by the Respondents for number of years, revealed that the Respondent Women Entrepreneurs were seemed to have been satisfied with the revenue receipts they had, which otherwise would not have been possible in any other alternative jobs, elsewhere. (Vide Chapter 7, Point 7.1.2)

9.2.3 Comparative View of Revenue Receipts :

9.56 The Researcher tries to give the comparative view of revenue receipts. The average revenue receipts, as observed from **Table No. 7.2**, were more in investment agency services and preparing food items / eatables, lowest and identical in baby-sittings and giving tuitions. The minimum revenue receipts were identical in investment agency service, giving tuition and preparing food items / eatables. Maximum revenue receipts were more in preparing food items / eatables and in beauty related services, followed by investment agency services, giving tuitions and baby-sittings. The average revenue receipts in all the home-based services run by the Respondent Women Entrepreneurs were more than Rs 11,000/- p.m., indicating that considerably large amount is being received by way running an occupation and sell of services. (Vide Chapter 7, Point 7.1.3)

9.2.3 Seasonal Variations in Revenue :

9.57 With respect to Baby-Sitters, it was observed that there were no seasonal variations in revenue receipts because the services were in demand round / throughout the year, in spite of leaves enjoyed on account of festivals, convenience, or on Holidays and Sundays or on fixed days or, even if, child remained absent for his / her own personal reasons. There were no days or months with minimum revenue receipts and maximum revenue receipts.

With respect to Investment Agents, it was observed that there were seasonal variations in revenue receipts. 86.67 % (26 out of 30) of the Respondents, reported that there were seasonal variations in their revenue receipts. For these Respondents, Revenue receipts were more during the month November to March and less revenue receipts during the month of April to October. Similarly, seasonal variations were reported, especially, during and after festivals. The revenue receipts used to be highest after *Diwali* and up to March and revenue receipts were less before and during the period of festivals, examinations and admissions to Schools and Colleges. For 13.33 % (4 out of 30) of the Respondents, there were no seasonal variations in the revenue receipts. The issue with respect to highest and lowest revenue receipts, therefore, did not occur for them, since, the revenue receipts for them were same throughout the year.

With respect to Tuition Teachers, it was observed that there were no seasonal variations in revenue receipts because it was a service rendered generally for only 10 months of the year. For all these ten months, the revenue receipts were approximately same. The Respondents, therefore, reported that there were no seasons of highest or lowest revenue receipts. Tuitions were given during the period between 15th June and 15th April (generally a duration of an academic year) and, on account of vacations during 15th April to 15th June, the students used to keep themselves away from attending tuitions.

With respect to Respondent, Food Cooks, preparing and supplying food items / eatables, it was observed that there were no seasonal variations in revenue receipts for those who were the regular supplier of food items / eatables, especially,

Tiffin because the services / the food items / eatables were in demand round / throughout the year. It was observed that the Respondents who supplied food items / eatables occasionally on some special / specific occasions / events, their revenue receipts used to vary throughout the year. It was expressed by the Respondents that in the month of June and July every year, the revenue receipts were lowest because there were no festivals during these months.

With respect to Beauticians, it is observed that there were seasonal variations in revenue receipts because the beauty related services were more in demand for 10 months in general and less in the month of June and July, since, there were no festivals or other events of celebrations in these months, the Respondents had limited number of orders for attending clients, and hence, the revenue receipts were limited. It was reported by all the Respondents that in the months of June and July, the revenue receipts were lowest, as well as, there were no possibilities of receiving occasional revenue, since, there were no festivals and weddings in these months. (Vide Chapter 7, Point 7.1.4)

9.58 It reveals that there are no seasonal variations in revenue receipts for Respondents running baby-sitting, giving tuitions and those who are supplying food items / eatables to regular customers, whereas, there are seasonal variations in and, months with maximum and minimum revenue receipts for those who are supplying food eatables to occasional customers for celebrating events, providing investment agency services and beauty related services. (Vide Chapter 7, Point 7.1.5)

Analysis of cost / Expenditure of Services :

9.2.5 Items of Expenditure :

9.59 **With respect to baby-sittings,** the items of expenditure are divided into Food-items and Non-food-items. **Among food items** of expenditure only *Dal*, only rice, *dal* and rice together, biscuits, vegetables, fish, etc. were the major items, whereas, non-food items of expenditure were electricity, cooking gas, toys,

laundry, servant / hired labour, Tele-communication / Mobile-communication, miscellaneous, etc.

With respect to investment agency services, the following were the items of expenditure observed, such as, 1) Stationary, 2) Tele. Phone / Mob. Bills, 3) Office Maintenance, 4) Electricity, 5) Conveyance, 6) Computer, 7) Salary of Employees / Hired Labourers, 8) Diaries, Calendars, Visiting Cards etc., 9) Plastic Bags, 10) Xerox, 11) Registers, 12) Envelopes.

With respect to the Tuition Teacher, it was observed that the Tuition Teacher hardly required to incur any expenditure on except that of (1) Chocks, (2) Stationary if providing printed material, (3) Electricity, (4) Transport with respect to only one Respondent, (5) Cost of computer application for C. D. and Power pint presentation with respect to only one Respondent.

With respect to Respondents preparing and supplying food items / eatables, the items of expenditure were similar to that of baby-sittings and divided into Food-items and Non-Food-items. The **items covered under food-items** were raw material required for preparing different food items / eatables such as cereals, pulses, *dal, masala*, etc. and vegetables, salt, sugar, oil and *jaggary*. These were the common grocery items, besides other items required for preparing of sweets and sour items. Whereas, **among non-food items** of expenditure were electricity, cooking gas, transport, Tiffin's purchased, mixer, food processors, plastic bags and papers for *puran poli*, vessels, flour mill charges, servant / hired labour, Tele-communication / Mobile-communication, miscellaneous, etc. These were the items, generally, observed by Researcher, did not mean that all the Respondents were using them. It was because the volume of business used to decide the food and non-food material used for preparing food items / eatables.

With respect to Beauticians, the items of expenditure, generally observed, were such as (1) Equipments, instruments, mirror, chair, thread, dryer, scissors, maintenance of machines, dooms, steamer, ozone, high frequency machine, pluckier, galvanizing machine,, steamer etc., (2) Related to make-up : combs, napkins, *bindis, mehendi*, broach, pins, aprons, mirrors, cotton, sponge etc. (3) Cosmetics : creams, vexing material, etc., (4) Communication expenses on Tel. /

Mob. Communications, (5) Conveyance and transport, bus and / or auto rickshaw fare. It was a general practice observed by all the Respondents that they used to charge for one way fare from the clients between client's residence and the Respondent's residence. It was observed that expenses on electric power required for different equipments, used during beautification, had to be borne by the client and not by the Respondents. (Vide Chapter 7, Point 7.2.1)

9.60 This reveals that the items of expenditure for Respondents used to vary according to the type of home-based occupations. Most of the items of expenditure were of recurring nature and in terms of material required to render the services. The items of material required were more for preparing food items / eatables and beauty related services, comparatively less in investment related services and baby-sittings and limited in giving tuitions. (Vide Chapter 7, Point 7.2.1)

(2) Labor cost :

9.61 With respect to baby-sittings, it was observed that 13.33% (4 out of 30) of the Respondents used hired labour for occupation. The labourers were paid monthly wages. The labour cost for these Respondents varied between Rs.1000/- p. m. and 1800/- p.m. It was observed that other Respondents were not ready to hire labour.

With respect to investment agency services it was observed that only 10% (3 out of 30) of the Respondents employed hired labourer / employees. The labourer / employees were paid monthly salary. It was fixed. It did not vary according to volume of business. There was no contract between Respondents and employees.

With respect to Tuition Teachers, it was observed that not a single Respondent hired a labour to run the occupation. The question of computation of hired labour cost, therefore, did not arise. It was also observed that the services in terms of giving tuition were to be given by the Tuition Teacher herself, without the assistance of the hirer labour. Since the occupation was home-based, the services of hired labour were also not require for any kind of administrative and related work.

However, one of the Respondent was observed out-sourcing the assessment of answer books from the experienced teacher and expert in the subject.

With respect to Respondent preparing and supplying food items / eatables, it was observed that 26.66% (8 out of 30) of the Respondents used to hire labour for occupation who were paid wages on monthly basis. The labour cost varied between Rs.1500 p. m. and Rs. 4500/- p.m., depending upon the quantum of occupational and domestic work. The Respondents were also observed out-sourcing some of the activities / process related preparing food items / eatables for example, preparing *Puran* for *Puran Poli*, cutting vegetables on peace basis.

With respect to **Beauticians,** it was observed that not a single Respondent, **Beautician,** hired labour for occupation, since, they had to attend clients at their residence. Since the Respondents did not hired a labour, they did not incurred any expenditure on payments of wages. Instead, the Respondents preferred to work on their own.

9.62 It was observed that the majority of Respondents were not ready to hire labour for their occupation since they were not ready to and interested in sharing revenue receipts with hired labour. It was also reported by the Respondents that the occupation could be managed by the Respondent alone independently, and, if possible, with the help of the family members, hence, they preferred to work on their own, without the use of hired labour.

The Respondents running home-based occupations could not directly generate employment opportunities for others. However, through in-put out-put relation they have contributed to generate employment in sector, wherefrom the Respondents were purchasing required materials. (Vide Chapter 7, Point 7.2.1 (2))

(3) Maintenance expenditure :

9.63 With respect to **baby-sittings (Baby-Sitters),** it was reported by the Respondents, that since it was a service rendered manually, there was no need to make use of any equipments, instruments, furniture, fixtures, etc. for the purpose of occupation. Consequently, the expenditure on account of maintenance of equipment, instruments, furniture, fixtures did not arise for any of the Respondent.

With respect to **investment agency services, (Investment Agents)** it was observed that only 3.33 % (1 out of 30) of the Respondents spent on office maintenance. Rest other 96.66 % (29 out of 30) were found running an occupation in their own residential premises.

The Respondents who were **giving tuitions (Tuition Teachers)**, reported that the Respondents did not require any equipment or instruments while giving tuitions and since the services were rendered manually i. e. by way of oral instructions the issue with respect to the cost on maintenance of equipments, instruments, furniture, fixtures, etc. did not arise. However, it was interesting to note that one of the Respondent was found using the computer for Power Point Presentation and playing educational C. Ds on computer. The Respondent did not reveal any kind of expenditure incurred thereupon and, hence, maintenance cost was not worked out. It was reported by the said Respondent that the computer used for C. D. and Power Point Presentation belonged to the office of her husband and her husband used to provide the said computer. One Respondent used the car of her husband to take tuition students to examination centre. The expenses were borne by her husband.

With respect to Respondents **preparing and supplying food items / eatables, (Food Cooks), the Respondents** were of the opinion that since it was a service rendered manually, there was no need of use of any equipment, instruments, furniture, fixtures, etc. to be used for the purpose of occupation. Consequently, the expenditure on account of maintenance of equipment, instruments, furniture, fixtures did not arise for any Respondent.

The Respondents, rendering **beauty related services, (Beauticians)**, reported that they were required not to incur maintenance expenditure since services were rendered manually more than the use of equipments, instruments. The use of such equipments was minimum. Similarly, the life span of these equipment being only 1 or 2 years, the issue of maintenance expenditure did not arise. The chair, an item of furniture, available at client's residence was, generally, used by the Respondents, reducing, thereby, maintenance expenditure. (Vide Chapter 7, Point 7.2.1 (3))

9.64 It reveals that the Respondents running home-based services were not required to incur any maintenance expenditure, it was because the services could be rendered manually, without the use of any kind of specific or special instrument, specially, purchased for the occupation. (Vide Chapter 7, Point 7.2.1 (3))

(5) EMI / Interest Payment on Loan :

9.65 It was reported by all the Respondent Women Entrepreneurs running home-based occupations, covered under present research, that since the occupations were totally home-based and Non-professional in nature, the Respondents were not required to raise financial resources by way of loans and, therefore, the issue with respect to the payment of principal and interest amount in the form of Equated Monthly Installment (EMI) did not arise. Whatever the financial resources, required for occupation, were mobilized through Respondent's income and saving. This reveals that the Respondents were financially self-supporters and self-reliant to meet the financial requirements of their occupations, which further reveals the occupations were sufficiently gainful to meet occupational and non-occupational financial requirements of the Respondents. (Vide Chapter 7, Point 7.2.1 (4))

(6) Expenses incurred on publicity :

9.66 With respect to Baby-Sitters, Tuition Teachers and Food Cooks / Preparatory it was observed that not a single Respondent incurred expenses on publicity. No special efforts were made by any Respondent to give publicity to occupation / business. For them mouth to mouth publicity served the purpose deciding the size, extent and scope of market for occupation / business. **With respect to investment agency services** also majority of Respondents were found not incurring expenditure on publicity / advertisement. However, only one Respondent was found regularly expressing greeting to the clients on the occasion of birth days and other festivals. The Respondents who were LIC Investment Agents 30% (9 out of 30) were found providing annual diary to their clients. However, they were not required to incur any expenditure on such diaries since the

diaries were provided by L.I.C. **With respect to Beauticians** not a single Respondent was found incurring expenses on publicity. No special efforts were also made by any Respondent to give wide and large scale publicity to business. However, some Respondents incurred expenditure on printing visiting card. But they failed to mention the amount of expenditure on such visiting cards. (Vide Chapter 7, Point 7.2.1 (5))

(7) Any other expenditure :

9.67 With respect to Women Entrepreneurs providing baby-sittings, giving Tuitions, preparing food items / eatables, it was reported that since all the customers of the Respondent Women Entrepreneurs were staying in the vicinity of the residence of the Respondents, they were not required to spend any amount on conveyance and communication. Even if the customers belonging to some other suburb, the customers used to visit the residence of the Respondent Women Entrepreneurs to avail the services.

All the Respondents, rendering **investment related services,** have common items of expenditure mentioned against Point No. 9.58 of this Chapter. Majority of the Respondents, 86% (26 out of 30), used their own private means of transport and conveyance and other 13.33 % (4 out of 30) had to depend on public mode of transport or used to walk down the distance to the clients residence and to the Investment Agency, if possible and convenient. For majority of the Respondent stationary, communication by way of telephone or mobile, were the major items of expenditure. There were some who used to provide plastic bags and envelopes to the customers / clients to carry the documents which reflect at least the minimum of commercial and customer's friendly approach in the business / enterprise.

Since all the customers of the Respondents, who were **Beauticians,** were staying in the nearby suburbs, the Respondents were not required to spend any amount on conveyance and communication. It is a trend observed now-a-days that the Respondents used to demand one way conveyance from the customers, if it is

out of suburb, because with a heavy bag of make-up kit the Respondent used to find it difficult to travel by train. (Vide Chapter 7, Point 7.2.1 (6))

9.68 This reveals that there were no any other items of expenditure for the Respondents running home-based occupations covered under present research.

Total Cost :

9.69 The Researcher considers **operating costs** as sum of expenses on raw materials, power and fuel, labour cost, stationery, and other general expenses incurred in cash. This was an expenditure incurred in terms of cash amount paid by the Respondents, whenever, they used to purchase the material mentioned, herein above against Point No. 9.58 of this Chapter, and, hence, this expenditure is termed as operating costs (actual cash expenses). The **imputed costs** refers to expenses worked out in terms of depreciation on assets, interest on the amount showing the total cost, as if, the said amount were raised by way of loans, managerial wages, and rent of the premises, as if, the said premises were hired on rent. (Vide Chapter 2, Research Methodology, 2.9.)

It was observed that items of expenditure used to vary according to services rendered. However, the Respondents did not maintain the records of / accounts of business transactions and, hence, failed to give details of expenditure item-wise. This reveals that the Respondents were not serious about introducing commercial, practical and realistic approach in the occupation.

9.2.6 Operating Costs (Actual Cash Expenditure / Cost) :

9.70 With respect to **baby-sittings**, it was observed from **Table No. 7.4**, that considerably large number of Respondents (almost 50 %) were observed providing food to children and, therefore, had to incur more expenditure on food items. Every Respondent was found using cooking gas, even though the Tiffin was provided by working women / parents of babies. It was because the cooking gas was used for providing hot milk to babies. It was observed that the amount and number

of Respondents incurring expenditure on other items such as on toys (06.67%, 2 Respondents), laundry (16.67%, 5 Respondents), communication (10%, 3 Respondents), miscellaneous (06.67%, 2 Respondents) etc. was much less. This was because these items were not the significant items of expenditure to the Respondents. The average operating cost incurred by the Respondents was Rs. 1122.23 p.m., with minimum operating cost Rs. 225/- p.m. and maximum Rs. 3120/-

With respect to investment agency services, it was observed that for 86.66 % (26 out of 30) of the Respondents, the occupational operating costs (actual cash expenses) used to fall below Rs.2000/- p.m. For 13.33% (4 out of 30) of the Respondents, it was falling between Rs. 2000/- and Rs. 10000/- p.m. The average operating cost incurred by the Respondents was Rs. 2461/- p.m., with minimum operating cost Rs. 110/- p.m. and maximum Rs. 10,000/- p.m. Operating costs were incurred on material required for the services, as referred to above against Point No. 9.58 of this Chapter.

With respect to giving tuitions, the items expenditure generally observed were, such as, Chalks, Duster, Mats, Xerox, Conveyance, Communication, Supporting Books, Computer, Electricity / Light Bill, Servant / Hired Labour, if any, etc. As reported by the Respondents, it was not possible to work out items-wise expenditure, and, therefore, approximate total expenditure p.m. was reported by them. It was observed that for 90 % (27 out of 30) of Respondents, occupational operating costs (actual cash expenses) used to fall below Rs. 1000/- p.m. For two Respondents it was falling between Rs. 1000/- and Rs. 1500/- p.m. . Only 3.33 % (1 out of 30) of the Respondent had her expenditure between a 2500/- and Rs. 3000/- p.m. The average operating costs incurred by the Respondents was Rs. 654.42/- p.m., with minimum operating costs Rs. 125/- p.m. and maximum Rs. 2945/- p.m.

With respect to preparing food items / eatables, it was observed that for 80 % (24 out of 30) of the Respondents, their operating costs (actual cash expenditure) on non-food material were maximum up to Rs.1000/- p.m. It was observed that with respect to 06.66 % (2 out of 30) of the Respondents, their

operating costs (actual cash expenditure) on non-food material were Rs. 3000/- p.m. and less, and for the rest others, the said operating costs were more than Rs. 3000/- p.m., with maximum of Rs. 12500/- p.m., with respect to 2 Respondents. While analyzing operating costs (actual cash expenses) on food and non-food materials together, it was observed that operating costs were maximum up to Rs. 6000/- p.m., with respect to 70 % (22 out of 30) of the Respondents. For two Respondents operating costs were falling between Rs. 12500/- and Rs. 20000/- p.m.. The average operating costs incurred by the Respondents was Rs. 5093.33/- p.m., with minimum operating costs Rs.300/- p.m. and maximum Rs. 20000/- p.m.

With respect to Beauticians, it was observed that since Respondent used to visit to customer's residence, the Respondent used to easily escaped from incurring some certain recurring expenses such as electricity used for machines and other equipments, fan, napkins, ice for facial, water, etc. The Respondents could report only approximate total operating costs (actual cash expenditure). With respect to 56.67 % (17 out of 30) of the Respondents, the operating costs (actual cash expenses) were below Rs.2000/- p.m., and for 33.33 % (10 out of 30) of the Respondent, operating costs were falling between Rs. 2000/- and Rs. 4000/- p.m. The average operating costs incurred by the Respondents was Rs. 2470/- p.m. with minimum operating costs Rs.700/- p.m. and maximum Rs. 10000/- p.m. The Respondents, therefore, had to incur expenses on materials purchased for beauty services. Only kit bag containing the said material was carried by the Respondents to the client's residence. This material expenditure was a recurring expenditure for the Respondents. . (Vide Chapter 7, Point 7.2.3.1)

9.2.7 Comparative View of Operating Costs (Actual Cash Expenditure / Cost) :

9.71 The operating costs were incurred on the material required for rendering the services. Since the material required for different types of home-based occupations were different according to the nature and type of home-based

occupation and the extent of the services rendered and the extent of demand for the same, the operating costs used to differ. While giving a comparative view of operating costs, it was observed from **Table No. 7.5**, that the average operating cost in investment agency services, giving tuitions and beauty related services was found more or less same, varying between Rs.2000/- p.m. and Rs. 2400/- p.m. This was because the material used in these services considerably more than as required in baby-sitting as reflected in terms of average operating expenditure, which was less and only Rs.1122/- p.m. This was because, the recurring expenses in baby-sittings were limited. With respect preparing food items / eatables, these expenses were more (Rs. 5093/- p.m.) since the material used as input was required in more quantity continuously and constantly. (Vide Chapter 7, Point 7.2.3.2)

9.2.8 Imputed Costs

9.72 As stated before the imputed costs of occupations cover managerial wage, as if, employed in her own occupation / business, rent paid to the land lord / maintenance paid to the society, as if, the accommodation is hired for the business, interest on the total cost, as if, the amount is raised by way of loan and the depreciation on assets used for the occupation. (Vide. Chapter 2, Research Methodology, 2.9) (**Vide Table No. 7.6**)

With respect to baby-sittings, the managerial wage has been considered Rs. 4000/- p.m., uniformly for all the Respondents. No depreciation has been worked out on assets owned because the instruments and equipments were not purchased and used by any of the Respondents for the purpose of occupation. It was observed that for 83.33 % (25 out of 30) of the Respondents, the imputed costs were falling between Rs. 5000/- p.m. and Rs. 7000/- p.m. The major component of imputed costs was the managerial wages, Rs. 4000/- p.m. The average imputed costs in baby-sittings was Rs. 6535/- p.m., with minimum imputed costs Rs. 5315/- p.m. and maximum Rs. 9600/- p.m. (**Table No. 7.6**).

With respect to investment agency services, the managerial wage has been considered Rs. 6000/- p.m., uniformly for all the Respondents. No

depreciation has been worked out on assets owned because the instruments and equipments were not purchased and used by any of the Respondent exclusively for the purpose of occupation, except one Respondents who had her own office for the occupation along with a few office instruments. The amount of rent and interest were considered for the month only. Imputed costs, therefore, include only managerial wages, rent and interest. The imputed costs of occupation / enterprise for each Respondent used to differ / vary only to the extent of imputed Rent and Interest worked out. It was observed that for 93.33 % (28 out of 30) of the Respondents the imputed costs were falling below Rs. 7000/- p.m. The major component in the imputed costs was the managerial wages, as if, and presumed to have been paid to the Respondents. The average imputed costs in investment agency services was Rs. 7775.57/- p.m., with minimum imputed costs Rs. 7500/- p.m. and maximum Rs. 13750/- p.m.

With respect to giving tuitions, the managerial wage has been considered Rs. 5000/- p.m., as if, paid uniformly for all the Respondents. No depreciation has been worked out on assets owned because the instruments and equipments were not purchased and used by any of the Respondents for the purpose of occupation. It was observed that majority of the Respondents (25 out of 30) had residential are more than 400 sq. ft., and hence, the amount of rent, therefore, was more than Rs. 2000/- p.m. with respect to these Respondents. In the case of only 26.67% (8 out of 30) of the Respondents, the imputed costs were falling between Rs. 5000/- and Rs. 7500/- p.m. It was further observed that in the case of 73.33 % (22 out of 30) of the Respondents, the imputed costs were falling between Rs. 7500/- and Rs. 12500/- p.m. The average imputed costs was Rs. 7908.33/- p.m. with minimum imputed costs Rs. 700/- p.m. and maximum Rs. 12500/- p.m.

With respect to preparing food items / eatables, the managerial wage has been considered Rs. 4000/- p.m., uniformly for all the Respondents. Depreciation has been worked out at the rate of 10% of the purchase value on assets owned because the instruments and equipments were purchased and used by the Respondents for the purpose of occupation. It was observed that for 66.67 % (20 out of 30) of the Respondents the imputed costs were falling between Rs. 5000/-

p.m. and Rs.7500/- p.m. For 20 % (6 out of 30) of the Respondent imputed costs were less than Rs.5000/- p.m. The major component in the imputed costs was the managerial wages, as if, presumed to have been paid to the Respondents. The average imputed costs was Rs. 9629.50/- p.m., with minimum imputed cost Rs. 4050/- p.m. and maximum Rs. 10050/- p.m.

With respect Beauticians, the managerial wage has been considered Rs. 4000/- p.m., uniformly for all the Respondents. There is no need to work out imputed rent paid because the Respondents used to visit customers' residence for beauty related services. There was no need to work out depreciation on assets owned because the instruments and equipments were in use only for 1 or 2 years and, therefore, required to be purchased quite often. It was observed that with respect to 90% (27 out of 30) of the Respondents the imputed costs of occupation varied between Rs. 4500/- p.m. and Rs. 5000/- p.m. The imputed costs include only managerial wages (Rs. 4000/-) and cost of borrowing, imputed interest worked out on the amount of total cost only. The imputed costs varied only to the extent of cost of borrowing. The issue with respect to calculation of imputed costs of rent and depreciation did not arise. The average imputed costs was Rs.4776.50/- p.m., with minimum imputed costs Rs. 4564/- p.m. and maximum Rs. 5680/- p.m. (Vide Chapter 7, Point 7.2.3.3)

9.2.9 Comparative View of Imputed Cost :

9.73 This reveals from **Table No 7.7**, that the imputed costs used to vary according to differences in managerial wages, imputed rent varying according to the area of accommodation, the imputed cost of interest according to varying total cost of occupation. While giving a comparative view of imputed costs, it was observed that the average imputed costs in investment agency services was found more, i. e. Rs 9080/- p.m., which a reflection of more imputed managerial wages, more imputed rent on the accommodation and more payment of imputed interest. It was further observed home-based occupations giving tuitions and rendering beauty related services the average imputed costs were almost same, it was about 4700/-

p.m. whereas, in baby-sittings and preparing food items / eatable, it was varying 6536/- p.m. and Rs. 6406/- p.m. respectively. Such variation in imputed costs is an outcome, as stated before, variation on account of imputed managerial wages, imputed rent and imputed interest. However, it is to be taken note of that the Respondents were not concerned with these elements of costs. What they were concerned with, and interested in, was operating costs (actual cash expenses), they were required to incur on the material, they required to purchase for the purpose of occupations. (Vide Chapter 7, Point 7.2.3.4)

9.2.10 Total Cost :

9.74 Total cost is sum of operating costs (actual cash expenses) plus imputed costs. The total cost was also worked out for the month, similar to the revenue receipts. (Vide Table No. 7.8).

With respect to baby-sittings, it was observed that 80 % (24 out of 30) of the Respondents had their total cost between Rs. 6001/- p.m. and Rs. 9000/- p.m. and for 13.33% (4 out of 30) of the Respondents had their total cost between Rs. 9001/- p.m. and Rs. 11000/- p.m. The average total cost was Rs.7582.23/- p.m., with minimum total cost Rs. 5790/- p.m. and maximum Rs. 11000/- p.m. and the major component of the total cost is that of managerial wages i. e. Rs. 4000/- p.m.

With respect to investment agency services, it was observed that 96.67 % (29 out of 30) of the Respondents had their total cost between Rs. 5000/- p.m. and Rs. 20000/- p.m. and for 3.33% (1 out of 30) of the Respondent was between Rs. 25000/- p.m. and above. The average total cost was Rs.10118.32/- p.m., with minimum total cost Rs. 8110/- p.m. and maximum Rs. 32190/- p.m. and the major component of the total cost is that of managerial wages, i. e. Rs. 6000/- p. m

With respect to giving tuitions, it was observed that for 76.66 % (23 out of 30) of the Respondents, their total cost was falling between Rs. 5000/- and Rs. 10000/- p.m. It was observed that for 20 % (6 out of 30) of the Respondents, their total cost was falling between Rs. 10000/- and Rs. 12500/- p.m. and only 1

Respondent was found with total cost of occupation more than Rs. 12500/- p.m. The average total cost was Rs.8772.77/- p.m., with minimum total cost Rs. 7020/- p.m. and maximum Rs. 12840 /- p.m. and the major component of the total cost is that of managerial wages, i. e Rs. 5000/- p.m.

With respect to preparing food items / eatables, it was observed that 50 % (15 out of 30) of the Respondents had their total cost less than Rs.10000/- p.m. and for majority from among, them it was between Rs. 6000/- p.m. and Rs. 10000/- p.m. It was observed that 40 % (12 out of 30) of the Respondents had their total cost between Rs. 10000/- p.m. to Rs. 16000/- p.m. and 3 Respondents had their total cost more than Rs. 16000/- p.m. The average total cost was Rs.11835.83/- p.m., with minimum total cost Rs. 4750/- p.m. and maximum Rs. 24275 /- p.m. and the major component of the total cost is that of managerial wages, i. e Rs. 4000/- p.m.

With respect to Beauticians, it was observed that for the majority of Respondents the total cost was falling between Rs.4000 and Rs. 8000. The average total cost was Rs.6470.83/- p.m., with minimum total cost Rs. 4747/- p.m. and maximum Rs. 14140/- p.m. and the major component of the total cost is that of managerial wages, i. e Rs. 4000/- p.m. (Vide Chapter 7, Point 7.2.3.5)

9.2.11 Comparative View of Total Cost :

9.75 While giving a comparative view of total cost, it was observed that the average total cost in baby-sittings (Rs.7582/-), giving tuitions (Rs. 6470/-) and beauty related services (Rs. 6470/-) was found more or less same, varying between Rs.6470/- p.m. to Rs. 7582/- p.m. The material used in these services considerably being less than what was required in investment agency services and preparing food items / eatables. This was, naturally, reflected in terms of more average operating costs and correspondingly average total cost in investment agency services and preparing food items / eatables, which was Rs. 11043/- p.m. and only Rs.11385/- p.m. respectively, indicating that the recurring expenses in these two

home-based occupations were more as against other home-based occupations covered under present research. (Vide Chapter 7, Point 7.2.3.6)

9.2.12 Opportunity Cost of Home-Based Occupation Run by Women Entrepreneurs Covered Under Research :

9.76 With respect to the opportunity cost of all home-based occupations run by Respondent Women Entrepreneurs, covered under present research, the Researcher states as follow :

The opportunity cost is uniform for all the home-based occupations covered under present research. The opportunity cost was considered in terms of tangible and intangible benefits, the Respondents were receiving or would have received from the next best alternative jobs. The wages she would have earned, had she been occupied / employed elsewhere, based on her qualifications, etc. could be possibly more than, what she would have now expected to earn by way of imputed managerial wages in this present occupation and certainly to that extent would have been put to the loss. However, it was necessary to consider the intangible benefits the Respondents obtained in terms of her time being at home, no responsibilities of work of employment outside, her home-role and work-role balance that she was maintaining, etc., as against, the possible benefit, if she had happened to have obtained and have been employed elsewhere and earned income by way of salary in her best alternative job. Instead, she had considerable benefits of time and being present at home to look after her family all the time, as she was running her occupation according to her own convenient time and at her residence. The opportunity cost, therefore, is less than the benefits enjoyed in the present occupation. This has been brought out mainly from the angle of intangible benefits that the Respondents used to derives from their own occupation which could not be necessarily measured in financial terms. (Vide Chapter 7, Point 7.2.4)

Cost-Benefit Analysis :

For working out cost-benefit analysis in terms of income of the Respondent, it is necessary to deduct from the revenue receipts the occupational expenses incurred on number of items, and residual thereafter, is the income of the Respondent.

9.2.14 Surplus Income Over Operating Costs (Actual Cash Expenses) p. m. :

9.77 Surplus Income :

Initially the surplus income over operating costs has been worked out, home-based occupation-wise, run by Women Entrepreneurs, covered under present research. Since there were variations in revenue receipts and the operating costs incurred by Women Entrepreneurs while running home-based occupation, the surplus income, so derived, also varied home-based occupation-wise. All the Respondents covered under present research were of the opinion that there were no possibilities of suffering losses at operating costs.

With respect to baby-sittings, the Table No 7.10, reveals that the majority of Respondents were in a position to earn sizable surplus income over operating costs, more than Rs. 6000/- p.m. The average surplus income over operating costs was Rs. Rs. 9916.93 p.m., with minimum of surplus income Rs.3200/- p.m. and maximum of surplus income Rs. 26420/- p.m.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 67% minimum.

The Respondents, who were **Investment Agents providing investment agency services,** reported that they were receiving the commission from Post Office and from other Financial Institutions and Insurance Company. The Respondents were of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 86.66 % (26 out of 30) of the Respondents, the surplus income over operating costs (actual cash expenses)

varied between minimum of Rs. 2800/- p.m. and maximum up to Rs. 25000/- p.m., for the rest of 13.34 % (4 out of 30) of the Respondents, the surplus income over operating costs (actual cash expenses) was above Rs. 35000/- p.m. The average surplus income over operating costs was Rs. 14127.20/- p.m., with minimum of surplus income over operating costs Rs. 2800/- p.m. and maximum Rs. 48700/- p.m.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 41% minimum.

With respect to **Tuition Teachers, giving tuitions**, the Respondents were also of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 53.33 % of the Respondents (16 out of 30), the surplus income over operating costs (actual cash expenditure) was less than Rs. 5000/- p.m. and for 30 % (9 out of 30) of the Respondents, it was falling between Rs. 5000 and Rs. 10000/- p.m. Rest of the other Respondents could earn surplus income more than Rs. 10000/- p.m. with maximum up to Rs. 27000/- and Rs. 29000/- p. m. with respect two Respondents. The average surplus income over operating costs was Rs. 12042.23/- p.m., with minimum of surplus income over operating cost Rs. 2825/- p.m. and maximum Rs.29380/- p.m.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 89 % minimum.

The Respondents, **preparing and supplying food eatables**, were of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 60 % (18 out of 30) of the Respondents, the surplus income over operating costs (actual cash expenses) was maximum up to Rs.15000/- p.m., except 6.66 % (2 out of 30) of the Respondents who were earning surplus income Rs.5000/- p.m. or less. Rest of the other Respondent were earning surplus income over Rs. 15000/- p.m. The average surplus income over operating costs was Rs. 16373.33/- p.m., with minimum surplus income Rs. 2700/- p.m. with one Respondent earning more than Rs. 55000/- p.m.

It was observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 66 % minimum

The Respondents, **who were Beauticians**, were also of the opinion that there were no chances of losses being suffered by the Respondents. It was observed that for 80 % of the Respondents (24 out 30), the surplus income was varying between Rs. 5000/- p.m. and Rs 15000/- p.m. and for rest of the other 20.00% (06 out of 30) of the Respondents, it was more than Rs 15000/- p.m. The average surplus income over operating costs was Rs. 13977.50/- p.m., with minimum surplus income Rs 6,100/- p.m. and maximum of surplus income was Rs. 61,000 /- p.m.

It is observed that the Rate of Return / Profit (ROR) over operating costs (actual cash expenses) was more than 79.44 % minimum.

9.78 This reveals that the Respondents were in a position to receive quite a sizable amount by way of surplus income. Similarly, the Rate of Return (ROR) over operating costs was also quite high. (**Vide Table No. 7.12**). This reveals that the surplus income, the Respondents were earning over operating costs (actual cash expenses), was much more than the operating costs (actual cash expenses), they were required to incur to run the occupation. This further reveals that the occupations, the Respondents were running, provided them quite a gainful source of income. (Vide Chapter 7, Point 7.3.1.1)

9.2.15 Comparative View of Surplus Income Over Operating Costs (Actual Cash Expenses) p. m. :

9.79 The **Table No.7.11**, reveals that except for baby-sittings, the average surplus income over operating cost was more than Rs. 12000/- p.m.. The Women Respondents who were rendering investment agency services and giving tuitions were earning surplus income over operating costs more than Rs. 16000/- p.m. and, hence, much better off, as compared to other Women Entrepreneurs running home-based occupation. The minimum surplus income in all the home-based services was more or less similar, however, in rendering investment agency services, in preparing food items / eatables and beauty related services maximum, surplus income was comparatively more (more than Rs. 48700/- p.m.) as compared to other two home-

based services which was Rs. 26420/- in baby-sittings and Rs.29380/- p.m. in giving tuitions.

While comparing the Rate of Return over operating costs, it was observed that the average rate of surplus income in all home-based occupation run by Women Entrepreneurs, covered under present research, is more than 77% . However, minimum rate of surplus income 41%, was observed in investment agency services, and surprisingly, the said home-based occupation, was observed giving 99% maximum rate of surplus income over operating costs. In general, the rate of surplus income over operating costs being more, the Respondents were in a position to retain considerably large amount of revenue receipts over operating costs. This reveals that these home-based occupations have provided quite a gainful source of income to Respondent Women Entrepreneurs. (Vide Chapter 7, Point 7.3.1.2)

9.2.16 Profit over Total Cost :

The Researcher has also made an attempt to work out profit over total cost of home-based occupations, covered under present research. As stated before, the total cost is the sum of operating cost and imputed cost. For working out profit over total cost, the total cost has been deducted from the revenue receipts, and residual is the profit. (Please Vide Table No. 7.13 to 7.20)

9.80 Profit over Total Cost :

With respect to **baby-sitting, it was observed from Table No. 7.13 and 7.14**, that there were 24 Respondents who were running occupation with profit over total cost and 6 Respondents who were suffering losses over total cost. The proportion, thereby, was 80 : 20. Those (24 Respondents) who were running occupation with profit over total cost, the occupation for them was economically viable (for them) and for those (6 Respondents) who were suffering from losses over total cost, the occupation was economically non-viable (for them). The average profit over total cost Rs. 3381.40 p.m., with minimum profit over total cost was Rs. 829/- p.m. and maximum profit was Rs. 19819/- p.m. With respect to loss making Respondents, 3 Respondents were suffering losses between Rs. 500/- p.m.

and 1500/- p.m. and other 3 were suffering losses between Rs 3000/- p.m. and Rs. 4000/- p.m.

The Rate of Return / profit (ROR) over total cost varied between minimum 10. % and maximum 56%, with an average Rate of Return / Profit 20%. With respect to 95.83 % (23 out of 24) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed cost of borrowing / interest under present research. For all these Respondents, the occupation was, not only economically viable, but they were in a position to receive fair returns from the occupation. The Rate of Return being greater than the Rate of Interest i. e. 12% p.a. for 76.67% (23 out of 30) of the Respondents, no way mean that they have been receiving considerably large amount of income by way of gross profit. Whereas, with respect to 4.17% (01 out of 24) of the Respondents, the ROR was less than the ROI, i. e. 12%. The occupation was economically viable for this Respondent, but she failed to receive fair returns from the occupation. For fair returns from occupation, the ROR has to be greater or at least equal to the ROI. 20% (6 out of 30) Respondents were suffering losses, and the losses varied between – 10.47% and – 87.49%

With respect to **investment agency services**, it was observed that 80% (24 out of 30) of the Respondents were deriving / earning profit over total cost, whereas, 20% (6 out of 30) of the Respondents were suffering losses at total cost. It was further observed that 60% (18 out of 30) of the Respondents used to derive profit Rs. 15000/- p. m. or less p.m. and rest other 6 Respondents from profit making, more than Rs. 15000/- p.m. One of the Respondent was deriving profit maximum of worth Rs. 42122/- p.m. over total costs. With respect to the Respondents who were suffering losses, it was observed that only one Respondent suffered losses over total cost maximum up to Rs. 5350/- p.m., whereas, for the rest of other Respondents, the losses at total cost were less than Rs.3000/- p.m. The average profit in this home-based occupation was Rs. 6395.13/- p.m., with minimum of Rs. 2425/- p.m. and maximum of Rs. 42122/- p.m. The profit earned / generated from the occupation, therefore, was quite sizable. It was further observed that 80% (24) Respondents were running an occupation with economic viability

since these 80% (24) Respondents had profit over total cost and with respect to rest 20% (6) Respondents, they had to suffer losses at total cost, and, hence, for them the occupation was economically non-viable.

The Rate of Return / profit (ROR) over total cost varied between minimum 1.38% and maximum 80.%, with 12.43% an average Rate of Return / Profit. With respect to 70% (21 out of 30, and 21 out of 24 Profit making Respondents) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed cost of borrowing / interest under present research. These Respondents were in a position to receive fair returns from the occupation. Whereas with respect to 10% (03 out of 30 i. e. 3 out of 24 profit making Respondents) of the Respondents the Rate of Return (ROR) was less than the Rate of Interest (ROI). For them the occupation was economically viable, but they failed to receive fair returns from the occupation, for them ROR was less than ROI. For fair returns from occupation, Rate of Return (ROR) has to be at least equal to or greater than the Rate of Interest (ROI). 20% (6 out of 30) of the Respondents were suffering losses and the losses varied between minimum – 46.79% and maximum – 181.12%. The Rate of Return (ROR) being greater than Rate of Interest (ROI) 12% for 70% (21 out of 30) of the Respondents, no way mean that they were receiving considerably large amount of income by way of gross profit.

It was observed that comparatively the Post Office Investment Agents used to earn less profit out of revenue receipts by way of commission since the rates of commission in Post Office were less, and that, for the other Financial Institutions, the said rates of commission were comparatively more. Consequently, the Respondents who were the Investment Agents of Insurance Companies used to receive more revenue receipts and, thereby, more income / profit.

With respect Tuition Teachers, it was observed that 60% (18) of the Respondents were earning profit over total cost, whereas, 40% (12) of the Respondents were suffering losses. The home-based occupation run by them was economically viable for those who were deriving profit (60%, 18 Respondents), it was economically non-viable for those were suffering losses (40%, 12

Respondents). **Table 7.13** reveals that out of 18 Respondents who were earning profit over total cost, 43.33% (13) of the Respondents earned profit maximum up to Rs. 10000/- p. m., with one of the Respondent generating / earning profit maximum up to Rs. 22980/- p. m. The average profit over total cost was Rs. 3699.57 p.m., with minimum profit over total cost Rs.475/- p.m. and maximum Rs. 22980/- p.m. It was further observed that 40% (12 out of 30) Respondents, who were suffering losses over total cost, 20% (6 out of 30) of the Respondents suffered losses worth less than Rs. 2000/- p. m., and rest of the other 20% (6 out of 30) suffered losses worth more than a 2000/- p.m. The Table No. 7.13 further reveals that for the Respondents, who suffered losses, the losses varied between minimum Rs. 550/- and maximum Rs. 6700/- p.m.

The Rate of Return / profit (ROR) over total cost varied between minimum 5.20% and maximum 64.35 %. With respect to 46.67 % (14 out of 30) of the Respondents, the ROR was either equal to or greater than Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed cost of borrowing / interest under present research. For these Respondents, the occupation was not only economically viable, but they used to receive fair returns from the occupation. Whereas, with respect to 13.33 % (04 out of 30) of the Respondents the ROR was less than the ROI. For these Respondents the occupation was economically viable, however, they failed to receive fair returns from the occupation. For fair returns from occupation, ROR has to be at least equal to ROI. The Rate of Return (ROR) being greater than Rate of Interest (ROI) 12% for 46.67% (14 out of 30) of the Respondents, no way mean that they were receiving considerably large amount of income by way of gross profit.

With respect to **Respondents preparing food items / eatables**, it was observed that 80 % (24 out of 30) of the Respondents were running an occupation at profit over total cost and rest 20 % (6 out of 30) of the Respondents were suffering losses over total cost. Those 80% (24) Respondents) who were running occupation at profit over total cost, the occupation for them was economically viable and for those 20% (6) Respondents who were suffering from losses over total cost, for them the occupation was economically non-viable. For

63.33% (19 out of total 30, and 24 profit making) of the Respondents, the extent of profit over total cost varied between minimum Rs. 5000/- p.m. and maximum up to Rs. 20000/- p.m. Only 16.67% (5 out of 24) Respondents profit was more than Rs. 20000/- p.m., with a maximum of Rs. 50482/-. The average profit over total cost was Rs.10080.83/- p.m., with minimum Rs. 738/- p.m. and maximum Rs. 50482/- p.m. Out of 6 Respondents suffering losses over total cost, 5 Respondents used to suffer losses worth Rs. 1500/- p.m. and less. Only one Respondent had to suffer losses maximum up to Rs. 3500 /- p.m.

The Rate of Return / profit (ROR) over total cost varied between 11.43% and 71.90%, with an average Rate of Profit 27%. With respect to 76.67 % (23 out of 30) of the Respondents, the ROR was either equal to or greater than the Rate of Interest (ROI) i. e. 12%, as presumed for the purpose of working out imputed cost of borrowing / interest under present research. For these Respondents, the occupation was not only economically viable, but they were in a position to receive fair returns from occupation. Whereas with respect to 03.33 % (01 out of 30) of the Respondent the Rate of Return (ROR) (11.43%) was less than the Rate of Interest (ROI) (12%). Though the occupation, for this Respondent was economically viable, the Respondent failed to receive fair returns from occupation since the ROR for this Respondent was less than Rate of Interest ROI. For fair returns from occupation, ROR has to be at least equal to Rate of Interest (ROI). The Researcher wants to make it clear that for 76.67% (23 out of 30) of the Respondents, the Rate of Return from the occupation was considerably higher as compared to Rate of Interest (12%), it no way mean that they were receiving considerably large amount of gross profit.

With respect to **Beauticians, rendering beauty related services**, it was that all the Respondents were running home-based occupation in profit over total cost. The average Profit was Rs. 9977.50/- p.m., with minimum of Rs. 1512/- p.m. and maximum Rs. 55320/- p.m. Majority of the Respondents were earning profit over total cost more than 5000/- p.m.

The Rate of Return / profit (ROR) over total cost varied between minimum 21.60% and maximum 77.91, with an average Rate of Return 48.49% . For all the

Respondents i. e. 100% (30 out of 30) of the Respondents, the ROR was greater than the Rate of Interest (ROI) i. e. 12% as presumed for the purpose of working out imputed cost of borrowing / interest under present research. All the Respondents, therefore, were not only running an occupation with economic viability, but all of them were receiving fair returns from the occupation. For fair returns from the occupation the ROR has to be at least equal to or greater than the ROI. Not a single Respondent was found suffering losses. The Rate of Return being greater than the Rate of Interest (12%), it no way mean that the Respondents were receiving considerably large amount of gross profit.

9.81 This reveals that the majority of Respondents were in a position to earn profit over total cost. Similarly, for the majority of Respondents the occupation was economically viable. Majority of Respondents were in a position to receive fair return from the occupation , since, for them the Rate of Return (ROR) was more than Rate of Interest (ROI). (Vide Chapter 7, Point 7.3.2.1)

9.2.17 Comparative View of Profit over Total Cost :

9.82 The Researcher has made an attempt to give comparative view of profit over total cost with respect to home-based occupations run by Women Entrepreneurs (**Vide Table No. 7.16**). With respect to Respondents running home-based occupations, baby-sittings and giving tuitions, the average profit over total cost is less (Rs. 3381/- p.m. and Rs.3699/- p.m. respectively) than what is earned in investment agency services (Rs. 6395/- p.m.), preparing food eatables (Rs.10080/- p.m.) and beauty related services (Rs. 9977/- p.m.). Similar are the observations with respect to the maximum value, where maximum profit over total cost is more in investment agency service, preparing food items / eatables and beauty related services, as compared to those in baby-sittings and giving tuitions. These observations collaborates and quite comparable with the comparative view given with respect to surplus income over operating costs.

All the Respondents from beauty related services were earning profit over total cost, whereas the number of Respondents earning profit over total cost is same in baby-sittings, investment agency service and in preparing food items / eatables and it was 80% (24 out of 30) in each. In home-based occupation giving tuitions the said number is only 60% (18 out of 30 Respondents. For all these Respondents the home-based occupation which they were running was economically viable.

It is to be noted that the Respondents who were receiving fair return from the occupation, wherein for them the Rate of Return (ROR) is greater than Rate of Interest, (ROI) no way mean that they were receiving considerably large amount of gross profit / income as revealed through comparative view and from the home-based occupation-wise analysis. To earn considerably large amount of gross profit, the Respondents were required to increase the size of occupation, which may reduce the rate of profit and may add to the cost.

While comparing the average Rate of Profit (ROR) over total cost, it was observed that it was minimum in home-based occupations viz. giving tuitions (3.51%) and maximum in beauty related services (48.49%) . The minimum Rate of profit was 1.38% in investment agency services, and in home-bases occupations, like, baby-sitting, giving tuitions and preparing food items / eatable, it was less than 11% and in beauty related services 26.60%. The maximum Rates of Profit were more than 60% in all home-based occupations run by Women Entrepreneurs. The average Rate of Return / profit (ROR) over total cost from among profit making Respondent only varied between 35% and 48%. (Table No.7.18 and 7.19)

With respect to the Respondent who were suffering from losses over total cost, it was observed that the Respondents were more concerned with what they earned as surplus income over operating costs (actual cash expenses). In this case, all the Respondents running home-based occupations, were earning surplus income over operating costs (actual cash expenses), and hence, to the limited extent and in view of Respondents, they were running an occupation with profit. The Respondents were seemed to have been satisfied with surplus income over operating costs (actual cash expenses), which was a matter of more consideration and

significance. All the Respondents were earning quite sizable surplus income p. m. over operating costs (actual cash expenses). (Vide Chapter 7, Point 7.3.1.1 and 7.3.1.2, and Table No. 7.10 and 7.11)

9.2.18 Savings :

9.83 It was observed that all the Respondents were carrying out their occupation with surplus income over operating costs (actual cash expenses), which was profit for them from the occupations they were running. This was more significant, especially, when these were an occupation with a zero capital investment in a business. On this background, the extent of saving per month from among Respondents revealed that majority of the Respondents were quite comfortable in carrying out occupations, not only with surplus income over operating costs (and profit over total cost for majority of Respondents), but with possibilities of savings out of their surplus earning. 80% (24 out of 30) Respondents each in baby-sittings, investment agency services and preparing food eatables, 60% (18 out of 30) Respondent from giving tuitions and all 100% (all 30) Respondent from beauty related services were running home-based occupations in profit over total cost. (**Vide Table No. 7.21**).

With respect to **baby-sittings, it was observed that** 93.33% (28) of the Respondents were in a position to save according to their own capacity, decided by the extent of surplus income over operating costs and domestic expenditure. Two Respondents could not save any amount. The minimum amount saved was Rs 1000/- p.m., with maximum amount Rs.4000/- p.m. The average saving was Rs. 2200/- p.m.

With respect to investment agency services, it was observed that there were 16.66% (5 out of 30) of the Respondents who could not save. While analyzing the reasons for zero savings, it was observed that their revenue receipts were less. The surplus income whatsoever available from revenue receipts over operating costs (actual cash expenses) of an occupation, was spent on household / domestic requirements. Rest, 83.34 % (25 out of 30) of the Respondent were in a

position to save. Out of these 83.33% (25 out of 30) of the Respondents, 43.33% (13 out of 25) of the Respondents used to save less than Rs. 5000/- p.m., whereas, rest other Respondents used to save more than Rs. 5000/- p.m. with maximum, more than Rs. 20,000/- p.m. The average amount of saving was Rs. 7233.33/- p.m., with a maximum amount of saving was Rs. 20000/- p.m. for one of the Respondent, who was well settled and having her own well furnished office for occupation.

It was observed, with respect to **Tuition Teachers**, that, except 4 Respondents, rest of the other were in a position to save certain amount out of surplus income over operating costs (actual cash expenses). It was observed that there were 13.33% (4 out of 30) Respondents who could not save any amount. It was because their revenues receipts were less and whatever was earned by way of surplus income over operating costs (actual cash expenses), was spent on household expenditure. Rest of the other 86.67% (26 out of 30) of the Respondent used to save according to their own capacity. However, 6.66% (2 out of 30) of the Respondents were not ready to disclose the amount they saved, for reasons best known to them. The average amount of saving was 4946/- p.m., with a maximum saving of Rs 10000/- p.m. Similarly, except 6.687% (2) of the Respondents who were widows, for rest of the other Respondents, the occupation was carried out for other reasons other than financial necessity, which enabled the Respondents to save quite a sizable amount.

With respect to Women Entrepreneurs preparing food items / eatables, it was observed that 96.67% (29 out of 30) of the Respondents were in a position to save. It was further observed that 3.33% (1 out of 30) of the Respondent was unable to save, since, her surplus income over operating costs (actual cash expenses) was much less, depriving her from saving any amount. It was observed that for majority of the Respondents, i. e. 70 % (21 out of 30) of the Respondent, their savings used to fall in the saving group of Rs. 00 and Rs. 5,000 p. m., whereas, for 6.67 % (2 out of 30) of the Respondents, it was in the saving group of Rs. 15,000/- and Rs. 30,000/- p.m. The average amount saved was Rs.

4946/- p.m., with a maximum amount of Rs.30000/- p.m. It was reported by 23.33% (7 out of 30) of the Respondents, falling in saving group of Rs. 5000/- to Rs. 20000/- p. m., that they were saving to make provision for daughter's marriage, old age security, unforeseen contingencies, purchase new flats of bigger in size, etc.

With respect to Beauticians, rendering beauty related services, it was observed that all the Respondents were in a position to save, out of their income earned from the occupation. It was observed that unmarried Respondents were in a position to save sizable amount as compared to those married Respondents who were bread winner or supporters to family income. There was a direct relation between amount of revenue earned and savings, higher the revenue, higher the income and, therefore, higher were the savings. Unmarried Respondents started earning in their early age since they were less educated and had no best alternative / options opened for them, other than being Beautician. These Respondents were in a position to save more amount. Whereas, those who were married and bread winner, wanted to supplement their family income and could not save more amount on account of meeting or sharing family expenses. The average amount of saving was Rs. Rs. 5253.33 p.m. with a minimum amount saved Rs. 5000/- p.m. and maximum amount Rs. 40000/- p.m. It was because the said the Respondents who saved Rs. 40000/- p.m., used to receive highest revenue and earn highest income. The said Respondent, senior in age, was well established and financially well off, but suffering from polio.

9.84 It was observed that the Respondents used to save some amount from their income, depending upon their income and family responsibilities. This reveals that the Respondents could manage to meet their financial necessity, adequately and sufficiently, and could keep aside certain portion of income by way of saving. This reveals that the majority of the Respondents were in a position to save a sizable amount every month. It was because the surplus income over operating costs for majority of Respondent was quite sizable. This made them

possible to draw upon their saving to meet the financial requirement of the occupations they were running. (Vide Chapter 7, Point 7.4.1)

9.2.19 Comparative View of Saving :

9.85 Except a few, most of the Respondents were found saving some amount out of their surplus income every month. While elaborating on comparative view of saving, it was observed that following were the common modes of savings, It was observed that majority of the Respondents used to save in the form of NSC of Post Office, LIC Policy, Bank Fixed Deposits and Recurring Deposits in Post Office and Banks. All most all the Respondents used to keep Rs. 1000/- p.m. to Rs. 3000/- p.m. cash in hand to meet exigencies and emergencies. The most popular modes of saving observed among the Respondents were that of N.S.Cs of Post Offices, Recurring Deposits with Commercial Banks and chit Funds.(**Vide Table No. 7.22**).

The surplus income earned by the Respondents being quite sizable, the Respondents were in a position to save a considerable amount every month. All the Respondents were mostly the financial supporters, and not the bread winners, to the family and, hence, they could manage to save quite a sizable amount and also to meet the future requirements of the family. Since all the Respondents were aware about their work limits, that they could continue to work till their health permits, they were inclined to make provisions for their future, old age. These Respondents, therefore, were trying to protect themselves for their future

While further elaborating on comparative view, it was observed from **Table 7.23**, that, as revealed through average savings, the Respondents, running home-based occupations like, investment agency services and rendering beauty related services, were in a position to save comparatively more as compared to Women Entrepreneurs running other home-based occupations covered under present research. Some of the Respondents from these home-based occupations were much better off as revealed through their maximum amount of saving. Average savings among Women Entrepreneurs running baby-sittings was much less.

It was observed that most of the Respondents were able to keep aside certain amount every month in terms of savings. This was possible for the Respondents on account of two reasons, firstly, they had quite a sizable surplus income over operating costs (actual cash expenses), and secondly, they were running an occupations out of hobby and not out of financial necessity alone, which made them to spare amount to be saved. Majority of them were income supporters and not the only income earners / bread winners. ((Vide Chapter 7, Point 7.4.2)

Researcher concludes the summary, analysis and comparative resume of the variable, such as, Revenue Receipts, Cost, Cost-benefit analysis and Savings, covered in Chapter 7.

9.2.13 Assets owned :

9.86 With respect to baby-sitting, it was observed that, in occupations like baby-sittings since there was no need of any instruments, equipments, furniture and fixtures, either owned or hired, it was, therefore, observed that the Respondents did not possessed any such assets of their own. However, most of the Respondents possessed household assets in the form of consumer durables items, such as, Radio, T.V., Refrigerator, etc. Moreover, these assets were not used exclusively for the purpose of occupation.

With respect to **investment agency services,** it was observed that 96.67% (29 out of 30) of the Respondents did not possess / own any specific asset related to occupation. Only 3.33% (1 out of 30) of the Respondent was found using Computers, and other equipments, such as, Fax Machine, Xerox Machine, and it was because the Respondent was possessing well furnished Air-conditioner office, etc.

It was observed with respect to **Tuition Teachers,** that in a service, like, giving tuitions, no instruments, equipments, furniture and fixtures were required and, hence, not owned or hired for the occupation. Household / domestic assets were the major assets. Consumer durables, like T.V. Refrigerator and other furniture, telephone, washing machine etc., were observed being owned by the

Respondents, These assets were used exclusively for domestic purpose. The husband of one of the Respondent owned a car. The said car was used for husband's personal use and domestic / family use / purpose. Occasionally, he used to make car available to take students to the Examination Centre in South Mumbai. The said Respondent also used to get the facility of use of computer to play C.D. and for Power Point Presentation from her husband.

It was observed with respect to **Women Entrepreneurs preparing food items / eatables**, that, in a service like preparing, selling and serving food items / eatables, there was need of some primary instruments, equipments, furniture and fixtures, either owned or hired and the Respondents possessed such assets of their own. Most of the Respondents possessed household assets in the form of consumer durables items such as mixer, food processor, Refrigerator, etc. and these assets were also used for the purpose of occupation.

It is observed that since the Respondents, **Beauticians**, used to visit client's residence, there was no need of furniture and fixtures, either owned or hired. However, all the Respondents purchased instruments and equipments and expenditure thereupon was recurring in nature since these equipments were purchased quite often, every after one or two years.

9.87 It reveals that most of the Respondents in all home-based occupations, covered under present research were possessing domestically used assets, which were, if required, used for the occupations also. Only one Respondent from investment agency services, possessed fixture, furniture and other assets used in the office including computer, air conditioner, Xerox machines, etc. The state of assets owned by the Respondents, as stated herein above, reveals that all these Respondent belong to middle class, with limitation of income and domestically possessed assets. . (Vide Chapter 7, Point 7.5)

Section 3

Observations of Researcher, Analysis of Role-Conflict, Pull Factors, Push Factors and Constraint Factors and SWOT

The Research in this Section will try to provide the summary of her own observations, while interacting with the Respondents, when she paid visit to Respondents' Residence. The Researcher will also try to bring into notice of the Readers, the objectives and goals maintained by the Respondents, the limitations and problems faced by these Respondents and their Future Plans. The analysis carried out in Chapter 6 and Researcher's observations while interacting with the Respondents when she paid visit to the Respondents, will help the Researcher to arrive at some inferences with respect to Role-Conflict, Pull, Push and Constraint factors and SWOT analysis

In spite of non-comparable nature of home-based occupations run by Women Entrepreneurs, the observations recorded by the Researcher in general and with respect to objectives and goals maintained by the Respondents, the limitations and problems faced by the Respondents and their future course of plan of action, the Researcher tries to derive following inferences and conclusion.

9.3.1 Observations :

9.88 Common Observations : . (Vide Chapter 8, Point 8.1.1)

- 1) Women Entrepreneurs were **Self-employed** in the occupations and seems to be **happy with the occupations** they were running.
- 2) Interested in **economic independence** by running such occupations.
- 3) Women Entrepreneurs received and could obtain, as far as possible, **help from family members** in domestic and occupational work.
- 4) Majority of Women Entrepreneurs were **income supporters** and a few of them were **breadwinners**, an outcome of push factors.

- 5) They were running occupation for **self-respect, self-recognition, family and social acceptance, self-motivation**, an outcome of pull factors.
- 6) In spite of limitations and problems, Women Entrepreneurs were determined to continue in the occupation
- 7) For all the Women Entrepreneurs since the **market is continuously increasing, safe, risk free and assured** on account of increase in extent of market because of increase in number of working parents, working women and changing requirements of society on account of socio-economic transition and development of new areas and localities, no special efforts were put in by the Respondents for increase in the extent of market.
- 8) Started occupations with **Zero Capital**
- 9) All Women Entrepreneurs were in a position to receive **considerably large amount of revenue receipts**.
- 10) **At operating costs** , every Women Entrepreneur **earned surplus income**, whereas, **at total cost majority of them earned profit** and for most of them the occupation was **economically viable and further they used to earn fair returns**.
- 11) With few exceptions, majority of Women Entrepreneurs were in a position to **save to meet present and future** personal and family requirements.
- 12) There were a few Respondents putting efforts for self-improvement, with **positive and optimistic approach** and majority of them were reluctant for the same with negative and pessimistic approach and attitude.
- 13) It was observed that a very a **few Respondents were interested in up-grading** service related knowledge and skills to the extent to meet the changes. This would help the Respondents to consider the requirements of customers.
- 14) The Respondents putting special efforts for the occupations were a few in number, it was an indicative of the fact that at least a few were interested in doing the things, i. e. **running an occupation, differently for the success, self-improvement, self-respect, self-esteem**. This further reveals the affection, affinity, attachment, love and devotion of these few towards the occupations.

- 15) This also reveals that a few minority aspire for improvement in the occupation, which the Researcher considers as **a ray of hopes** for future improvement, growth and development in home-based occupations run by the Respondent Women Entrepreneurs.
- 16) This also reveals the efforts of the Respondents to face the difficulties and constraints and come out with success. These reactions reveal **the determination of the Respondents to be in and continue with the occupations**, may be out of compulsion imposed upon on account of circumstances, push factors, or because of their hobbies or liking and desire turning into self-respect and self-recognition for which they are craving for out of pull factors. This was reflected by their unconditional and almost unanimous statement that they were successful in achieving their set objectives and goals, though it was not categorically and specifically responded by the Respondents.
- 17) **The emotional and psychological** factors were also taken care of while running these occupations, especially, in baby-sittings and giving tuitions.
- 18) It was observed that all Respondents were interested in continuing an occupations. It was because the occupations were accepted not only out of compulsion but **willingly as hobby** by some of the Respondents.
- 19) It was observed that **not a single Respondent was unhappy in their occupations**. This was because they used to get number of intangible benefits, besides income to support family requirement. Similarly, they had no fear of market risk since they had increasing, safe, risk free and assured market and could run the occupation according to their own convenience and considerations.
- 20) It was observed that the Respondents were **not aware of any Institution** exclusively rendering assistance to Women Entrepreneurs. Being unaware of such institutions they were deprived of any kind of assistance in running an occupation with added benefit and success. They were also deprived of exchange of any information, important from the point of view of occupations, especially, with respect to changing market conditions, changing requirements and new methods to be used to up-date the business.

- 21) **Out-sourcing** was also observed only with respect to a few Respondents in giving tuitions and preparing food eatables.
- 22) It was observed that **there were a few who had their future course of plan**. This reveals that, for the majority of Respondents, they had limited initiative in introducing any improvement in their occupations. This lack of initiative was an outcome of stable, safe, risk free, virgin and assured market available for them.
- 23) **Increasing, stable, safe, risk free, virgin and assured market** was favourable for existence, survival and continuation of Respondents in the occupations but unfavourably affects improvements and developments.
- 24) It was also observed that the Respondent Women Entrepreneurs running home-based occupations were in a position to obtain **social acceptance** since the customers used to invite the Respondents to attend and participate their family functions. Customers were also found presenting gifts to the Respondents. Customers were also found extending the financial help to the customers. This reveals the social acceptance to the Respondents / Women Entrepreneurs running home-based occupations and also social interaction between them.

9.89 Being satisfied with present state of occupation, they were observed with :

- i) Lack of initiative.
- ii) Lack of confidence both in taking major and strategic decisions.
- iii) Lack of risk bearing capacity.
- iv) Lack of innovative approach.
- v) Lack of commercial and realistic approach.
- vi) Lack of business management skills.
- vii) Lack of vision and future plans.
- viii) Lack of an urge for self-improvement except that among a few.
- ix) Very few revealed preference for up-grading service related skills and knowledge.

- x) Giving first priority to domestic responsibilities as against occupational responsibilities.
- xi) Limited purpose to run the occupation to meet personal and family requirement both in present and future.
- xii) Did not maintain the accounts of business transactions.

9.90 However, Researcher has also observed that :

- i) The Respondents were **skillfully maintaining interpersonal relation** with the customers.
- ii) **Smiling face** in spite of irritating queries from customers.
- iii) **Presentable and approachable.**
- iv) Well versed with **time management and resource management** which helped them to overcome the problems and limitations..
- v) Well aware of **crisis management** during emergencies.
- vi) Running the **business to satisfy** emotional, psychological, material, personal, family requirements and, therefore, proved successful within limits.
- vii) Made themselves '**prototype**'/ '**model**' to friends, relatives and a few members from succeeding generations.
- viii) At least **a very few of them were interested in going for different courses** in the service related and allied areas of specialization.
- ix) Basically interested in **meeting the requirements of the customers**, both regular and / or occasional / or specific.
- x) Apart from being income supporter and economic independence, **the objectives and goals maintained by a few were limited and specific in nature.** Most of them were satisfied with their current / present state of occupation, which reflected in lack of initiative and innovative approach.

9.3.2 Problems and Constraints : (Vide Chapter 8, Point No. 8.1.3)

9.91 Majority of them had common problems such as :

- i) Space constrains.
- ii) Dependence on husband and family members about major and strategic decision.
- iii) Inconveniences to family members when faced with space constraint.
- iv) Sacrificing family and social functions.
- v) Cheating and bargaining from the customers with respect to rates / charges / fees / prices.
- vi) Lack of knowledge about service related new methods and techniques.
- vii) Feeling of guilty of neglecting family responsibilities.
- viii) Physical and strenuous nature of occupations, causing either physical and / or mental fatigue.
- ix) Keeping them busy throughout the year, in spite of choice of leave schedule. Priority to earn income more influential as against leisure to be enjoyed for personal or family reasons.
- x) Not aware of any organization supporting such home-based occupations.
- xi) No Threat of competition from among themselves but from professionals.
- xii) It is observed that in some of the communities, women are not allowed to go out for jobs, in spite of the fact, and knowing well, that their earning may help the family to meet family requirements. Under such circumstances, the entry of women as entrepreneurs in home-based occupations will lead women emancipation in its true scene.

The problems faced by the Respondents running home-based occupation covered under present research, were specific, besides common problems, as stated herein above and covered under Section 2 of Chapter 3.

9.3.3 Objectives and Goals : (Vide Chapter 8, Point No. 8.1.2 and 8.1.4)

9.92 It was observed that all the Respondents Women Entrepreneurs, running home-based occupations unanimously reported that they have achieved all their set objectives, without specifying the objectives for the reasons best known to them. It was observed that a very few of the Respondents maintained the specific goals and objective and corresponding future plan of course of action. This reveals the lack of initiative and innovative approach among the Respondents towards future course of action, improvement and development in the occupation. only 06.67% (2 out of 30) of the Respondents from investment agency services, 26.67% (8 out of 30) from giving tuitions, 43.33% (13 out of 30) from preparing food items / eatables and 26.67% (8 out of 30) from beauty related services had their future plans. Only these minority a few revealed some aspiration for self improvement and improvement of occupation. Rest of the other have objective, such as economic independence, support family income, meet the present and future requirement of family, time-pass and hobby, satisfy emotional and psychological feelings. The Respondents, therefore, were observed being satisfied with the present state of occupation.

9.93 This reveals varied reactions of the Respondents, covering areas from their family background to their aspirations and ambitions. These reactions also reveal their problems, constraints and limitations. It also covers reactions about their efforts for self-improvement, and for some positive and optimistic approach and for some negative and pessimistic approach and attitude. This also reveals that, not all, but a few minority aspire for improvement in the occupation, which the Researcher considers as a ray of hopes for future improvement, growth and development in home-based occupations run by the Respondent Women Entrepreneurs. This also reveals the efforts of the Respondents to face the difficulties and constraints and come out with success. These reactions reveal the determination of the Respondents to be in and continue with the occupations, may be out of compulsion imposed upon on account of circumstances or because of their hobbies or liking and desire turning into the hobby leading to self-respect and self-recognition for which they are craving

for. This is reflected by their unconditional and almost unanimous statement that they were successful in achieving their set objectives and goals, though it was not categorically responded by the Respondents. All the Respondents in these occupations were married Respondents, except that in Beauticians (11 Unmarried, out of 30) and Investment Agents (1 Unmarried, out of 30). Generally, it was believed in that these occupations were carried out by married Women Entrepreneurs, either women with surviving husband or widows. The emotional and psychological factors were also taken care of while running this occupations.

9.3.4 Conflict Between Home-role and Work-role :

9.94 Women Entrepreneurs, running home-based occupations have been observed facing conflict between home-role arising out of domestic and family responsibilities and work-role arising out of occupational responsibilities. They were required to strike a balance between the two so as to meet all domestic responsibilities and occupational responsibilities, which made them to continue with the home-based occupations. (**Vide Table No. 8.2 and 8.3**) (Vide Chapter 8, Point No. 8.2)

1. The Respondent possessing **area of accommodation more than 400 sq. ft. faced less** stress and corresponding Role-conflict. This was observed with respect to more than 66.67% of the Respondents in baby-sittings, investment agency services, giving tuitions and beauty related services, whereas the said was observed with respect to 60% of the Respondents from preparing food items / eatables. Obviously, the Respondents possessing less than 400 sq. ft. suffered from more role-conflict.
2. The Respondents staying in **joint family experienced less role-conflict**, because these Respondents had possibilities of sharing hand / family member in both domestic and occupational work. However, the number of such Respondents was about 23% to 36% in baby-sittings, investment agency service, preparing food items eatables and beauty related services, whereas, in giving tuitions the said percentage is 53.33%. Obviously, the Respondents staying in nuclear family,

with 70% in baby-sittings, investment agency service and beauty related services, whereas, giving tuitions and preparing food items / eatables it was 46% and 63%, had to bear with more role-conflict because of non-availability of sharing hand / family members both in domestic and occupational work

3. About 20% to 26% **married Respondents and widow Respondents** from baby-sittings, investment agency services, preparing food items / eatables and beauty related services, **staying in joint family experienced less role-conflict**, whereas, with respect to Respondent from Tuition Teachers, the said percentage was 46.67%. Obviously, rest of the married Respondents staying in nuclear family had to bear with more role-conflict.
4. **Unmarried Respondents** in investment agency services and beauty related services, irrespective of nature type of family, had to bear **less role-conflict**.
5. **Divorcees**, staying in nuclear family had to **bear with more role-conflict**.
6. With respect to the **Respondents receiving help from family members in domestic work** had to bear with **less role-conflict**. This was observed with respect to less than 63.33% in investment agency services, 70% in baby-sittings, 76.67% in preparing food eatables and 40% in beauty related services (only married respondents), and 30% in giving tuitions. Thus, except giving tuitions, majority of Respondents in other home-based services had to bear with less role-conflict.
7. The Respondent **receiving help from family members in occupational work had to bear less role-conflict**. The number of such Respondents was 66% or more in baby-sittings, investment agency services and preparing food items eatables. Whereas, the said percentage was 10% and 23% in giving tuitions and beauty related services (only married Respondents), respectively, who had to bear with more role-conflict.

9.95 This role-conflict was reflected in Respondents' approach and attitude towards occupations. They lacked initiative as revealed through the fact, that except a few, they had no future course of plans of action, no urge for self-improvement and increasing safe, risk free, virgin and assured market in terms of number of customers / clients, further helped them from relief from market related risks. It

was observed that Women Entrepreneurs required to give full devotion and dedication which was difficult, if not impossible, due to the role overload and role-conflict. (Vide Chapter 8, Point No. 8.2.1)

Pull Factors, Push Factors and Constraint Factors : The factors responsible for either encouraging, motivating persuading or deviating Respondents from running home-based occupation.

9.3.5 Pull Factors :

9.96 Under the Pull Factor, the Women Entrepreneurs choose a profession, as a challenge, to have an independent occupation. Saddled with household chores and domestic responsibilities, women want to get independence. Under the influence of these factors, the Women Entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as Pull Factors. They are belonging to middle classes, turning towards entrepreneurship to fulfill their aspirations, both economic and social. The Researcher has tried to classify the Pull Factors as those (1) common for all the Respondents, (2) those applicable to majority of the Respondent, (3) those related to qualifications, (4) those arising out of encouraging factors and (5) those exclusively related to the Respondents from one or two home-based occupations.

Pull Factors common to all, were such as (a) self-confidence in running occupation, (b) self-employment in occupation, (c) working capacity, liking and skill related to occupation, (d) consideration of being home-based occupation, (e) zero or limited capital requirement and (f) no requirement of professional qualification. These pull factors were equally applicable to all the Respondents from all the home-based occupations, covered under present research. (**Vide Table No. 8.4**)

Pull Factors applicable to majority of Respondents, except a few exceptions were such as (a) very comfortable in occupation as applicable to majority of Respondents in home-based occupations, covered under present research, (b) helped received from family members in sharing domestic

responsibilities to the majority of Respondents (63% and more) in baby-sittings, investment agency services and preparing food items / eatables, whereas, 30% and 40% Respondents in giving tuitions and beauty related services, (c) similar was the observations with respect to sharing occupational responsibilities by the family members and previous experience before starting the occupation to all the Respondents in baby-sittings, preparing food items / eatables, 93.33.% in beauty related services, whereas, 20% and 6 % in giving tuitions and investment related services respectively and (d) self-motivation to start the occupation for all the Respondents in baby-sitting, majority from giving tuitions and preparing food items / eatables, whereas, only 20% in beauty related service and 10% in investment agency services.

With respect to **Pull Factors related to qualifications**, it was observed that more than 76% Respondents in investment agency services and giving tuition were better qualified with graduation and post graduation, who could make use of their qualifications in running home-based occupations. Whereas, in baby-sittings, preparing food items / eatables and beauty related services, majority of them were HSC or less qualified, finding difficult to obtain gainful employment in other field, and hence, had no best alternative but to accept and continue with present home-based occupations. More than 50% Tuition Teachers obtain additional qualification in form of B. Ed. Degree. The Respondent from investment agency services (30%), preparing food items eatables (33.33%) and beauty related services (93.33%) were observed having completed some short term course, helpful to run the present occupation.

With respect to **encouraging Pull Factors**, a few Respondents were observed running home-based occupations, either only as hobby, or only as time pass or out of hobby and necessity or hobby and time-pass. Some of the Respondents also reported that they were running an occupations since it did not cause any inconveniences to family members, as revealed through Table No 8.4 (4). The number of Respondents reporting exclusively hobby or hobby with other reason, was more (33.33% or more) in baby-sittings and giving tuitions.

There were other **Pull Factors which satisfy the specific need**, requirements, reasons, goals or use of specific personal characteristic as revealed through Table No. 8.4 (5). The number of Respondents was more in preparing food items / eatable being experienced cook (100%), and more profit margin (50%), and both in preparing food items / eatables and beauty related services as immediate return (50%). The Significance of these home-based occupations to Women Entrepreneurs is also relevant since these occupations are in a position to satisfy the personal / individual psychological and emotional requirements, as evident from the study of Women Entrepreneurs who are Baby-Sitters running baby-sittings and Tuition Teachers giving tuitions, which satisfy their emotional and psychological feelings / needs, especially, of those who are divorces or without child.

These were some of the Pull Factor induced the Respondents to do something out of their own desire, to choose a profession as a challenge, to have an independent occupation. (Vide Chapter 8, Point No. 8.3.1)

9.3.6 Push Factors

9.97 Under the Push Factors, women take-up business enterprises, to get over financial difficulties, especially, when responsibility is thrust on them due to family circumstances. In Push Factors, women are engaged in business activities due to family compulsion and the responsibility thrust upon them. Push Factors are referred to those factors which push / compel Women Entrepreneurs to take-up their own decided / selected / accepted business / occupation to tide over their family financial necessities and responsibilities. (**Vide Table No. 8.5**)

Being income supporter arising out of financial necessity, was the main **Push Factors experienced by majority of Respondent**, with respect to 70% of the Respondents in all the home-based occupations, covered under present research except for Tuition Teachers (only 06.67%) and beauty related services (56.67%). For less than 20% of the Respondents, only earning members (in 4 occupations),

being widow Respondents (in two occupations) and irregular income of husband in two occupations, were the push factors to enter into the home-based occupations.

There were some exclusive **Push Factors experienced by a few Respondents** such as unsecured job of husband, not allowed to work outside elsewhere, and not happy with family life, observed with respect to giving tuitions, and limited education with respect to preparing food items / eatable (80%) and beauty related services. (100%).

Thus, these one or the other push factors compelled the Respondent to enter into occupation out of necessity and non-availability of any other best alternative within the circumstances and limitations to which they were facing. These were the push factors showing a limited influence on the Respondents to compel them to start the occupation. (Vide Chapter 8, Point No. 8.3.2)

9.3.7 Constraint Factors :

9.98 Constraint Factors are referred to those factors which forms as constraints, discouraging or compelling Women Entrepreneurs to, partially or fully, deviate from their own decided / selected / accepted business / occupation. Constraint Factors may also kill the initiative and urge among the Women Entrepreneurs / the Respondent either to increase the size and scope of occupation, or designing the action plan for future development and expansion or take initiative in introducing new methods and techniques for running an occupation. Following were the **Constraint Factors**, responsible to put limits on expansion of size and scope of occupation and initiative and improvement in the business / occupation. (**Vide Chapter 8, Table No. 8.6**)

With respect to **common constraint factors**, it was observed that lack of confidence in taking major and strategic decisions, though confident in running an occupation, not ready to hire labour and lack of commercial and practical approach were the common constraint factors observed among the majority (more 70%) of Respondents. With respect to preparing food eatables, 60% of the Respondents did not possess such commercial approach. Rest of the other Respondents preparing

food items / eatables, especially who were catering the needs of certain events, somehow, developed some sort of commercial approach.

Physical stress was observed among all most all (100%) Respondents from investment agency services, preparing food items / eatables and beauty related services, except only 10% in baby-sittings and 30% in giving tuitions. With respect to sacrificing attending and participating family and social functions, it was observed that 100% Respondents in baby-sittings, 70% in both preparing food items / eatables and beauty related services experienced this as a constraint factor, whereas, 50% and 40% of Respondents in investment agency services and giving tuitions respectively. Some of the Respondents from these two home-based occupations could spare some time for attending and participating such functions.

Inconveniences caused to family members, mainly because of space constraint, non-cooperation from family members in domestic and occupational work, feeling of being guilty for neglecting sometimes the domestic responsibility and first priority to home-role as against work-role were also the constraint factors experienced by a few Respondents from all the home-based occupations as revealed through Table No. 8.6 (3).

A few Respondent from baby-sittings (30.00%), giving tuitions (20.00%), preparing food eatables (30.00%) and beauty related services (33.33%) also expressed that the customers bargain for fees / rates / prices / charges. Physical stress was experienced by all the Respondents (100%) from baby-sittings, preparing food items / eatables and beauty related services. Lack of urge for occupation related knowledge and skills up-dating was also observed with respect to 80% of the Respondents from baby-sittings, 30% from investment agency services, 26% from giving tuitions, 6.67% from preparing food items / eatables and 23.33% from beauty related services.

Change in the attitude of parents as experienced by 20% of the Respondents from bay-sittings and 03.33% from giving tuitions, cheating by the customers as experienced by 40% and 50% of the Respondents from giving tuitions and beauty related services, occupational tension experienced by 36.67% and health problem

by 03.33% from investment agency services because of financial implications and transactions involved therein, social taboos experienced by 06.67% (2 divorcees) and not allowed to work at customers residence by 1 Respondent from beauty related services were some exclusive constraint factors experienced by a few Respondents from among a few home-based occupations

These are the some of the constraint factors of varying types and nature experienced by the Respondents from the home-based occupation covered under present research. (Vide Chapter 8, Point No. 8.3.3)

9.99 The observations, herein above, reveals that the existence / survival and continuation of Women Entrepreneurs in an occupation is a combined effect of Pull Factors, Push Factors and Constraint Factors, along with, and besides, changing values with the changing time and circumstances. These women are turning towards entrepreneurship to fulfill their aspirations, both economic and social. Under the Push Factors and Pull Factors the Women Entrepreneurs choose the occupation as challenge, to satisfy their self-aspirations, to become independent and meet any exigencies and necessities arising out of family circumstances and responsibilities. Under Constraint Factors, women discouraged and dissuaded, are made to deviate, fully or partially, from the occupation. The foregoing observations reveal that, as against Constraint Factors causing unfavourable effects on the Respondents' being with and continuation in the occupation, the influence of Pull Factor and Push Factors seems to have been more effective and influenciable.

It was observed that all the Respondents were satisfied with and enjoying their occupations. It reveals that they were interested in continuing the occupation, not only out of financial necessity but out of job satisfaction too.

It was observed that the Respondents continued with occupation, in spite of pressure of constraint factors, discouraging and dissuading the Respondents from the occupation. It reveals that they were determined to continue with the

occupations in spite of limitations, constraints and difficulties. (Vide Chapter 8, Point No. 8.3.3)

SWOT Analysis :

SWOT analysis is a useful technique for understanding Strengths and Weaknesses, and for identifying both the Opportunities opened and the Threats faced. Used in a personal context, it helps to develop career in a way that takes best advantage of talents, abilities and opportunities.

To start an enterprise is sometimes easy, but managing it successfully requires many qualities. Initially, entrepreneur requires self-confidence, initiative, interest and liking, capacity and vision to mobilize available resources. An entrepreneur must be able to take quick decision with mental balance during the period of crisis, capacity to foresee and apprehend unexpected risks, events or variables that might crop-up, and strategic planning to overcome uncertainties which can be terms as Strengths, whereas absences of these qualities with the entrepreneur is considered as Weaknesses. An attempt is made to assess the Strengths and Weaknesses of Women Entrepreneurs to determine the extent of success, achieved by them.

9.3.8 Strengths

9.100 An attempt is made to assess the Strengths and Weaknesses of Women Entrepreneurs to determine the extent of success, achieved by them. While analysing and giving a comparative resume of Strength, Weaknesses, Opportunities and Threats, the Researcher has tried to categories them in factors (1) commonly observed, (2) Observed with respect to majority of Respondents, (3) observed with respect to a few Respondents and (4) Exclusively observed with a few Respondents from a few home-based occupations.

Strength Factors commonly observed : With respect to Commonly observed Strength Factors, as revealed through **Table No. 8.8, (1)**, it was observed that (a) Self-confidence in running occupation, (b) interest, liking and working capacity, (c) experience, (d) stamina, (e) good health, (f) good contacts, (g) need of the society, (h) hard working and devotion, (i) initiative in starting occupation and (j) patience were the strength Factors commonly observed with almost all the Respondents from all the home-based occupations covered under present Research. Whereas, no space constraint was observed with respect majority of Respondents having space more than 400 sq. ft., except those Respondents from beauty related service, where the Respondents rendered the services at customers' residence.

Strength Factors observed with majority of Respondents : As revealed through Table No. 8.8 (2), majority of Respondents, with a few exception in giving tuitions, were in a position to receive help from family members in both domestic and occupational work, which helped them to reduce the extent of role-conflict. Majority of Respondents were presentable, approachable and well dressed with smiling face.

Strength Factors observed with a few Respondents : With respect to Strength Factors observed among a few Respondent, it was observed hobby and time-pass, hobby and necessity, only hobby, only time-pass were also the Strength Factors observed with respect to a few Respondents from all the home-based occupations covered under present research. However, hobby was the main consideration clubbed with some other factors, as revealed through Table No 8.8 (3)

Strength Factors exclusively observed with a few Respondents from some occupations : Quality of services rendered, cleanliness, quality of food served and supplied, convincing nature, ready to face challenges and satisfaction of food requirements of family, were also the Strength Factors exclusively observed among a few Respondents as revealed through Table No. 8.8 (4).

Commonly observed Strength Factors and those observed with majority of Respondents were responsible for the Respondents to run and continue with the present home-based occupations. (Vide Chapter 8, Point No. 8.4.1)

9.3.9 Weaknesses :

9.101 Sometimes criticisms restrict the capacity, sometimes in-born weaknesses or developed on account of interaction with society, are responsible for Weaknesses among the Respondents.

With respect to **commonly observed weaknesses**, lack of initiative, no risk bearing / taking ability and lack of maintenance of accounts of business transactions, were the commonly observed weaknesses among the Respondents from all the home-based occupations, as revealed through **Table No 8.9 (1)**

With respect to lack of management skills, lack of commercial approach, superior access to competitors from professionals, lack of vision and sacrifice required to make in attending and participating family and social functions were the **weaknesses observed among the majority of Respondents** as revealed through Table No. 8.9 (2). Similarly, except Respondents from investment agency services, rest of the other Respondents from other home-based occupations under research, dependence on other family members, especially, husband, and lack of urge to improve business related knowledge and skills were also weaknesses commonly observed among the Respondents.

Table No 8.9 (3) reveals that there were a few Respondents reporting the occupation caused inconveniences to the family members on account of space constraint. Widow Respondents from all the home-based occupations were required to bear with heavy stress because of non-availability of helping hand in the family. The Feeling of guilt was also experienced by majority of Respondents in home-based occupations except to those from investment agency services. Lack of self-confidence in meeting exigencies was also observed with respect to 10 % Respondents from baby-sittings, 50% from preparing food items / eatables, 6.67% in giving tuitions and 33.33% from beauty related services. This was because, as reported that quite often they failed to make substitute arrangement for the customers. Customers bargaining for payment of price/ rates / fees / charges was also experienced by the Respondents from baby-sittings (30%), giving tuitions (20%), preparing food items / eatables (0%) and beauty related services (33.33%).

There were some **weaknesses commonly observed among a few Respondents**, observed among all the Respondents from baby-sittings and beauty related services such as **(a)** no free and peace time available and time bound nature of services since busy throughout the day, **(b)** time bound nature, limitation of being divorcee observed for one in investment agency services and 06.67% (2 out of 30) in preparing food items / eatables, lack of stamina 10% (3 out of 30) in preparing food eatables and 30% (9 out of 30) in beauty related services, **(c)** absence of skill 06.67% (2 out of 30) each in giving tuitions and preparing food items / eatables. It was also observed that considerably large no of Respondents from giving tuitions (40%) and beauty related services (50%) experienced the weakness in terms of cheating from the customers. Availability of food parcels from hotel was also one of the weakness experienced by Respondent preparing food items / eatables, posing them with Threat of competition. Improper location was also one of the weakness among 30% of Respondents from giving tuitions. In preparing food items / eatables, physical presence at place where food eatables were cooked, was reported as point of weakness by 20% of the Respondent. With respect to preparing food items / eatables and beauty related services, differences in skill and corresponding effect on demand for services from the customers, was also one of the weakness experienced by these Respondents. The said weakness was observed with 66.67% Respondents from baby-sittings, 50% from investment agency services and 43.33% in giving tuitions. A few Respondents (20% in each) from investment agency services and giving tuition were found shy and introvert.

These were some of the weaknesses observed among the Respondents from home-based occupations covered under research, limiting thereby, efforts from the Respondents for the improvement and development in the home-based occupations they were running. (Vide Chapter 8, Point No. 8.4.2)

9.3.10 Opportunities

9.102 Given the right Opportunities, women power is a potent force and if harnessed and channelized in the right direction, it can play a crucial role in

accounting economic development and improving the social and financial status of their family. There is an immense need of motivations among women, support from family, and financial assistance to women.

Urban area, urge to improve family status, having no superior access to market, and limited or zero capital, were treated as possible opportunities to the almost all the Respondents from all the home-based occupations covered under research, to run the occupation. (**Vide Table No. 8.10**).

Increase in the number of working parents / women was an opportunity to all the Respondents (100%) from baby-sittings, giving tuitions and preparing food items / eatables. Higher Education in investment related services and giving tuitions provided opportunity to all (100%) Respondents to run these occupations, whereas, limited education provided an opportunity to all (100%) Respondent in preparing food items / eatables and beauty related services to run these said occupations. Similarly, holding certificate of diploma or training to Respondents from investment agency services (30%), giving tuitions (53.33%) and beauty related services (93.33%), provided an opportunity to run said occupations. Helped received from the family members in domestic work and occupational work as revealed through Table No. 8.10 (2) gave an opportunity to run the home-based occupation . About 50% of the Respondents from investment agency services, giving tuitions, preparing food items / eatables and beauty related services were interested in moving to other market areas providing them an opportunity to run these occupations.

Future vision and plan of action with a few Respondents except that of baby-sittings provided the Respondents an opportunity for improvement and development of occupations. Only one in each investment agency services, giving tuitions and preparing food items / eatables were found using internet facility for better access to market.

The Respondents from preparing food items / eatables, experienced increasing trend for availing readymade food, which may enable them to foresee the opportunities for becoming professional caterers.

The opportunities, referred to above, if are explored properly and availed by the majority of the Respondents, will develop possibilities for occupational improvement and development, providing, thereby, better prospect for the home-based occupations run by Women Entrepreneurs. These Respondents being confident, focused in their goals, enthusiastic could easily carve a niche for themselves. (Vide Chapter 8, Point No. 8.4.3)

9.3.11 Threats :

9.103 The Respondents had to face many problems and constraints while managing an occupations. These Women Entrepreneurs required assistance and support from others, especially, husband and family members, as they had to shoulder the domestic and family responsibilities, and that of their children at home, besides responsibility at work place, and those who were unmarried, were required to extend financial assistance to parental family. Hence, there was a need to identify the areas of Threats faced by the Respondents.

Professional having superior access to market, possibility of Government introducing service Tax or any other tax, no risk bearing / taking ability, difference skill in rendering services, lack of managerial skill and lack of commercial approach, lack of vision and future plan, were the areas of **Threats experienced by almost all the Respondents**, except a few Respondent, who were also in majority, in some of the home-based occupations, as revealed through **Table No. 8.11 (1)**. An urge to give up the occupation on account of family responsibility, was one of the Threat experienced by Respondent in home-based occupations, except Respondents from preparing food items / eatables, and lack of an urge to up-dated business related knowledge and skills to the majority Respondents, except that of Respondents from beauty related services, as revealed through Table No. 8.11 (1).

Non-availability of help from family members in sharing domestic and occupational responsibility as revealed through Table No. 8.11 (2), and guilt for having neglected family responsibility by majority, except Respondents from

investment agency services, and fear of other Respondents, from the same home-based occupation, entering into new areas and market, was a possible **Threats experienced by majority of Respondents** in home-based occupations run, except those from baby-sittings. The Respondents also experienced the Threat in terms of customers asking for concessions and bargain for price / fees / rates / charges for the services rendered by the Respondents, as revealed through Table No.8.10 (2)

There were a few exclusive areas of Threats such as internet facility available with a few Respondents, limitations on running home-based occupations being widows and divorcee, and limitations arising out of taboos in traditional bound society. However, the number of such Respondents experiencing such **Threats was comparatively much less** as revealed through Table No. 8.11 (3).

Thus these Threats experienced by the Respondents were responsible putting limitations on growth of business by extending the scope and size of market, and also improvement and development in home-based occupations, presently run by the Respondents. Therefore, the Respondents were observed being satisfied with the present state of occupations. (Vide Chapter 8, Point No. 8.4.4)

9.104 These were the different areas of SWOT expressed by the Respondents during the interaction with them. This SWOT will develop Pull Factors , Push Factors and Constraint Factors, thereby, alternatively will result into combined effect on the survival and continuation of Women Entrepreneurs / the Respondents in the present occupations. Analysis of Role-conflict, Pull Factors, Push Factors and Constraint Factors and SWOT will be of use in arriving at conclusion with respect to the Prospects in terms of the survival and continuation of the Respondents / Women Entrepreneurs in these occupations in future.

9.105 The SWOT analysis further reveals that, in spite of pressure on account of factors, developed out of Weaknesses and Threats, the inducing factors developed out of Strengths and Opportunities, made the Respondents to continue with the occupation with success. This further reveals that the Respondents were prepared to

face unfavorable conditions arising out of Weaknesses and Threats and further prepared to rise above with the help of favorable conditions arising out of Strengths and Opportunities.

9.106 Similarly, alternative employment opportunities were also not easily available to the Respondents with the qualifications they were possessing, consequently they had a pseudo choice and had no option but to continue with these occupations.

9.107 It was further observed that the Respondents were not aware of any Institution exclusively assisting Women Entrepreneurs. Being unaware of such Institutions, they were deprived on any kind of assistance in running the occupation with added benefits and success. They were also deprived of any kind of exchange of information, important from the point of view of occupation, especially, with respect to changing market conditions, requirement, methods to be used to up-date the business / occupation.

Only a few Respondents hired labour for occupational work, This reveals that except these Respondents, rest of the other failed to generate directly additional employment opportunities in terms of hired labour.

The Researcher has tried to elaborated the summary, observations and inferences, based on the analysis and comparative resumes of data in Chapter 6, Chapter 7 and Chapter 8, which will be of use in establishing, as viewed in Research Problem, the Significance and Prospects of these Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector in Chapter 11 and further, establishing the Objectives and Hypotheses in Chapter 12.

Part III

Observations and Conclusions

Chapter	Particulars	Page No.
Chapter 10	Theoretical Tenet	523 to 555
Chapter 11	Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector	556 to 590
Chapter 12	Conclusions : Establishing Objectives and Hypotheses	591 to 624

Bibliography	Books , Articles, Theses, Dissertations and Reports.	XXVII to XXXVIII
Appendix A	Questionnaire I , II , III .	XXXIX to LI
Appendix B	Schemes Introduced by the Government of India for the Promotion of Women Entrepreneurship.	LII to LV
Appendix C	Schemes Introduced by the Bank of India, one of the Nationalized Banks for the Promotion of Women Entrepreneurship	LV to LX
Appendix D	Profile and Map of Mumbai, a Metro City	LX to LXXIV

Chapter 10

Theoretical Tenet

INTRODUCTION

After analysing home-based occupations run by Women Entrepreneurs in Non-professional Unorganised Informal Service Sector, on the basis of common variables and parameters and the summary thereof in Part II of the Thesis, the Researcher now makes an attempt to comment of the theoretical tenet involved in the said analysis in the light of assessing / examining (1) to what extent these Women Entrepreneurs running home-based occupations satisfy the definitions of entrepreneur, (2) to what extent the characteristics of Entrepreneurs as viewed by different Economists from different Schools of Economics are applicable to Women Entrepreneurs covered under present research. Since the present research is more concerned with Significance and Prospects of Women Entrepreneurs, running home-based occupations, in Non-professional Unorganised Informal Service Sector, the Research considers it appropriate to justify to what extent these Women Entrepreneurs satisfy the definition and characteristics of the concept of 'Entrepreneur'. In the light of these definitions and Characteristics envisaged by different Economists, the Researcher has made an attempt to highlight different managerial skills observed among Respondent Women Entrepreneurs covered under present research. (3) to what extent, within the frame work and limitations of present research, the cost-benefit analysis is applicable to home-based occupations run by these Women Entrepreneurs. And (4) Analysis with respect to Role-conflict, Pull, Push and Constraint Factors, and SWOT analysis, have also been used to interpret on the basis of comparative analysis and comparative view of the primary data, covered in Chapter No. 6 and Chapter 7. A separate Chapter (Chapter No 8) has been devoted for the said analysis and interpretation. This analysis is significant to establish the Significance and Prospects of Women Entrepreneurs running home-based occupations

The research is not concerned only with the collection and reporting of the primary data. The primary data and information is required to be analysed and interpreted in the light of theoretical tenet / basis. The Researcher, therefore, has made the attempt, in present Chapter to analysis and interpret the data on theoretical tenet.

For the sake of conveniences of the Reader the present Chapter is divided into 3 Sections.

10.1 Section 1 : This Section is devoted to **Theoretical Tenet assessing / examining** (1) the extent of application and corresponding satisfaction of definition of Entrepreneurs. (2) the extent of application and corresponding satisfaction of Characteristics of Entrepreneurs as viewed by different Economists. (3) Application of cost-benefit analysis.

10.2 Section 2 : General Comments about entrepreneurial characteristics of Women Entrepreneurs covered under present research.

10.3 Section 3 : Specific skills / characteristics observed among Women Entrepreneurs covered under present research.

Section 1

10.1 Theoretical Tenet :

10.1.1 Assessing / Examining the Extent of application and corresponding satisfaction of parameters as viewed in the definition of the concept of ‘Entrepreneurs’ :

The Researcher makes an attempt to justify to what extent these Women Entrepreneurs, running home-based occupations, satisfy the definitions of entrepreneur as given in **Chapter 2**, on Research Methodology, against Point No.

2.11 (1) (a) (b) (c), and in **Chapter 3**, on Review of Literature, against Point No. 3.2.10, 3.2.17 and 3.2.18.

The Women Entrepreneurs satisfy the following parameters as specified in the said definitions, given in Chapter 2 and Chapter 3 : The parameters / characteristics as specified in the definitions have been elaborated with respect to Respondent Women entrepreneurs in 10.1.2 of this Chapter in the light of Characteristics as specified by different Economists from different Schools of Economics. The Researcher, therefore, refrains from mentioning the points of references justifying the parameter.

1. Women Entrepreneurs, to a limited extent, **were the initiators** of the home-based occupations, they were running. They took initiative to start the occupation.
2. They were **contributing 100% capital / financial resources** (more than 51%) to the occupations, they were running, from their own current income from the home-based occupations and their past saving. (satisfying the parameter as viewed by **National Level Standing Committee** on Women Entrepreneurs).
3. They were the **owners, managers and administrators** of the home-based occupations, they were running. (satisfying the parameter as viewed by **National Level Standing Committee** on Women Entrepreneurs).
4. They were **taking routine, day to day, decisions** related to functioning of the home-based occupations, they were running.
5. They achieved **self-economic independence**, individually or in collaboration with the help of family members. (satisfying the parameter as viewed by **Kamala Singh**)
6. They adopted / **initiated economic activity** and **created something new**, visible product or invisible services. (satisfying the parameter as viewed by **M.V. Raghavulu**)

7. They were running an occupation as a **Small Scale Unit or Business**.
(satisfying the parameter as viewed by **N. K. A. Rao**)
8. **Enterprise** as the basic unit of an economic organisation which transacts with other units in the economy and produces products or services, worth more than the value of the resources used. (satisfying the parameter as viewed by **K. Aiyadursi**)
9. 'Entrepreneurs' in the current Indian context as "an adapter and imitator much more than a true innovator". (satisfying the parameter as viewed by **T. Ruggmani Bai**)
10. 'Women Entrepreneurship' as an individual who takes up challenging role in which she wants to adjust her personality needs, family needs, social life and economic independence. In the light of this definition he views entrepreneurship as a function of at least four system, the self-sphere system, the socio-sphere system, the resources system and the support system which interact with one another. (satisfying the parameter as viewed by **by Pareek and Nadkarni,**)
11. A Woman Entrepreneur is a person, who has initiated, invested and managed her own enterprise herself. Women Entrepreneurs, running home-based occupations, carry out major part of their business operations from their house. Utilization of available resources for generating profit was the primary aim of these enterprises. (satisfying the parameter as viewed by **Mrs. Vaijayanti Pandit**)

However, these Women Entrepreneurs were not in a position to satisfy the following parameters as given in the said definitions, referred to above.

1. They were **not the initiator and innovators**, introducing new method, techniques, process, variety and diversification in product / services. They were following the beaten path once settled. (absence of parameter as viewed by **N. Rajendran**)
2. They were **not the risk bearer / taker**, and were **not handling economic uncertainties**, since they were running the occupations with,

market and production related due safety and security. (absence of parameter as viewed by **M.V. Raghavalu**)

3. They had **no vision and future course of plan of action** with respect to improvement, development and increase in the scope of occupation. (absence of parameter as viewed by **M. Sarangdharan and S. Razia**)
4. They were **not gifted with commercial acumen and tremendous perseverance.** (absence of parameter as viewed by **M. Sarangdharan and S. Razia**)

Thus, Women Entrepreneurs, running home-based occupations, covered under present research, partially or fully satisfy some of the parameters as viewed by the contributors of the definitions of the concept of 'Entrepreneurs'. The Researcher, therefore, concludes that Respondent Women Entrepreneurs covered under present research are 'Entrepreneurs'.

10.1.2 Assessing / Examining the Extent of application and corresponding satisfaction of Characteristics of 'Entrepreneurs', as viewed by different Schools of Economics, being observed among Women Entrepreneurs covered under present research:(Figures in parenthesis are points from the present Chapter 9, supporting the characteristics, with sequence as Chapter No. 9, Point No. 1 ... n.) :

The details of these conceptual characteristics as viewed by different Economists from different Schools of Economics, have been given in Chapter No 4, Section 1, and followed, thereafter, the summary of these views at the end of the said Section. The Researcher now makes an exercise, to what extent these characteristics of the concept of 'Entrepreneurs', as viewed by different Economists from different schools of Economics, are applicable to Women Entrepreneurs, covered under present research. The Researcher has tried to apply each and every characteristic of Entrepreneurs as viewed by different Schools of Economics, separately and independently.

(A) Entrepreneurial Characteristics as viewed by Classical School of Economics :

- 1) Risk Bearing function / characteristic :** It is observed that this function / characteristic of '**Risk Bearing**' is not applicable to Women Entrepreneurs under present research because these Women Entrepreneurs did not possess the Risk Bearing Capacity. This characteristic, lack of risk bearing capacity, was further inculcated by the fact that all Women Entrepreneurs running home based occupation covered under present research, used to operate in increasing, safe, risk free, virgin and assured market. Naturally, they were not required to bear the risk of market uncertainty for the service they were rendering (9.30 / 9.31)
- 2) Buys services and sales products :** This characteristic is applicable to Women Entrepreneur because they were '**buying**' **different material / services**, like, the space - the residential area - raw material and other resources, electricity, skill, talent, knowledge, experience, as input, required for rendering the services, an output. (9.58 / 9.59). Women Entrepreneurs, preparing food items / eatables, **were 'selling'** prepared food products (visible items), and rest of the other Women Entrepreneurs were rendering services (invisible items) in terms of baby-sittings, investment related services, giving tuitions and beauty related services. (9.35 / 9.36 and Chapter No 5)
- 3) Function of direction and speculation :** It is observed that Women Entrepreneurs covered under present research were required to undertake the function of '**direction**', since, they were required to direct the process and carry out all such activities, till its completion, whereby, they were in a position to rendered the services to the customers. (9.35 / 9.36) However, they were not required to '**speculate**' with respect to risk and uncertainties, both of production and market, because, they were operating in increasing, safe, risk free, virgin and assured market. (9.30 / 9.31)
- 4) Supplier of capital and manager intervening between laborers and customer :**

Women Entrepreneurs running home-based occupations, covered under present research, were not the supplier of capital to any outside agency or firm or producers. However, they were the **supplier of capital to their own business** out of their own current income and savings, whereby, they were in a position to save cost of borrowing. (9.65 / 9.83 / 9.84 / 9.85) They were the **managers** of the all the activities related to the home-based occupations, they were running, in spite of the fact, that they were, somehow, receiving the help from family members in occupational and domestic responsibilities. (9.17 / 9.18 / 9.35). They were also the managers **intervening between customers** on the one hand and the their own managerial labour, family **labour** to the extent of the help received from the family members and those, a very a few, hiring labour in baby-sittings, investment agency services and preparing food items / eatables. (9.17 / 9.18 / 9.61). Through inter-personal contacts and presentable approach, with a smile on the face without getting irritated for repeated queries they were found properly coordinating with the customers. (9.90)

5) Economic agent and creating values : The Women Entrepreneurs, under present research, were considered to be **economic agents**, in view of the fact that they were (1) Entrepreneurs of their own home-based occupations for which they were receiving revenue and surplus income / profit (9.77 to 9.79), (2) they were self-employed in their own occupation, (9.88) (3) they were putting their own labour for which they have been paid, as if imputed managerial wages, (9.72), (4) they were the buyers / purchasers of the material required for the purpose of occupations (9.59) and (5) they were supplier and seller of the services they were rendering / producer of the product. (9.35 / 9.47) They were **creating the values** of the product, to the extent of the revenue receipts and the surplus income they were deriving / receiving over operating cost. (9.52 to 9.56 / 9.77 to 9.79).

6) Different from capitalist : Women Entrepreneurs covered under research were **different from capitalist** since they were not the financier to any other occupation / business, supplying financial resources at interest. They were the coordinators and organizers of their home-based occupations. However, they

were the capitalist to the extent that they were the financier of their own occupations, financing from their surplus income and savings.(9.65 / 9.84 to 9.86).

Out of 6 characteristics of Entrepreneurs as viewed by the **Classical School of Economics**, 5 (83.33% of Characteristics) Characteristics are applicable to Women Entrepreneurs, covered under present research. Only one (16.67 of Characteristics) Characteristic mentioned against Point No. 1, is not applicable.

(B) Entrepreneurial Characteristics as viewed by Neo-classical School of Economics :

- 1) **Coordinator of factors of production** : Women Entrepreneurs covered under present study were the coordinators of factors of production, for the services they were rendering. They were coordinating all the activities from purchase of materials, use of residential area, use of domestically available labour resources, use of primary / elementary domestically purchased equipments, financial resources in such way, that they were in a position to render the services to the best of satisfaction of the customers. They were coordinating all the activities in such way that it would result into saving of resources and avoid the wastage thereof. (9.17 / 9.18 / 9.59 / 9.61 / 9.65 / 9.86 / 9.83 / 9.84).
- 2) **An adventurer, risk bearer, coordinator and organizer** : Women Entrepreneurs, covered under present researcher, were **coordinator** as stated against the Point No. 1, herein above. Being **coordinator**, they were also the **organizer**, organizing all the activities related to occupation from purchase of input to sale of output, as stated against Point No. 1, herein above. However they were **not adventurer and risk bearer** since they lack initiative, innovative attitude and approach, and capacity to independently take major and strategic business decisions. (9.89) Similarly, since they were operating in continuously increasing, safe, risk free, virgin and assured market, they were not required to and also not read to bear with any risk. (9.30 / 9.31). The home-based occupations that they were running were also such that these could be run,

managed and continued, at the residence itself, with very simple and elementary technique and traditional methods, which involves no element of risk. (9.39 / 9.47 / 9.63 / 9.67). Women Entrepreneurs were also well **aware of crisis management**, if sudden and unforeseen event crops-up. (9.90)

3) **Pioneer and captain of industry** : Women Entrepreneurs were not the pioneers and the captain of the industry. They were one among many other self-employed Women Entrepreneurs running home-based occupations. They were the captain of their own occupation to the extent of running an occupation on their own with or without the help and support from family members. However, they were not in a position to take major and strategic decisions independently. It was reflected in the form of lack of vision and future plan, lack of initiative and innovative approach. (9.89 / 9.98 / 9.101)

4) **Risk taker** : Women Entrepreneurs, covered under present research, were no more a risk taker / bearer since they were operating in continuously increasing, safe, risk free, virgin and assured market. (9.30 / 9.31) They also lacked initiative and innovative approach, the risk element to that extent, was also reduced (9.89).

5) **Decision maker, active factor of production, forecaster of demand** :

All the Women Entrepreneurs **were the active factor of production** in different role and in different capacity such as Purchaser, Organizer, Coordinator, Financer, Producer, Distributor / Seller, being self-employed and, hence, rendering their self-labour / managerial labour too. Women Entrepreneurs, running home-based occupations, **were also found forecasting demand** for their services in next immediate future. The Women Entrepreneurs were also found changing their strategy according to possible seasonal variation in demand or annual variation in demand. (9.37 / 9.38 / 9.39 / 9.40). This has been reflected in their hours of work and leave schedule which they were adjusting according to requirement. (9.23 / 9.24 / 9.25 / 9.26) This variation in demand has also been reflected in revenue receipts. (9.57) However, they were **not the decision maker**. With respect to major and strategic occupational decisions, they were required to dependent on husband and / or the family

members. Number of weaknesses and constraints, they were required to face, made them to depend on husband and / or the family members. They were observed taking only daily routine decision as to run and continue the occupation and correspondingly render the services. (9.98 / 9.100)

Out of 5 characteristics of Entrepreneurs as viewed by the Neo-**Classical School of Economics**, 3 (60% of Characteristics) Characteristics are applicable to Women Entrepreneurs, covered under present research. Two (40% of Characteristics) Characteristic mentioned against Point No. 3 and 4 , are not applicable.

(C) Entrepreneurial Characteristics as viewed by Modern School of Economics :

- 1) **Bearer of responsibility and consequences of decision making under uncertainty** : Women Entrepreneurs were found **bearer of the responsibility** only of daily **routine decisions** and corresponding activities related to the occupations, they were running. However, they were **not taking any major and strategic decision** about the occupation since they were dependent on husband and / or the family members about such decisions. Women Entrepreneurs, therefore, were not required to bear with such responsibility. They **lacked initiative and innovative** approach, which made them to refrain from taking any strategic decisions. (9.89) Since they were operating with increasing, safe, risk free, virgin and assured market, the element of uncertainty and corresponding responsibility to that extent, was also reduced. (9.30 / 9.31). Under such circumstances, they were not required to face any serious consequences of their daily routine decision.
- 2) **Seeking investment and production opportunities** : Women Entrepreneurs, covered under research, were **found seeking appropriate investment opportunities** in home-based occupations, they were running, as revealed through and evident from their total number of years in the occupations. (9.27) They were also well aware of the type and nature market, their occupation is

facing. (9.21 to 9.31) This also evident from the revenue receipts, surplus income over operating cost, they were deriving. (9.53 / 9.54 / 9.77 / 9.78 / 9.83 / 9.84).

- 3) **Risk taker and decision maker** : Women entrepreneurs were found with **absence of both the characteristics**, risk taker and decision maker. Whatever has been stated against Point No. 4 and point No. 5, covered under Neo-Classical School of Economics, with respect to risk taker and decision maker, is applicable here and the Researcher, therefore, avoids the repetition of the same.
- 4) **Risk bearer, innovator, initiator of activities** : Women entrepreneurs were found with **absence of these characteristics**, as stated before, under previous Point Nos. 1, 4 and 5 The Researcher, therefore, avoids the repetition of the same.
- 5) **Religious consideration** : Women Entrepreneurs were **found possessing religious consideration** while running home-based occupations. This was observed among all Women Entrepreneurs, covered under present research, especially, when cultural and religious events were given due consideration and attention, while rendering the services. This was observed by the Researcher while interacting with the Respondent during the personal interview for the collection of data. (Chapter No. 8 Section 1) This has, therefore, reflected in lack of commercial and practical approach among the Respondents. (9.88)
- 6) **Seeking opportunities** : Women Entrepreneurs were found seeking every opportunity of running a business within their personal family and occupational limitations. This has also been restored in the form of their ability to effectively forecast the seasonal and annual variation in demand. (9.37 / 9.38 / 9.39 / 9.40 / 9.23 / 9.24 / 9.25 / 9.26) This has been referred to under Point No. 5. with reference to views of Neo-Classical School of Economics.
- 7) **Active and enthusiastic participant** : All the Women Entrepreneurs were found **active in running their** own accepted home-based occupations, as revealed through the number of years, the occupation they were running and their hours of work and leave scheduled, indicating their devotion to occupation and regularity in work schedule. (9.23 / 9.9.24 / 9.25/ 9.26). But they **were not**

found enthusiastic participant in the occupation as revealed through their lack of initiative and innovative approach. (9.89) They preferred to run the occupation without any strategic and structural changes. In some of the cases, the occupation was run just out of hobby and / or pass-time. (9.11)

- 8) **Possessor of skill** : Women Entrepreneurs were found **without possessing any appropriate professional skill** to run the occupation, they were running. Whatever the skill, they possessed, was an outcome of an experience of running an occupation. Most of the Respondents were found without possessing any skill, leading to improvement and development of occupation. Only a few from investment agency services and most of the Respondents from beauty related services were found acquired some skill by short term training. ((9.7) In this respect the Researcher wants to make it clear that the present research is related to those Women Entrepreneurs running home-based occupations in Non-professional Unorganised Service Sector. However, all the Respondents were found possessing the skill, acquired through their own experience, to run the occupation to the best of satisfaction of the customers. (9.49 to 9.51)
- 9) **Possessing creative ideas of producing consumer goods** : Women Entrepreneurs covered under present research were found **without possessing any creative ideas** of producing consumer goods or rendering services. This was an outcome of lack of initiative and lack of innovative approach. However, a few Women Entrepreneurs were found diversifying the nature of services, they were rendering, as revealed from the observations of the Researcher while interacting with them (Chapter 8, Section 1)
- 10) **Introducing new ideas, providing leadership** : Women Entrepreneurs in general were found without providing any leadership to those in the occupations by introducing new ideas. Whatever has been stated against Point No. 9 is equally applicable here also. However, some of the Respondents proved themselves as **'Prototype'** / **'Model'** to those who were only housewives and those from succeeding generation and from among friends and relatives, who wanted to do something, other than only being housewives, to achieve their set objectives and goals. (9.13)

Out of 10 characteristics of Entrepreneurs as viewed by the **Modern School of Economics**, 5 (50% of Characteristics) Characteristics are applicable to Women Entrepreneurs, covered under present research, whereas 5 other Only one (50% of Characteristics) Characteristic mentioned against Point No. 3, 4, 8, 9 and 10, are not applicable.

(D) Entrepreneurial Characteristics as viewed by Contemporary School of Economics :

- 1) **Initiating economic transition** : Women Entrepreneurs were **found initiating economic transition of sale and purchase**, in terms of (1) purchasing the input / material resources required for the occupation, (2) initiator the activities conducive to render services, (3) selling the services to the customers, and (4) needy customers are made to purchase the services. The New Economic Reforms, have further influenced the extent and intensity of the requirement of these services by different groups of society / needy customers. (Chapter 1 and Chapter 5)
- 2) **Perform the function of gap-filling** : Women Entrepreneurs **were performing the function of gap-filling**, (1) between the supplier of material resources and the final consumer of the services, and, secondly, (2) the gap-filling of requirements of different members of the society, arising out of socio-economic and cultural transition. In the absence of such services, the members of the society were required to make provision of satisfaction of these requirement on their own. Since, the services are now available, through these home-based occupations, run by Women Entrepreneurs, they are tension free and could devote time to achieve their own personal or family or otherwise objectives. (Chapter 5 and Researcher's observation while interacting with the Respondents, Chapter No 8, Section 1, / 9.49 to 9.51)
- 3) **Performing multi dimensional function** : Majority of Women Entrepreneurs covered under present research were **not found performing multi dimensional functions**. They were rendering the services with the set pattern

without any initiative to introduce any change out of innovations. Though they were devoted and regular in running occupation, majority of them were found following beaten path. This was also an outcome of the problems and constraints they were required to face. (9.88 to 9.92 , 9.98 / 9.100 / 9.103)

- 4) **Combination of factors of production** : Women Entrepreneurs were found combining different factors of production, as an input, to arrive at expected result, as an output. This is evident from analysis related to market (9.1.19), to nature and types of customers (9.1.28) and from the analysis of cost and cost-benefits.
- 5) **Searching for a change** : Except very a few of Women Entrepreneurs, covered under present research, most of the Women Entrepreneurs were found with lack of vision, lack of future plans, and corresponding lack of initiative and lack of innovative approach for search of change. (9.89)
- 6) **Possessing drive** : Women Entrepreneurs were not found with 'possessive drive' with an urge for creating assets / wealth. This is revealed from the assets owned by Women Entrepreneurs. (9.86). This is again an outcome of their attitude of being satisfied with whatever the state of affair, they were undergoing. This is further reflected in their lack of initiative and lack of innovative approach. (9.88 / 9.91 / 9.92)
- 7) **Doing things new and better ways** : Majority of Women Entrepreneurs were found following their traditional methods while rendering the services. They were not interested in doing things in new and better ways. However, a few of them were found interested in running an occupation in a little different way. (Researcher's observation while interacting with the Respondents, Chapter No 8, Section 1,)

In addition to what has been stated against Points No. **1 to 7**, the following additional consideration have also been viewed by Contemporary Economists and by those who have contributed to the 'meaning and concept of Entrepreneur' recently (Vide Chapter No 4.1 – 4.1.1 to 4.1.8)

8) **Creative problem solver** : Respondent Women Entrepreneurs were not creative problem solvers, in a sense that they were not the innovators and do not possess an attitude of initiative, whereby, they will introduce new method of dealing with the existing problems or new problems likely to crop-up, in a different way. However, everyone was found dealing with exigencies or emergencies with appropriate routine decision at their own level. (Chapter 8, Researcher's observations, / 8.89)

9) **Entrepreneurship depends on four factors, limitations structure, opportunities structure, demand structure and labour structure** : Respondent Women Entrepreneurs were facing with limitation structure in the form of space constraints, help from family members, male domination, inability to take strategic and major decisions and other limitations as revealed by them under problems faced by them. Opportunity structure and demand structure are limited by the nature of demand they were facing, which is further influenced by their lack of initiative. In fact they have tremendous opportunities to expand the business provided they take proper initiative and overcome the problems. With respect to labour structure, except a few, most of the Respondent Women Entrepreneurs are not willing to employ hired labour. They preferred to run the occupation with their own labour, and if required family labour wherever and whenever possible. (9.17 / 9.18 / 9.30 to 9.40 / 9.61 / 9.98 / 9.101 / 9.103)

10) **Exploits change as an opportunity for different businesses, an opportunity for successful innovation** : Socio-economic changes as an outcome of Changing Indian Economic scenario after introduction of New Economic Reforms, has been exploited by Respondent Women Entrepreneurs, satisfying varied and increasing requirement of the society. However, this socio-economic change has hardly been used to as an opportunity for successful innovations. This was on account of lack of innovative approach and lack of initiative. They accepted the beaten path to run the home-based occupations. (Chapter 1 / Chapter 5 / 9.89 / 9.92 / 93)

11) **An activity generated by family background experience, an organizational phenomenon coordinating individual efforts** : The home-based occupations run by Respondent Women Entrepreneurs are said to be an outcome of family background, not as a family business history, but out of family requirement as income supporter. Within the limitations of family background, the Respondent Women Entrepreneurs were found coordinating their own activities with home-role and work-role responsibilities, effectively to successfully run the occupation and satisfy the requirements of the customers. (9.11 / 9.12 / 9.94 / 9.95)

12) **Achievement orientation, those with high achievement not influenced by money reward i. e. profit, whereas those with low achievement are influenced by profit** : Respondent Women Entrepreneurs were found achievement oriented only to a limited extend as expressed by them in necessary and encouraging factors to take-up to home-based occupations. They were further observed stating that they have achieved their set objectives and goals. A very few of them have maintained specific goal which have been partially achieved. Respondent Women Entrepreneurs were found with low achievement orientation, wherein they were satisfied with surplus income over operating costs, which they have been considering as a parameter / measure of their performance. (Chapter 8, Researcher's observations / 9.11 / 9.12 / 9.77 / 9.78 / 9.79 / 9.92 / 9.93)

13) While considering the views of **David McClelland** the 'internal factors', i.e. '**human values and motives** that lead men to exploit opportunities and take advantage of favorable trade conditions'. **Inner Spirit** will develop energetic entrepreneurs / persons capable of generating rapid economic growth and development through risk, hard work, innovate / introduce new things, save and invest. This need for achievement contributes to entrepreneurial success. McClelland says that high level of n-factor will motivate an entrepreneur to take on greater responsibility and also to take bigger risks. They prefer to shoulder tasks that involve real challenges. He states that **ambition** motivates person to

act with broaden vision to make life more meaningful, nourishes the achievement motivation and results into economic growth. However, these characteristics as viewed by McClelland are not observed among majority of Respondent Women Entrepreneurs covered under present research. Instead they have been keeping low goals, motivated only with money reward out of necessary factors, no doubt they are concerned with job and performance satisfaction, have been keeping low ambitions, which is reflected in their lack of initiative, lack of innovative approach, operating in risk-free, safe and secured market, lack of vision and future course of planning for growth, personal and business improvement and development. Except a few they are not doing things in a new and better way and further not taking decision. (9.12, 9.13, 9.30, 9.31, 9.88, 9.89, 9.92, 9.93)

14) With respect to application of **Kakinada Experiment** to these Respondent Women Entrepreneurs, it is observed that basically they are not technical personnel, except beauticians and food cooks possessing minimum skill and experience. This is revealed through their level of education and lack or limited efforts to go through training for obtaining skill and specialization. Limited aspirations, goals, ambitions are the **internal barriers** for the improvement and development for these Respondent Women Entrepreneurs. However the Researcher has made the suggestions / measure in Chapter 12 on Establishing Objectives and Hypotheses, that the training facilities to these Women Entrepreneurs provided by NGOs, Women Employment Associations / Organizations will help them to develop to be ambitious, achievement oriented and urge for achieving high goals. (9.5, 9.6, 9.7, 9.12, 9.13, 9.88, 9.89, 9.90, 9.92, 9.93)

15) **The one who brings resources into combinations that make their value greater by introducing changes / innovations and a new order** : Respondent Women Entrepreneurs have been bringing together the resources so as to facilitate them to render the services. However, with a few exception, most of the Respondents were not found introducing a change / innovation and new

method and system of rendering the services, which is an outcome of lack of initiative and innovative approach.(9.1.19 / 9.1.28 / 9.89 / Chapter 8, Researcher's observations)

16) **One driven by certain forces to obtain or attain something, to experiment, to accomplish, or to perhaps to escape the authority of others :** Respondent Women Entrepreneurs were driven by their set objectives, and basically income supporter to the family, besides other reasons as expressed by them as necessary factors and encouraging factors, pull factors and push factors. With an exception of a few, none of them was found introducing any experiment to improve and develop the occupations. (Chapter 11, 11.2) Since the occupation was run by Respondent Women Entrepreneurs alone, the issue with respect to escape the authority did not arise, except the male domination experienced by almost all the Respondent Women Entrepreneurs. (9.11 / 9.12 / 9.96 / 9.97 / 9.99)

17) **Appears as a Threat, an aggressive competitor, a source of supply, and one who creates wealth by utilizing resources, reducing waste, and produces jobs for others :** Respondent Women Entrepreneurs never posed themselves as Threat, an aggressive competitors to other Women Entrepreneurs in same occupation. Instead every one expressed that they never experienced Threat from among themselves, though there were a few from giving tuitions and investment agency services, stating a Threat of competition from professionals from organized sector. They were the source of supply of services, they were rendering, wherein they were creating the values. (9.53 / 9.54 / 9.55 / 9.56) However, except a few, they were not a source of job opportunities for others. (9.28 / 9.29 / 9.30 / 9.31 / 9.33)

18) **Entrepreneur is influenced by three factors, his attitude towards the occupation, the role expectations from the sanction groups and operational requirement of the job :** While analysing the attitude of Respondent Women Entrepreneurs towards their occupation, it is observed that they were satisfied

with the present state of occupation they were running. They had no urge for expansion on account of constraint factors. They lacked initiative and innovative approach. Since the occupations have provided them self-employment with an occupation limited only to a individual and family level, the issue with respect to the role expectations from the sanction groups and operational requirement of the job did not arise. The operational requirement of job is limited to the extent of rendering the services to the customers to their best satisfaction. (9.11 / 9.12 / 9.92 / 9.93 / 9.96 / 9.98)

19) Entrepreneur is a bridge between innovation / science and market :
Respondent Women Entrepreneurs were no more a bridge between science / innovations and market. This was because they were not found introducing any innovation in their occupations. They were only filling the gap, to call them as a bridge, between suppliers of resources and the purchasers of the services. (Chapter 5 and Researcher's observation while interacting with the Respondents in Chapter No 8, Section 1, / 9.49 to 9.51)

20) Entrepreneurs today are more adapter and imitators than true innovator :
Respondent Women Entrepreneurs were the adaptors and imitators only. Except with a few exception, they have been running an occupations by imitating the method and system of running an occupations used by others. This again an outcome of lack of initiative and innovative approach. (9.89 / 9.92/ 9.93 / 9.101 / 9.103)

Out of 7 characteristics of Entrepreneurs as viewed by the **Contemporary Schools of Economics**, 4 (57.14% of Characteristics) Characteristics are applicable to Women Entrepreneurs, covered under present research, whereas 3 other (42.86% of Characteristics) Characteristic mentioned against Point No. 5, 6, and 7 are not applicable. With respect to other characteristics mentioned against Point No. 8 to 18, as viewed by the contributors during the last three decades, whatever has been mentioned against Points No. 8, 10, 15, 16 and 17 (45.45%) is not applicable to the Respondent Women Entrepreneurs, whereas, what has been stated against Pont No. 9, 11, 12, 13, 14, 18 (54.55%) is partially applicable to Respondent Women Entrepreneurs covered under present research

The Researcher is of the opinion that the majority of the characteristics, 58.97%) as viewed by different Schools of Economics, are applicable to Women Entrepreneurs covered under present research. In the light of these characteristics, which are applicable to Women Entrepreneurs running home-based occupations, in Non-professional Unorganised Informal service Sector, the Researcher prefers to offer his comments in general in Section 2, against Point No. 10.2 of the present Chapter.

Table No. 10.1 Table showing the extent of Characteristics as viewed by Different Economist from different Schools of Economics, as applicable to Women Entrepreneurs covered under present research.

Schools of Economic	No. of applicable Characteristics	%	No. of non-applicable characteristics	%	Total
Classical Schools of Economics	05	83.33 %	01	16.67%	06
Neo-Classical Schools of Economics	03	60.00 %	02	40.00%	05
Modern Schools of Economics	05	50.00 %	05	50.00%	10
Contemporary Schools of Economics and Recent Contributors in last three decades (Partial application)	10	55.56	08	44.44%	18
Total	23	58.97 %	16	41.03%	39

Besides this theoretical and conceptual application of characteristics of Entrepreneurs, as viewed by different schools of Economics, the Researcher has also made an attempt to apply theoretical tenet / implication to home-based occupation run by Women Entrepreneurs in Non-professional Unorganised Service Sector, in terms of cost-benefit analysis.

10.1.3 Cost-benefit Analysis :

Within the frame reference and limitations of the present Research, the Researcher has also made an attempt of theoretical tenet / implications involved in the analysis of revenue receipts (7.1) (9.52 to 9.57), operating costs, imputed costs, total cost, opportunity cost, (7.2) (9.58 to 9.75) and, thereafter, surplus income over operating costs and profit over total cost (7.3) (9.76 to 9.82), (Chapter 7 is devoted to analysis of these variables of home-based occupations and Section 2 of Chapter 9, giving the summary and observations on these variables). The Researcher has also made an attempt to establish the economic viability or non-viability of home-based occupations run by these Women Entrepreneurs, and, also to what extent Women Entrepreneurs, covered under present research, were in a position to receive fair return from home-based occupations by comparing Rate of Return (ROR) with Rate of Interest (ROI). The following Table reveals that, for the majority of Respondents / Women Entrepreneurs, the home-based occupation was economically viable and majority of Respondents were receiving fair returns from occupation, of course, with an exception of Women Entrepreneurs giving tuitions. (For the sake of convenience of the Reader the Table No.7.16 . from Chapter 7, is reproduced).

Table No 10.2 Average profit over total cost from among profit making Respondents , No. profit making Respondents and those receiving fair returns from occupation (ROR equal or greater than ROI) .

Particulars	Baby-Sittings / (Baby-Sitters)	Investment Agency (Investment Agents)	Giving Tuition (Tuition Teachers)	Preparing Food Items / Eatables (Caterer)	Beauty Related services (Beauticians)
Average profit over total cost (Rs)	4790.20	9722.93	7121.22	12961.46	9201.00
No. of Res. Receiving profit over total cost	24 (80%)	24 (80%)	18 (60%)	24 (80%)	30 (100%)

No. of Res. Receiving fair returns ROR \square ROI	23 (76.67%)	21 (70%)	14 (46.67%)	23 (76.67%)	30 (100%)
No. of Respondent with occupation economically viable, but without fair returns ROR \square ROI	01 (03.33)	03 (10.00%)	04 (13.33%)	01 (03.33%)	00 (00%)
Respondents suffering losses.	06 (20%)	06 (20%)	12 (40%)	06 (20%)	00 (00%)

It was observed that

1. all the Respondents running home-based occupations were deriving surplus income over operating cost,
2. majority of Respondents (80% i. e. 24) in baby-sittings, investment agency services, preparing food items / eatables, (all 100% i. e. 30) in beauty related services and (60% i. e. 18) in giving tuitions were deriving profit over total cost,
3. for all these Respondents the occupation was economically viable,
4. majority from among these Respondents were receiving fair returns from the occupation,
5. except a few most of the Respondents were in a position to keep aside the part of surplus income as saving in different modes of saving,
6. though for majority of Respondents / Women Entrepreneurs, the Rate of Return (ROR) was greater than Rate of Interest (ROI), it no way mean that the Respondents were earning considerably large amount of gross profit.
7. for increasing the amount of gross profit, the Respondents will have to increase the size and scope / scale of occupation, whereby, (1) it will definitely add to the cost of occupation (Operating Costs and Imputed Costs), (2) will add to the revenue receipts, (3) will reduce the Rate of Return (5) and over the period of time it will be equated to the Rate of Interest

(ROI), providing fair returns from the occupation, ultimately resulting into increase in the amount of gross profit.

While concluding Section 1 of present Chapter No. 10, the Researcher states that in Section 1 of present Chapter No. 10, has made an attempt to arrive at some inferences, as to, what extent Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, covered under present research, (1) fulfill and satisfy the parameters as envisaged in the definitions of 'Entrepreneur', (2) the characteristics of the term 'Entrepreneurs' as viewed by different Economists belonging to different Schools of Economics and (3) made an attempt to apply, within the frame work and limitations of present research, the cost-benefit analysis to home-based occupation run by Women Entrepreneurs, covered under present research. On the basis of this theoretical tenet, the Researcher offers his general comment about the Women Entrepreneurs, covered under present research.

Section 2

General Comments.

10.2 General Comments.

In view of and besides whatever has been elaborated in Section 1 of present Chapter against Point No. 10.1.1, 10.1.2 and 10.1.3, the Researcher observes the following general characteristics, among Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, covered under present research such as :

Justness of the samples : The Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, seemed to have the following general characteristics such as :

1. **They did not possess any professional qualifications** related to the occupations they were running.

2. Only Respondent Women Entrepreneurs engaged in investment agency services or those giving tuitions **possessed higher academic qualifications**, i. e. graduation and post-graduation. The Respondent Women Entrepreneurs rendering investment related services and beauty related services completed some short term training courses, related to their occupations. This does not mean that they possessed professional qualifications.
3. Women Entrepreneurs running home-based occupations covered under present research belong to **informal sector**, in that none of them was Registered formally with any Government Authority or had sought formal permission to run the home-based occupations.
4. No authentic list and number of such Women Entrepreneurs was available with the Government Authorities or with any other organization. All of them were running the home-based occupations independently. This was the reason why the Researcher could not adopt random sampling technique for the selection of samples for the research.
5. Women Entrepreneurs running home-occupations covered under present research belong to **unorganised sector**, because they were not associated with any formal or informal association or organisation, as could be protecting their interests through collective action. It was also observed that none of them was aware of or know about the Women's Organizations or Associations, the Organizations, like one that the Researcher has referred to in Section 3 of Chapter 4.
6. Women Entrepreneurs running home-based occupations covered under present research belong to **service sector**, because they were rendering respective services satisfying requirements of the society.

The Researcher, after summarizing whatever has been discussed in Chapter 6, Chapter 7 and Chapter 8, and corresponding her observation and inferences covered against Point No. 1 to 107, in Chapter 9, prefers to give general

comments about the nature and characteristics of Women Entrepreneurs and home-based occupations, they were running.

It was observed, while analyzing the data on the Respondent Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Services Sector, under present research, that there were no entry barriers for entry to Women Entrepreneurs in terms of age, education, marital status, liking, skills, training, etc. (Chapter No 9, Section 1)

However, it was observed that generally Women Entrepreneurs were not inclined to take-up occupations, like, baby-sittings and preparing food items / eatables, before marriage, because before marriage they stayed with their parents and if required to support family income, they would prefer home-based occupations such as investment agency services or giving tuitions or beauty related services. (9.8)

Further it reveals that the Women Entrepreneurs entered the home-based occupations of baby-sittings and preparing food items / eatables only after marriage and that too after 35 years of age, when the pressure of domestic responsibilities and family responsibilities in terms of rearing of children, are, somehow, reduced. (9.1)

For Women Entrepreneurs, who are Baby-Sitters, Food Cooks / Caterers / Preparatory, Investment Agents, Tuition Teachers, the age for exit from the occupation is not fixed and the occupation could be continued even at a later age, beyond 60 years of age. However, with respect to Beautician, the age for exit from the occupation is much early, because beauty related services are more stressful and strenuous and, hence, Women Entrepreneurs are likely to be physically unfit at their later age to render beauty related services. Moreover, in the case of Beauticians, social taboos are more influential and dominant, especially, when the entrepreneur herself is divorcees and widows. These are hardly observed in other home-based occupations, covered under present research. (9.101)

Following characteristics appeared common to majority of the Respondent Women Entrepreneurs i. e. (1) limited freedom or limited ability to take

major and strategic decisions independently, (2) male domination, (3) carrying out business with 'safety conscious' approach and, thereby, (4) avoiding risk, (5) keeping limited and low goals, (6) lacked innovative approach, (7) lacked willingness to take initiative and, therefore, (8) absence of future course of plans of action, which are, partially, an outcome of (9) increasing, safe, risk-free, virgin and assured market for the product produced / services rendered by these Women Entrepreneurs. (9.89) Many Respondent Women Entrepreneurs displayed traditional attitude, showing preference to the ideas of small, secure, safe and stable business, rather than expanding, challenging, a little risky and innovative venture. (9.31)

Education did not seem to be a barrier for Respondent Women Entrepreneurs running home-based occupations. All the Women Entrepreneurs under present research, were educated. However, Women Entrepreneurs running investment agency services and giving tuitions were more educated, as against those running baby-sittings, and those preparing food items / eatables and beauty related services. The well educated Women Entrepreneurs running investment agency services and giving tuitions were found aspiring for advanced education. (9.5 / 9.6 / 9.7) In spite of being educated, the Respondent Women Entrepreneurs (1) lacked initiative, (2) lacked innovative approach (3) lacked future course of plan of action, (4) lacked risk bearing ability and further (5) showed dependence on husband and / or other family members, which (6) made the Women Entrepreneurs limit the scope and size of occupation within their own manageable limits / capacity, (7) and left most of them with no urge for self-improvement and occupational improvement. (9.89)

Age factor is also seemed significantly responsible for dissuading the Respondents from chalking out / preparing future course of plan of action and from taking initiative and innovative approach. It was observed that most of the Respondents, except those in beauty related services, who were senior in age and lacked initiative for self-improvement and improvement in the occupation and,

thereby, lacked innovative approach. Most of them content only with the present state of occupation. (9.98)

The Researcher has observed some specific characteristics and skills among a few Women Entrepreneurs, which have been elaborated at the end of present Chapter. In this respect, the Researcher likes to take positive approach one of looking at half glass empty as “ **half glass filled**”. (9.88 / 9.96 / 9.97)

On this background, the Researcher is of the opinion that the efforts are required to be made to promote among Women Entrepreneurs, their entrepreneurial skills by support services, training and education in science and technology. Women do possess some traits of entrepreneurship, which need to be developed so as to ensure and enable women participation in economic activities. The Researcher has provided some suggestions for promotion of entrepreneurship among women in Chapter 11, under Objective No. 8. The Researcher has also provided in Appendix B and Appendix C of the Thesis, a list of schemes and measures introduced by Government and Commercial Banks for the promotion of entrepreneurship among women.

Section 3

Specific Skills / Characteristics

10.3 Specific Skills / Characteristics Observed Among Respondents Women Entrepreneurs Running Home-Based Occupations, Covered Under Research :

The study of entrepreneurship has a relevance today, not only because it helps entrepreneurs better fulfill their personal needs, but because of their economic contribution to the new ventures and fields. Entrepreneurship acts as a positive force in economic growth by serving as the bridge between science and market place. The study of entrepreneurship and the education in and awareness of potentials of entrepreneurs, are essential parts of any attempt to strengthen this link to a county's economic well-being.

There are both Push Factors and Pull Factors, or any one of the two influencing factors, encouraging entrepreneurship among women, with the support of husband and the family.

On analysis of available data, and the information obtained from the Respondent Women Entrepreneurs, the Researcher observed the following specific skills / characteristics among Respondent Women Entrepreneur running home-based occupations in Non-professional Unorganized Informal Services Sector, covered under research. These are the general observation of the Researcher, besides, Whatever has been elaborated against Point No. 10.1.2, as theoretical tenet / application of the term 'Entrepreneur' to Women Entrepreneurs running home-based occupations.

(1) Technical Skills / Characteristics :

1. (a) **Monitoring Environment and Circumstances :** The Respondents were sensitive to the changing environment, had rightfully perceived the opportunities, and then had made the right choice of occupation. (9.100 / 9.102) This was revealed through their sensitivity to changing environment, right perception of opportunities and appropriate choice of means to use opportunities, with continuously increasing, stable, safe, secured, risk free, virgin and assured market, were the skills the Respondents displayed. (9.30 / 9.31) Before entering into occupation, there was a consideration of relation between choice of specific occupation and requirement and attitude of their customers towards the services to be offered by the Respondent Women Entrepreneurs. The Respondents were well aware of changing requirements of the society, in general, and working parent / women, in particular. The Respondents were knowing well the ways and means to satisfy these requirements through the occupation to which they have opted for. This made them to continue with the occupation with increasing, safe, risk-free, virgin and assured market. This has been revealed through the number of years they were in the occupation, the regularity and devotion they had towards occupation evident from hours of work and leave scheduled. (9.25 / 9.26 / 9.27)

(b) **Oral Communication / Contacts :** These home-based services rendered by Respondent Women Entrepreneurs required oral communication skills on their part, while interacting with their customers. “**A smile on the face adds to your face value**” was truly applicable to these Respondent Women Entrepreneurs (9.90) The Respondent Women Entrepreneurs were expected to be good listeners too. **Patient listening** to the problems, requirements and suggestions of the customers would help the Respondent Women Entrepreneurs to retain the existing customers and attract new additional customers. These home-based services, were based on interpersonal relations between the entrepreneur and the customer. Many times the policy of **attending the problems instead of attempting to solve** helps in effective personnel management, and in the occupation, **managing the customers well.** (9.49 to 9.52) With this respect, the Researcher has observed that all the Respondents possessed all these characteristics, which helped them to maintain and retain their existing customers. This attitude also helped the Respondents in ‘**net-work building**’ in the market, a pre-requisite for their survival in the occupation. This approach and attitude of the Respondents also helped them to obtain the support from husband and / or other family members, (9.17 / 9.18) which helped them to **reduce the stress and strain arising in occupation on account of role-conflict.** The Respondents, therefore, were able to effectively organize and managed their home-based occupations on their own.

The Researcher has observed, that these skills / characteristics among Respondents Women Entrepreneurs, induced and encouraged them to start an occupation, obtain help from family members in domestic work and in occupation, implement ways and means of marketing skills to ensure increasing, stable, safe, risk free, virgin and assured market. (9.30 / 9.31)

(2) **Business Management Skills / Characteristics :**

All the Respondents seemed aware of **their Strengths and Weaknesses** and accordingly had set objectives and goals before entering into the occupation.

All the Respondents said that they have achieved their set objectives and goals.(9.92)

The Respondents were managing and controlling their occupation well by developing **good and cordial relations with the customers**. It reveals that Respondents were **good planners** in dealing effectively with the current issues, constraints and problems, though majority of them had not thought of future course of plans of action with respect to their home-based occupations. (9.88)

The Respondents avoided taking any financial help from friends and relatives. In case of financial necessity, Respondents tried to manage their occupational financial requirements by drawing upon their own past or current savings and current income from occupation. This is a clear evidence of the fact that the Respondents were **effective financial managers** to the extent that they avoided any possibility of occurrence of overhead costs arising out of cost of borrowing from other sources. (9.65 / 9.83 / 9.84)

Majority of the Respondents were **good at resource management in** that they could avoid over heads in terms of labour cost. They obtained help from family members in the domestic and occupational work, and were not required to employ hired labour. (9.17 / 9.18 / 9.61 / 9.62) The skills such as **management of human relation, skill of effective negotiation and compromising attitude are inherent qualities** of women and the Respondents also displayed the same. This is evident from the following facts, (1) though their family members initially showed opposition and resistance, the Respondents gradually won their support and active cooperation, (2) the Respondents were able to convince their family members that they (Respondents) were income supporters to the family. Carrying out occupation and rendering the services to the customers within the resources domestically available, made the Respondents **inculcate resourcefulness**. This was also reflected in the use of domestically available modern technology / instruments, like, computer, C. D. players, internet facility fax machine, air conditioner, at least by a few of the Respondents. (9.63 / 9.67)

Interpersonal cordial and harmonious relations with customers helped these Respondents to retain existing customers and attract new customers, only by mouth to mouth publicity. This reveals that in spite of Threats of competition from Professional Organised Formal Service Sector, they were in a position to retain the customers and, thereby, secure increasing, stable, safe, risk free, virgin and assured market for their services. (9.30 / 9.31) This helped the Respondents to manage successfully existing extent of (assured, safe and risk-free) market and future possible growth of market for their occupation. In another words, within their limitations and constraints, the Respondents possessed **appropriate, proper and good marketing skill** that they were possessing.

All these Respondents were ably managing their occupational responsibility, family responsibility and their own personal daily routine. This was possible because they possessed the **skill of time management, effective control** on complying with the home-work and occupational-work and corresponding **appropriate decision making with respect to managing work-role and home-role effectively, reducing, thereby, role-conflict, as far as possible.** (9.94 / 9.95) The Respondents seemed to have developed these skills through their experience of running and managing an occupation (9.27) They also reported some occasions of emergency they had ably managed the situation. Their customers also confirmed in their reactions (9.49 to 9.52) Thus the Respondents **evinced crisis / event management skills**, with proper **control** on business and **timely routine decisions making.**

The Researcher observed that these skills among Respondent Women Entrepreneurs which helped them to achieve their set objective, make proper use of Strengths and Opportunities and deal effectively with Weaknesses and Threats, i. e, SWOT, in the face of the problems, difficulties and constraints. (9.104 to 9.107)

(3) Personal Entrepreneurial Skills / Characteristics :

The Researcher also observed certain personal entrepreneurial skills and characteristics among the Respondents, which could be termed as '**inner control**' or '**inner discipline**'.

The Respondents showed **devotion to their work** by maintaining the continuity and regularity in their occupation. (9.23 / 9.24 / 9.25) It was clear from daily hours of work, they devoted to the occupation, and through their leave schedule, though simultaneously carrying out family responsibilities. They were also **prepared to go through role-conflict** to maintain the continuity and regularity in the occupation. They were prepared to **sacrifice attending and participating in family and social functions**, because they could not afford to keep themselves away from the occupational responsibilities of meeting the requirements and demands of the customers. This was also revealed through **the leave schedule** that they had to managed for the year. This attitude of the Respondents reveals that they had **devotion** to the occupation, and they were **ready to put in hard work** in meeting daily and occasional demands and requirements of the customers, to that extent ready to bear with risk, in spite of assured market. It is true, as revealed from observations, that most of them had no initiative in introducing commercialization and modernization in their business, but within existing circumstances and available resources, they were in a position to make their occupation providing them good returns, though it is true that the occupation, of course, may not be economically viable for a few of them, in terms of cost-benefit analysis and in terms of profit over total cost. (9.77 to 9.82) This also made them to somehow make some provision of financial resources through their own saving for future requirements or for any other reasons best known to the Respondents themselves. (9.83 to 9.85) This characteristic of **'inner control or inner discipline'** helped these Respondents to be a **successful Women Entrepreneurs**. This also reveals their **persistence** (repeated efforts to comply with the work responsibilities, overcome the difficulties and constraint, and manage within the limitations) **in carrying out occupation**. (9.90 / 9.104 to 9.107) While observing the stress and strain, and the role-conflict, the Respondents were required to face, the Researcher feels that the famous **Japanese proverb "Fall seven times and stand-up for eighth"** is equally applicable to all these Respondents.

The Researcher has observed all these above mentioned specific skills / characteristics among Respondent Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, under research.

The Researcher, therefore, infers that ‘all the Respondents were successful, from the point of view of meeting the individual, family and customers requirement, but a few of them were more successful’, as revealed through analysis of data and the observations of the Researcher, about their efforts and performance of a few Respondents in diversifying and introducing a modification / change in the method of running the occupations and correspondingly rendering the services to the customer to the best of their satisfaction. Those who were most successful, **were carrying out the same occupation, but little differently.** It is said **successful persons do not do different things, but do the same thing differently.** This is equally applicable to some of the Respondent Women Entrepreneurs running home-based occupations. These Respondents showed a ray of hopes for future improvement and development of the occupation, they were running. The Researcher is, therefore, tempted to state that **‘all are successful, but some are more successful’.** For a few of them, who are more successful, **‘the success has succeeded like anything’.**

The Researcher, therefore, feels that the attempts of these few Respondents / Women Entrepreneurs are to be considered more Significant as a lesson for the rest other Respondents to follow **“ on a right path, with right direction”,** wherein these more successful Respondents could **establish themselves as ‘prototype’, / ‘model’** to other Respondents in the same occupation and for other women aspiring for starting / entering into one or more home-based occupations and interested to do something of their own interest and liking, other than being only housewives.

Chapter 11

Significance and Prospects of Women Entrepreneurs Running Home-based Occupations In Non-professional Unorganized Informal Service Sector

INTRODUCTION

The Researcher in this Chapter tries to highlight the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, in the light of analysis of the data carried out with respect to home-based occupations under research in previous Chapters 6 Chapters 7 and Chapters 8 and, thereafter, in Chapter No. 9. the summary and observations noted down by the Researcher on the basis of the analysis of the data in previous Chapters as referred to above.

Research problem :

In view of socio-economic transition in Indian Economy, as elaborated in Chapter 1, the Researcher visualizes **Significance, Nature of Significance, Prospects, and Nature of Prospects of Women Entrepreneurs**, running home-based occupations in Non-professional Unorganised Informal Service Sector, in Metropolitan Cities, as her **research problem**.

In the light of research problem as visualized by the Researcher, and stated herein above, the Researcher has tried to highlight the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, in general, without specifying (specifically) independently, exclusively and separately, the services covered under study.

Since the generalization in the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector is based on the analysis of data, information and variables, and, the inferences drawn there from in the previous Chapters, whatever has been

stated by the Researcher with respect to Significance and Prospects, has been substantially supported with the help of analysis of data related to the services covered under research.

Section 1

11.1 Significance :

The Researcher in Chapter 2 on Research Methodology has tried to explain the concept of Significance (Vide Chapter 2, Point No. 2.11 / 18, under meaning of the concepts). For the sake of convenience of the Reader, the Researcher reiterates the same as follow :

Significance : This refers to the importance of an individual / an entrepreneur / a firm / a unit / a variable / a phenomenon (in present context Women Entrepreneurs / Respondents) to an individual / an entrepreneur / a family / a firm / a community / a society / the Nation / the specific purpose / the needs. This further refers to the importance in terms of satisfying or fulfilling, the general or specific needs or requirements, both in present and in future, and, thereby, achieving, knowingly or knowingly, pre-decided goals and objectives.

Significance of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, has been considered in the light of followings :

The Researcher while elaborating the Significance of Women Entrepreneurs running home-based occupations in Non-professional Unorganised Service Sector, the Researcher, hereby, is not interested to reiterate the observations verbatim. The Researcher prefers to quote in parenthesis the serial numbers of observations noted in Chapter 9 against each point of Significance. (Chapter No. 9 and Point No.1 ... n)

Significance of Women Entrepreneurs running home-based occupations :

1. Significance to the Women Entrepreneurs / Respondents to herself, her Family Members, and Others,
2. Significance from the point of view of generation of Income and, Job and Employment Opportunities to Women Entrepreneurs / Respondents herself, and others,
3. Significance to Customers,
4. Significance to Society,
5. Significance to Service Sector,
6. Significance to an Economy as a Whole,
7. Significance in terms of Satisfaction of Specific Needs of the Community / Society,

(1) Significance of Women Entrepreneurs running home-based occupations to Women Entrepreneurs / Respondents themselves, Family Members, and Others :

(a) To Women Entrepreneurs

The Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector are Significant individually to the Women Entrepreneurs themselves since the said occupations are in a position to satisfy the pre-decided aims, objectives and goals of the Women Entrepreneurs as stated while establishing objectives. (9.92)

For Women Entrepreneurs, individually, the services, not only used to add to the income and employment opportunities, but also develop versatile personality, provides them more exposure to outside world, help them to obtain recognition and respect, both in family and society, being a business women, and provides them opportunity to develop their personal hobbies different from the business. (9.88)

Chapter 9, reveals that Women Entrepreneurs running these home-based occupations could inculcate, through experience, the enterprising attitude and managerial skills. By developing interpersonal relations with family members and

customers, these Women Entrepreneurs / Respondents are in a position to expand areas of cooperation and reduce the areas of conflicts with the family members and the customers, as revealed through the extent of support Women Entrepreneurs used to receive from family members in domestic work and in occupational work. (9.17 / 9.18) The attitude to adjust / accommodate oneself to the situation is an outcome of the experience Women Entrepreneurs / Respondents have learned while rendering the services. This is revealed through the devotion and dedication they have been putting in the occupation by maintaining the regularity in occupation in terms of hours of work and leave schedule without neglecting simultaneously the home / domestic / family responsibilities and their willingness to sacrifice attending and participating the family and social functions. (9.23 / 9.24 / 9.25 / 9.91).

The Significance of these home-based occupations to Women Entrepreneurs is also relevant since these occupations are in a position to satisfy the personal / individual psychological and emotional requirements, as evident from the study of Women Entrepreneurs who are Baby-Sitters running baby-sitting and Tuition Teachers giving tuitions, which satisfy their emotional and psychological feelings / needs, especially, of those who are divorces or without child. (9.11) Effective and productive use of educational qualifications (9.5 / 9.6 / 9.7) with returns there from by Women Entrepreneurs / Respondents, is possible while rendering services in giving tuitions by Tuition Teachers and guidance and counseling for financial investment and all related services therein by Investment Agents. (9.96)

It was also observed that the Women Entrepreneurs were in a position to save a sumptuous amount which used to help them to satisfy future requirements of both, Respondent's personal old age requirements and family requirements with respect to education of their children, daughter's marriage, to look after old / senior members in the family staying at native place and create assets for themselves and family. (9.83)

These savings also helped them to make financial provisions not only for their occupations alone, but also for meeting the financial requirement of those who aspired to undergo some training courses related to and helpful to their occupation, and interested, thereby, in enriching their personality. (9.84)

These home-based occupations run by Women Entrepreneurs provide them not only job satisfaction, but also caters the most personal requirements, besides being respected and recognized in the family and society. (9.85)

The Respondents / Women Entrepreneurs running home-based occupations were invited to render specific / specialized services by others / institutions which amounts to their recognition by others / members of the society. This was observed with respect to Tuition Teachers, Investment Agents, Food Cooks preparing food items / eatables and Beauticians too. (Chapter 8 Section 1, Researcher's observations)

(b) To family Members of Women Entrepreneurs

From the point of family members and others, these Women Entrepreneurs in these home-based occupations are Significant since the Women Entrepreneurs running the said occupations play the role of income supporter, thereby, facilitating addition to the family income, which in terns helps them to enrich their consumption and living standard by satisfying their necessities, comforts and, if possible, luxuries too. (9.11 / 9.95)

Family members, especially husband, with unsecured jobs or with limited income, were well protected along with other family members. (9.2 / 9.11) The members in the family, therefore, were in a position to realize the contribution of these Women Entrepreneurs to the family. (9.97)

Non-working family members, by extending helping hand to the occupation and domestic work, were kept busy which reduced the role-conflict of Women Entrepreneurs / the Respondents and also helped to increase the size of occupation by producing more quantity / rendering more services. (9.17 / 9.18)

(2) Significance of Women Entrepreneurs running home-based occupations from the point of view of generation of Income and Job and Employment Opportunities to Women Entrepreneurs / Respondents herself and other :

The Women Entrepreneurs running home-based occupation in Non-professional Unorganized Informal Service Sector are Significant, since, it has ensured possibilities of self-employment with considerably sizable income to one self and the family. (9.11 / 9.12 / 9.54 / 9.55 / 9.78 / 9.79 / 9.82)

Within the limitations of whatever the academic qualification they possessed, it is not possible for them to get any more gains in terms of income and jobs and employment opportunities elsewhere, other than what they have obtained in the present occupation. (9.5 / 9.6) Being home-based occupation, the Respondents have obtained number of tangible and intangible benefits too. It is also observed that retention benefits are much more than the opportunity cost of these occupations. (9.76) They are not only generating income and employment opportunity for others, directly by providing employment opportunity in their own occupation, at least by a few Respondents, especially, baby-sittings, investment agency services, in preparing food items / eatables, (9.61) but they have been motivating other women from among friends, relatives and members from the succeeding generation who have been looking towards them as 'prototype', a 'model' to be accepted for starting the present or any other home based occupation (9.13).

Women Entrepreneurs generating self-employment opportunities to themselves by way of these home-based occupations, used to keep themselves productively busy round the year. (9.23 / 9.24 / 9.25 / 9.26) Addition to the income through these occupations has added the savings of Women Entrepreneurs / the Respondents which has been used, if required, for generating financial recourses for the occupation and, thereby, reducing the over head cost of borrowing. (9.83 / 9.84)

There is also a remote possibility of generating job, income and employment opportunities in sectors wherefrom they have been purchasing material resources for their occupations, through input-output relation within and among the sectors. The contribution of these Women Entrepreneurs / the Respondents in generating job, income and employment opportunities in other sectors may be remote and negligible, but quite equally significant. (9.59 / 9.61 / 9.62)

The possibilities of out-sourcing the part of or entire activity / job to others, especially, in home-based occupations, like preparing food items / eatables, giving tuitions has made possible to create job and employment opportunities for others. (9.61)

(3) Significance of Women Entrepreneurs running home-based occupations to Customers :

Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector are said to be Significant from the point of view of customers since the Women Entrepreneurs in this type of Service Sector are in a position to meet the requirements of the customers, especially, the requirements arising out of changing cultural, social and economic conditions and circumstances. (9.47)

It was observed that every working and non-working men and women need the services of Women Entrepreneurs running such home-based occupations. These services are rendered at Respondents' residence and sometimes at customers' residence with respect to beauty related services. Since the customers are in a position to obtain such services from Women Entrepreneurs, they are work-free and tension-free, and thereby, devote more time and attention at work place and to duty. Similarly, the customers are also free of tensions since these services are available according to the convenience of the customers. Customers are, therefore, satisfied with the services rendered by these Women Entrepreneurs. (9.49)

The customers are also used to the type of services rendered by these Women Entrepreneurs / Respondents. Somehow, some biases / prejudices are developed among the customers about Women Entrepreneurs / Respondents, and hence, they are not ready to change Women Entrepreneurs, in spite of the fact, that the substitutes are available. This may be firstly, because of inter-personal relations developed between the customers and Women Entrepreneurs, and secondly, because of conveniences of the customers. Resultantly, the customers are also not

ready to displease the Women Entrepreneurs / Respondents, even though they are interested to make some suggestions. (9.49 to 9.52)

It is also observed that the Women Entrepreneurs / the Respondents running home-based occupations also satisfy personal, family, group, festive, specific and special requirements of varying customers. This helps these customers to save their time, energy and resources which otherwise would have been devoted for putting efforts for compliance and satisfaction of all these needs. This helps the customers devote their time, energy and other resources to other activities enriching themselves, their personality. (9.41 / 9.49 / Chapter 5)

The customers are dependent on these Women Entrepreneurs / the Respondents for their requirements and similarly, these Women Entrepreneurs / the Respondents on these customers, developing, thereby, inter-personal dependency among them. (9.47 / 9.48 / 9.49)

This has been further reflected in situation, wherein, Women Entrepreneurs / the Respondents are invited by the customers to attend family functions / celebrations and offered presents by the customers. This reveals the acceptance and recognition to the Women Entrepreneurs / the Respondents by customers in particulars and society in general. (9.47 / 9.48 (a) / 9.48 (b) / 9.88)

(4) Significance of Women Entrepreneurs running home-based occupations to Society :

Women Entrepreneurs running home-based occupation in Non-professional Unorganized Informal Service Sector are said to be Significant from the point of view of society.

These services are demanded by only those customers who are in need of such services, irrespective of fact whether they are working or non-working parents / women, and socio-economic group / class to which they belong. These services are required in Metro Cities, like Mumbai, more intensely and frequently because the very socio-economic set-up of these Cities, develop the requirements of different and varied types of such and other types of services rendered by Women

Entrepreneurs. Chapter 1 of the Thesis makes it clear how socio-economic conditions in Indian Economy in general and Metro Cities, in particular, have developed multi-dimensional requirement of the members of the society, on account of change / transition in socio-economic scenario in Indian Economy. All these multi-dimensional requirements have been catered by Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector. The Women Entrepreneurs / Respondents, therefore, are in a position to certainly get an opportunity to run home-based occupations more effectively in Metro City, like Mumbai, than elsewhere. (9.39 / 9.40)

It also provides to the members of the society an opportunity to devote their time and other resources for other activities leading further enrichment in their personality and ensures more comfortable personal and family life and also arrange and conduct socio-cultural activities for the society, satisfying thereby, collective requirements of the society. These home-based occupations rendered by the Women Entrepreneurs reduce the efforts of the members of the society in meeting domestic and family requirements, and quite often personal requirements, which otherwise would have been required to be fulfilled by members themselves. (9.49 / Chapter 8 Section 1, Researcher's Observations)

The availability of such home-based services rendered by Women Entrepreneurs in Non-professional Unorganised Informal Service Sector helps to develop more openings and opportunities for personality development of the members of the members of the society in particular, and development of ways and means of entertainment for society because the members of the society could devote more time in activities of their own choice, besides, their regular activities related to work place and family responsibilities. The availability of these services makes them more work-free and tension-free and provide them the possibility of time available at their disposal to be used for other activities. (Chapter 8, Observations of Researcher covered under Section 1)

From the point of view of society, the work force in terms of Women Entrepreneurs remains busy and employed throughout the year, satisfying, thereby, varied requirements of the society. (9.25)

The members of the society need not have to hunt for the services since the services rendered by Women Entrepreneurs are available conveniently at door-step and in the vicinity of their residence. Vary rarely and only with respect to specific and specialized services, the members of the society, i. e, customers, have to go to other suburb for availing such services. This is observed with respect to Women Entrepreneurs with specialization in specific services, e. g. preparing special food items / eatables, giving tuitions in the subject of specialization, investment counseling with more returns. (9.32)

(5) Significance of Women Entrepreneurs running home-based occupations to Service Sector :

The nature and extent of economic growth and development is considered from the point of view of growth and development of Service Sector. (Chapter 1, Point No 1.3) The Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector add to the number of and diversified nature of services, rendered in the Unorganized Informal Service Sector. (Inferences drawn from Point No. 9.37 to 9.49)

These Women Entrepreneurs running home-occupations ensure the services to the society as per the changing needs and requirements. The extent of requirement of these services will decide the nature and extent of growth and development of economy in general and Service Sector in particular.

The economy / society is said to be more civilized, depending upon the amenities and facilities available, not necessarily provided by the local self Government or State Government, in terms of public utility services, but also by private utility services, made available by different enterprises in Service Sector. Women Entrepreneurs running home-based occupations in such Non-professional Unorganized Informal Service Sector add to the quantity and quality of such services in Services Sector with its diversified nature, thereby, providing the amenities and facilities easily available ready at hand, contributing, thereby, to

the civilization of society and introducing socio-cultural change in Metro Cities, like Mumbai. (Chapter 8 Section 1, Researcher's observations)

Women Entrepreneurs / the Respondents running these home-based occupations in Non-professional Unorganized Informal Service Sector are not formally registered with any Private or Government Organization and to that extent their contribution to addition to services, production, income and employment left un-noticed and unaccounted while working out National Income estimates on different variables. In spite of this, the contribution of these Women Entrepreneurs in terms of services, production, income and employment is immense and quite Significant which is realized by the customers and the members of the society in form of fulfillment of their specific and general requirements. This helps to enrich the Service Sector and indirectly more contribution to National Income. These Women Entrepreneurs through home-based occupations make available all types of services required by the society and its members. It is not only availability of services in different types and varieties but its adequate and sufficient supply, is also equally Significant. However, adequate and sufficient supply of these services rendered by Women Entrepreneurs has limitation on account of self-imposed restriction for not to increase the scope and size of occupation beyond their manageable limits and capacities with its home-based nature. (9.22 / 9.49 / 9.50 / 9.51 / 9.52)

The growth and development of Service Sector through contribution of Women Entrepreneurs in home-based occupations is an indication of more civilized society with the availability of private utility services through home-based occupations in Non-professional Unorganized Informal Service Sector.

(6) Significance of Women Entrepreneurs running home-based occupation to an economy as a whole :

(Inferences drawn from observations of the Researcher covered under Chapter 8, Section 1)

The increase in the number of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector will help to accelerate the pace of economic growth and development by addition to the number of services with diversified nature and varieties thereof, rendered by Women Entrepreneurs through home-based occupations in Non-professional Unorganized Informal Services Sector, with, generating, thereby, income and employment opportunities for women folk in particular, and for others in related Service Sector in general, and further reducing, thereby, pressure of unemployment in an economy. This will help in further addition to the gross domestic product and gross domestic income. The entry of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector will help the economic growth, development and increase in size of middle class (middle income group), which is again an indication of the nature and extent of economic growth and development.

The socio-economic transition, after New Economic Reforms, is responsible to reduce, in all the sector, the employment opportunities. Under such circumstances, the literate work force of Women Entrepreneurs, with exception of at least a few, who are highly educated and qualified, find some source of livelihood through these home-based occupations. These Women Entrepreneurs find themselves a source of job and opportunity for generating income in these home-based occupations.

This can be in another term, considered as one way of ‘out-sourcing’ of activities by the working and non-working women and parents and other members of the society to these Women Entrepreneurs to be complied with for the satisfaction of specific and general requirements.

This provides a different dimension to the concept of ‘out-sourcing’ of activities, enhancing, thereby, its spread effect and coverage, which helps in creating job and employment opportunities and a source of livelihood on large scale. The contribution of these Women Entrepreneurs running home-based occupations in this respect is immense and Significant.

The availability of these services rendered by Women Entrepreneurs in Non-professional Unorganized Informal Service Sector helps the economy to

accommodate easily transition arising out of technological changes and socio-economic reform. These services also open the doors to out-sourcing for meeting the requirements of the society and economy. The concept of out sourcing now, is not restricted only to I. T. Sector, but penetrated to other sectors which enables Women Entrepreneurs in Non-professional Unorganized Informal Service Sector to get job opportunities to fulfill specific or general requirements of the society which can be rest assured to these Women Entrepreneurs. This is evident with respect to all Women Entrepreneurs rendering home-based services covered under research.

It was also observed that Women Entrepreneurs / the Respondents are rendering the services to customers from different income groups and social groups.

(7) Significance of Women Entrepreneurs running home-based occupations in terms of satisfaction of specific needs of community / society :

Women Entrepreneurs running home-based occupations in Non-Professional Unorganized Informal Service Sector meet some of the specific needs of the customers and society. (Inferences drawn from observations of the Researcher covered under Chapter 8, Section 1)

This is evident from the services rendered by the Women Entrepreneurs running home-based occupations, covered under research, e. g. Women Entrepreneurs rendering services in terms of baby-sittings used to imbibe cultural heritage among babies, develops sense of emotional attachment, ways and means of pastime by entertainment, arranging short trips to places of pilgrimage and places of historical significance, arranging for Instructors / Teachers to develop craft related skill. Women Entrepreneurs, rendering services related to financial investment, used to provide guidance to the customers in appropriate financial investment with their prospective returns and benefits. Women Entrepreneurs, rendering services in terms of giving tuition used to arrange for special coaching, use of new techniques of imparting instructions, get the student easily acquainted with the new course, understanding psychology of a students through personal contact. Women

Entrepreneurs, rendering services in terms of preparing food-items / eatables used to provide opportunity of out sourcing of preparation food items / eatables for the customers as per requirements in certain events / celebrations / picnics. Women Entrepreneurs, rendering beauty related services used to develop awareness about presentation through looks and corresponding possible change in personality.

It is not that all Women Entrepreneurs are interested in such specific types of services, but there are at least a few who are interested in running the occupation somehow little differently. This is also applicable to all such Women Entrepreneurs rendering innumerable home-based services in Non-Professional Unorganized Informal Service Sector. It is because of this attitude and approach of a few Women Entrepreneurs / the Respondents, the Researcher has concluded the Chapter 10, by making a statement that all Women Entrepreneurs rendering home-based services in Non-professional Unorganized Informal Service Sector are successful, **but some are more successful**. It is only because these Women Entrepreneurs do not do different things, instead render similar home-based occupations, but in a different way. This being realized / perceived by a few of these Women Entrepreneurs on account of their sense of enterprising in taking initiative to do the same things slightly in a different way. The specific needs of the members of the society, irrespective of the fact whether they are working or non-working parents, are, therefore, satisfied and fulfilled.

Socio-economic transition arising out of New Economic Reforms in terms of LPG, especially, Globalization, made economy, society and culture more sensitive and susceptible to Global changes. Under such circumstances, the economy, society and culture are left with no alternative, but to accept and get adjust to transition. The acceptance and adjustment to such Global level transitions / changes are made possible and easy only because of, partially or fully, fulfilling the requirement of the customers and society, arising out of such socio-economic transition, by Women Entrepreneurs rendering innumerable varied and diversified home-based services in Non-professional Unorganized Informal service Sector. This is evident not only from the analysis of the data and information related to the Women Entrepreneurs rendering home-based services in Non-professional

Unorganised Informal service Sector under present research, but also on the background of, what Researcher calls it as ‘**back drop**’, which the Researcher has provided in Chapter 1 of the Thesis. (9.105 to 9.113)

The Researcher concludes by highlighting and elaborating in length, in paragraphs herein above, the nature and extent of Significance of Women Entrepreneurs rendering home-based services in Non-professional Unorganised Informal service Sector.

Section 2

10.2 Prospects :

The Researcher tries to elaborate and highlights the present and future Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector. The Researcher in Chapter 2 on Research Methodology has tried to explain the concept of Prospect (Vide Chapter 2, Point No. 2.11 / 19 under meaning of the concepts). For the sake of convenience of the Reader, the Researcher reiterates the same as follow :

Prospects : This refers to, prima facie, potentials and possibilities of existence, survival and thereafter, continuation, growth, improvement and ultimately development of an individual / an entrepreneur / a firm / a units / a variables (in present context Women Entrepreneurs / Respondents). It also refers to capacity in an individual / an entrepreneur / a family / a firm / a unit / a variable to face any kind of changes / exigencies, likely to crop-up in a situations / circumstances, in present and in future, in community / in society / in market / in an economy, at the National or International level, and come out with success and, further, satisfy or fulfill, the general or specific needs or requirements, both in present and in future and, achieve, knowingly or knowingly, pre-decided goals / objectives, while exploiting and exploring the available opportunities and recourses.

Keeping in with what has been stated under the Significance of the Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, Women Entrepreneurs have better Prospects in present and in future in meeting the needs of individuals, family, customers, society and economy.

In present context, the transition of economy, from traditional and conservative type of economy to women participatory modern commercialized economy is ensuring more and more opportunities for women being entrepreneurs, providing self-employment in home-based occupations in Non-professional Unorganized Informal Service Sector.

The New Economic Reforms since 1991 in global perspective, are responsible for introducing changes in socio-cultural and economic scenario in Indian Economy in general, and Metro Cities, like Mumbai, in particular. This is responsible for generating more and more opportunities for self-employment in rendering different types of / variety of services in economy, both in Professional and Non-professional, Organized and Unorganised, Formal and Informal Service Sector. The socio-economic transition has developed varied needs of the community / society in general, and working women / parents, in particular, not all but many of such requirements were satisfied by housewives, before economic transition, and now are satisfied by Women Entrepreneurs in home-based occupations, after socio-economic transition, initiated in India, after New Economic Reforms since 1991.

The increase in the extent and development of market economy, with the interactions of two invisible hands, demand and supply, are responsible for creating opportunities of self-employment for Women Entrepreneurs in Indian Economy.

The Prospects for Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Services Sector have been considered with reference to (1) Existence / Survival, (2) Continuation, (3) Growth, (4) Improvement and (5) Development.

In this respect also, the Researcher is not interested to reiterate the observations verbatim. The Researcher prefers to quote in parenthesis the serial

numbers of observations noted in Chapter 9 against each of the points of prospects (with the sequence Chapter No. 9, Point No. 1 ... n).

(1) Existence / Survival :

Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector have better Prospects of existence / survival in the present changing economic scenario in which Indian Economy is passing through the phase of transition. Changing work-culture, entry of women in Manufacturing and Service Sector as an entrepreneurs or an employee, increase in the number of both educated women and working women, increase in the number of working parents, etc., all these factors are responsible for and contributed to increase in demand for Women Entrepreneurs running home-based occupations, as evident from the analysis of the different varied types of services considered under present research. (Chapter 5)

Entry of I. T. Sector, ever increasing tendency for out-sourcing in the form of piece work / job work basis, even the household work, as revealed from Women Entrepreneurs preparing food items / eatables, increasing working hours where time of entry at work place is certain and known, but time of exit / going back to / returning to residence is uncertain. Under such circumstances, the working women / parent hardly could spare time to comply with household and domestic work and meeting all other personal, family, social, cultural, religious, ceremonial, financial and such other requirements / activities, where the working women / parents find it difficult to devote sufficient and adequate time. The working women / parents under such circumstances have no option but to rely on / depend on Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.

This has been revealed through the number of customers depending, collectively, on such home-based occupations and, individually, on the Respondent in each type of the services under consideration. This clearly reveals that the Women Entrepreneurs in present changing Indian Economic scenario

through which Indian Economy is passing, have better prospect for existence / survival. These Women Entrepreneurs are satisfying, both, specific and general needs of the individuals and society. (9.28 to 9.32 / 9.36 to 9.48)

The Research has also considered the Prospects in terms of existence and survival in the light of demand for and supply of the home-based services in Non-professional Unorganized Informal Service Sector.

The Prospects in terms of existence of Women Entrepreneurs running home-based occupations has also been considered from the point of view of increase in demand for Women Entrepreneurs in home-based occupations on account of following additional points of considerations too :

1. The family system has changed from joint family to nuclear family. (9.41)
2. The number of working women is increasing day by day.(9.39 / 9.41)
3. Since the home-based Service Sector is necessary for meeting the individual and social requirements, the dependence of working women / parents on Women Entrepreneurs rendering on such home-based services has increased. (9.39 / 9.41)
4. On account of New Economic Reforms in Global perspective, the work-culture has changed, which no way permits the working women to leave work place as schedule, with fixed timing of arrival and departure and possibility of continuation of work, even in late night. The timings at work place are not, therefore, fixed as scheduled between 9.00 am and 5.00 p.m. like. (9.39 / 9.41)
5. In private and corporate sector, the office hours, especially, at entry point, are strictly observed, which compels working women / parents to opt for and avail these home-based services from Women Entrepreneurs. (9.39)
6. Since, being working women, women are becoming more independent, both economically and financially, they have been deciding their own

preferences and corresponding programmes, according to their own choice, and, hence, they prefer to and choose to depend on such Women Entrepreneurs running and rendering home-based services. (9.96)

7. In country like India with a huge geographical area and population, in general, and Metro Cities, like Mumbai, in particular, the markets are always virgin. This provide not only ample opportunities to Women Entrepreneurs to enter into such types of home-based Non-professional Unorganized Informal Service Sector, but also assure continued existence and survival. (9.28 to 948)

Whatever has been stated against point No. 1 to 7 has been observed by the Researcher and is revealed through the analysis of the Women Entrepreneurs engaged in services considered under research. (Chapter No 9, under Market 9.1.19 to 9.1.29)

(2) Continuation :

Apart from Prospects in terms of existence / survival of Women Entrepreneurs, the Prospects in terms of their continuation in the home-based occupation in Non-professional Unorganized Informal Service Sector is equally important. In this respect also, the Women Entrepreneurs have better Prospects of their continuation in the occupation in Non-professional Unorganized Informal Service Sector. It is because the present changing economic scenario of Indian Economic will continue with the same pace / trends, initiated with the first generation of New Economic Reforms since 1991 which are crisis driven, and second generation of Economic Reforms since 2000 which are development driven. These New Economic Reform, on account of LPG (Liberalization, Privatization and Globalization) with de-control and encouragement to induced investment in private sector, entry of Multi-National Corporations in all sector, thereby, enhancing competition internally in domestic market and externally in foreign / external market, will accelerate the pace of growth and development of economy in general and Service Sector in particular, providing, thereby, chances /

opportunities for continued existence in future. (Chapter 8, against point 8.4.3 and Chapter 1)

Similarly, the extent of the market in terms of geographical area and the number of customers with varied requirement, will continue to increase in due course of time. The spread of education, in general, and among women, in particular, is responsible for increase in number of working parents and working women. This trend will naturally create and establish the demand for Women Entrepreneurs in such types of home-based services, as covered under present research. Varied types of five services covered under research have clearly established the fact that the Women Entrepreneurs in home-based occupations in Non-professional Unorganized Informal Service Sector will have better Prospects to continue to survive in future.(Chapter 5 / 9.28 to 9.48)

However, these Women Entrepreneurs will have to face the Threat of competition from among themselves and from the professionals. Having seen the increasing and varied requirement of working women / parents and society, there seems to have been an inclination among non-professional but educated women, through self-motivation and encouragement and support from family members, to accept such types of home-based occupations, which, not only provide opportunity for self-employment, but will help partially to resolve work-role conflict of both working women i. e. the customers on the one hand, and satisfaction and achievements of pre-decided goals and objectives of Women Entrepreneurs on the other, with an urge to achieve not only in terms of an opportunity of self-employment, but of self-respect, self-awareness, self-esteem and social acceptance and recognition. (9.5 / 9.11 / 9.12 / 9.17 / 9.18 / 9.30 / 9.48 (b) / 9.92 / 9.100)

Many Respondent Women Entrepreneurs displayed traditional attitude, showing preference to the ideas of small, secure, safe and stable business, rather than expanding, challenging, a little risky and innovative venture. (9.31)

In addition to what has been stated, herein above, the Prospect in terms of continuation of Women Entrepreneurs, running home-based occupations, will have to be considered in the light of factors responsible for increase in the supply of Women Entrepreneurs such as :

1. All women from all the age group are not highly / equally qualified with an opportunity to be gainfully employed elsewhere. Less educated women, therefore, prefer to get self-employed in such home-based occupations, where not the level of education / qualification, but skills and experience of running an occupation is more significant. (9.5)
2. Experienced and / or less educated women are interested in making the use of their knowledge and skills, interests and likings, in home-based occupations, for self-employment and, thereby, supporting and making addition to income of the family to which they belong. (9.11 / 9.100)
3. They have a confidence to look after all family and domestic responsibility being at home and at the same time run a home-based occupation and get self-employed, as entrepreneurs. (9.76)
4. Family members, including in-laws in joint family, supported the majority of the Respondents to start and continue the occupation. This reveals that the family support was a deciding factor for continued survival of the Respondent in the occupation. (9.11 / 9.12 / 9.17 / 9.18)
5. Less educated women wanted to become economically and financially free and independent. This could be a reality, provided they enter into some occupation or service. Home-based occupations are the best alternative / option available at their disposal. (9.5 / 9.6 / 9.7)
6. Women engaged in home-based services as entrepreneurs, are in a position to receive, somehow, help from family members, relieving, thereby, partially, from family and domestic responsibilities. The family members are aware of / realization of the contributions of the these Women Entrepreneurs to the family. (9.17 / 9.18)
7. The Women Entrepreneurs in Non-professional Unorganized Informal Service Sector are in position to meet future requirements of family, society and, with a remote possibility, of economy. (9.43 / 9.45 / 9.49 to 9.52)

8. Women, who are less educated, may opt for better / gainful source of income by way of getting self-employed, as entrepreneurs in home-based occupations in Metro City, like Mumbai. (9.5 / 9.6 / 9.7 / 9.11 / 9.13)
9. Women entrepreneurs, who are self-employed, are the 'prototype' to housewives to become economically and financially independent. It is observed that Women Entrepreneurs / the Respondents were not interested and ready to work under any employer and wanted to remain at home and use their skill, knowledge, experience within the circumstances at their disposal. The Respondents preferred and are interested in playing the role of an income supporters to the family by self-employment in home-based occupations. (9.8 / 9.9 / 9.13 / 9.76)
10. It is also observed that the Women Entrepreneurs enter into home-bases services generally at the later stage, especially after 35 years of age, as evident from the data on Women Entrepreneurs self-employed in different services under research. The entry points keeps them partially free from domestic and family responsibilities, arising out of rearing of child, since, children are then quite grown-up. (9.1)
11. It is observed that in some of the communities in India, women are not allowed to go out for jobs, in spite of the fact, and knowing well, that their earning may help the family to meet family requirements. Under such circumstances, the entry of women as entrepreneurs in home-based occupations will lead women emancipation in its true scene. (9.98 / 9.101)
12. It is also observed by the Researcher, in her analysis that there are some such circumstances, where male members in the family, especially husband, may not be having regular and fixed income and quite possible may be having temporary jobs. Less educated women under such circumstances have no option / alternative left, but to enter as entrepreneurs in home-based occupations and, thereby, help family with assured income. This has helped women to gain self-respect and recognition in such families. Under such circumstances, entry of women in home-based services has become more compulsive rather than impulsive. It is termed as ' **blessings in disguised** '. (9.97)

13. The Women Entrepreneurs running home-based occupations have proved themselves 'prototype' to those women who are only housewives, motivating them to take such home-based occupations in Non-professional Unorganized Informal Service Sector. Their entry in the home-based occupations in due course of time, reveals the opportunity and possibility of continued survival. (9.13)
14. Now-a-days Indian economy is passing through transition to 'service society', which was earlier an 'academic vision' and now a 'reality'. Under such circumstances, the entry of women as entrepreneurs in home-based occupations in Non-professional Unorganised Informal Service Sector will help to boost the pace of such transition to 'service society', which is an indicator of economic development. This is because, not only in Professional Organized Formal Service Sector, but also in Non-professional Unorganized Informal Service Sector, the number of services with its diversified nature will continue to increase, providing, thereby, opportunities and circumstances for Prospects in terms of continued survival of Women Entrepreneurs in Non-professional Unorganised Informal Service Sector.

Whatever has been stated against point No. 1 to 13 has been observed by the Researcher and is revealed through the analysis of the Women Entrepreneurs engaged in home-based occupations covered under present research.

(3) Growth :

Future Prospects for Women Entrepreneurs are also to be considered in terms growth Prospects / Opportunities available to these Women Entrepreneurs. No doubt, the growth Prospects / Opportunities are available to these Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector in terms of increase in extent of demand and market, as stated herein above, under the point 'Continuation' which will definitely invite and attract more number of Women Entrepreneurs in home-based occupations in this

Non-professional Unorganized Informal Service Sector. The present trend of economic transition in Indian Economy will continue to remain even hereafter.

Five different types of home-based occupations covered under present research and other home-based occupations, are in a position to satisfy the needs and requirements of the society, in general and specific needs and requirements of the society, and working women / parents, in particular. Since the number of working women / parents shows a rising trend because of increase in number of educated women and change in work-culture, the Women Entrepreneurs running home-based occupations have better Prospect in terms of growth. These growth prospects in future will exist, in spite of competition from the Professionals Organized Formal Service Sectors, providing similar types of services. Since, the working women / parents used to reveal more preference to such home-based occupations, rendered by the Women Entrepreneurs in Non-professional Unorganized Informal service Sector, Women Entrepreneurs have better Prospects in terms of growth in future. This is because the home-based services rendered by Women Entrepreneurs are in a position, not only to satisfy specific needs and requirements of the customers, but these Women Entrepreneurs have been keeping personal and family relations with the customers, providing cozy atmosphere at the place of services rendered. This again revealed through the present research covering five different types of varied services / occupation in this sector. (9.31 / 9.39 / 9.40 / 9.42 / 9.43 / 9.44 / 9.49 / 9.50 / 9.51 / 9.102)

The customers reaction to the services rendered also indicate that the customers are well satisfied with the services rendered by these Women Entrepreneurs. The growth opportunities, therefore, are quite sufficient and ample to Women Entrepreneurs in this home-based occupations in Non-professional Unorganized Informal Service Sector. (9.49 to 9.52)

The growth Prospects / Opportunities in future are also revealed through ever increasing tendency among working and non-working women and parents to 'out-source' some of the personal, domestic and family activities to such enterprises, relieving, thereby, the customers / working women and parents from the stress and strain of compliance of the activity, personally and domestically. The

services rendered by the Women Entrepreneurs running home-based occupations are available at the door-step and in the vicinity of the customer's residence. The demand for Women Entrepreneurs rendering such services, therefore, is on increase, providing growth prospects in future. This is again evident from the analysis of variables in Chapters 6, Chapter 7 and Chapter 8, and also the Researcher's observation while interacting with the Respondents. For example

<p>For baby-sittings, the growth prospects are available on account of increasing number of working women / parents requiring the need of Women Entrepreneurs rendering services of baby-sittings, indicating the growth in future.</p>

<p>For investment agency services, growth prospects are available since the level of income and saving of working women / parents show a rising trend, requiring, thereby, the need of Women Entrepreneurs rendering investment agency services, indicating the growth in future.</p>

<p>For giving tuitions, growth prospects are available since the present work culture compels the working women / parents to avail the services of Women Entrepreneurs providing private tuitions to look after educational improvement of a child, indicating the growth in future.</p>
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<p>For preparing food items / eatables, growth prospects are available since working hours being changed on account of present work-culture, the working women / parents may not be in a position to devote sufficient time in preparing food for daily requirement and, sometimes, for ceremonial events which may lead to continued increase in demand for Women Entrepreneur and, thereby, growth of these home-based occupations run by Women Entrepreneurs, indicating the growth in future .</p>
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<p>For beauty related services, growth prospects are available since women in general, irrespective of age factor, are more conscious of their looks and, more exposure to outside world and increase in level of education among women, has an added implication in terms of requirement of services of Beauticians, indicating the growth in future.</p>
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Though the Respondents could not reveal the possibilities of growth, the Researcher infers that there are ample opportunities for Women Entrepreneurs in terms of growth of the home-based occupations under research and other such home-based occupations run by Women Entrepreneurs, in view of the changing Indian Economic scenario, initiated after New Economic Reform, since, 1991, and as discussed and stated in Chapter 1 of the Thesis.

(4) Improvement :

The future Prospects to Women Entrepreneurs in home-based occupations are also to be considered in terms of possibilities of improvement in the nature and quality of services rendered by Women Entrepreneurs through these home-based occupations. The analysis of occupations covered under present research reveals that very a few Women Entrepreneurs / Respondents reported that they have some future plans for the improvement in the nature and quality of services. Majority of the Women Entrepreneurs / the Respondents since they are satisfied with the present state of occupation, are indifferent towards the same because of lack of initiative and urge for self-improvement. (9.89)

They had a feeling of being of guilty on account of their own perception that they were neglecting the family and domestic responsibilities by running the home-based occupations and not devoting sufficient time to meet the same. This feeling of being guilty was reflected in their attitude and approach toward the occupation in terms of lack of an urge for initiative and improvement in the nature and quality of services rendered. This was further unfortunately supported by the increasing, safe, risk free, virgin and assured market on account of one or the other reason and absence of risk of Threat of competition and risks arising out of market variation. The majority of Women Entrepreneurs were not only indifferent, but at the same time, were also not enthusiastic in introducing changes in the nature and quality of services required, and rendered. (9.98)

In fact, there are better chances / opportunities / ways and means for improvement in the nature and quality of services rendered in these home-based occupations. The Researcher, in Chapter No. 12, while Establishing Objectives and

Hypotheses, against Objective No. 8 has made some suggestions with respect to these services under present research. Serious consideration of these suggestion will definitely help the Women Entrepreneurs to have bright future in the field. Use of modern approach towards these home-based occupations, use of modern techniques in exploring potential market, especially, access through the use of internet facility, if possible, will help Women Entrepreneurs in improving the nature and quality of services. Very change in the very name of occupation, which the Researcher perceives, may make remarkable change, e. g.

Name Commonly and Traditionally Used	Name to be used
Baby-Sittings / Baby-Sitters	Kids Play Group and Day-Care-Centre
Investment Agency Services / Investment Agents	Investment Guidance and Counselling
Giving Tuitions / Tuition Teacher	Education Guidance and Counselling
Preparing Food Items / Eatables / Cooks / Caterers	Food - N – Fun Centre
Beauty Related Service / Beauticians	Centre for / Services for ‘Be Faire and Lovely’

Such types of catchy and attractive names may prove fruitful for Women Entrepreneurs. On the line of statement “ **approach makes a difference**”, one can say “**name makes a difference**”. For Women Entrepreneurs running home-based occupations, it is both, approach and name, will definitely make a difference to lead on path of success with improvement. However, it was observed that many Respondent Women Entrepreneurs displayed traditional attitude, showing preference to the ideas of small, secure, safe and stable business, rather than expanding, challenging, a little risky and innovative venture. (9.31)

Similarly, the use of practical and commercial approach towards the occupation will provide better opportunities for improvement. Apart from personal touch in relations, little more efforts for advertisement, with a use of attractive and

catchy words for attracting customers, planning for future development in keeping with market requirement, keeping up-dated through reading literature on the occupation, attending short term course or campaigns or exhibitions for specialization in the field for more exposure, use of modern equipments for rendering the services, as far as possible use of separate place for running an occupation, contact with Women Entrepreneurs Organizations / Associations for support services, etc., will help to have better Prospects in future. Inter-personal interaction also have an impact on the occupation.

The research on the home-based occupations under consideration reveals that there are instances where both way expectations have been expressed, but left being complied with, which will reduce the scope and size of business and will also adversely affect future prospects. Only the urge, desire, initiative for improvement alone will provide better Prospects in terms of improvement, both in the quality and nature of the services / product in future. Being satisfied with the present state will kill the process of improvement. (9.49 to 9.52)

It was observed from the attitude of Women Entrepreneurs that majority of them wanted only to be an income supporters, without having a desire for establishing one's own identity in the market. This again comes in the way of future Prospects in terms of improvement in quality and nature of services / product and, thereby, the occupation. (9.89)

The services rendered through home-based occupations will be in demand in future on account of changing Indian Economic scenario, but in the absence of what has been stated herein above, will lead to slowly and steadily customers shifting and turning to more professionalized services, instead of home-based services in Non-Professional Unorganized Informal Service Sector. In services, like rendering private tuitions by Tuition Teacher / Women Entrepreneur / Respondent and one providing investment related services, the shift towards availing the services of professional is quite pressing. (9.101 / 9.103)

For example : (Noted from the observations of the Researcher in Chapter 8 Section 1)

Since personal touch and homely atmosphere being available in baby-sittings, there are better Prospects for growth in home-based occupations rendered by Women Entrepreneurs, but the attempts of a few providing opportunities to imbibe the cultural heritage, arranging instructors for craft training, arranging religious and cultural programmes, are also the illustrations leading to better Prospects for growth and improvement in nature and quality of the services / products, and correspondingly, Women Entrepreneurs in these occupations.

Use of modern techniques, such as computer, internet facilities, efforts for well arranged office may develop better Prospect of growth and improvement in future to Women Entrepreneurs in this home-based occupation.

Efforts to introduce new techniques of imparting instructions such as computer, C. D. player, study tours, getting answer-books assessed from outsider / External Examiner, running *Phalashruti* Series for guidance to the other students and those attending tuition, may develop better Prospect of growth and improvement in future to Women Entrepreneurs in this home-based occupation.

Celebrations and event managements, supplying food items / eatables to shops, hotels, restaurants, apart from meeting daily requirements of food-items / eatables, and use of new methods and advance equipments in preparing diversified food items / eatables, may develop better Prospect of growth and improvement in future to Women Entrepreneurs in this home-based occupation.

Looks and presentation consciousness among women of all age groups and category, acceptance of new techniques for beauty related services, change in the approach of beauticians to the best of satisfaction, may develop better Prospect of growth and improvement in future to Women Entrepreneurs in this home-based occupation.

The Researcher reiterates that, besides growth prospects, there are ample opportunities for Women Entrepreneurs in terms of improvement in the nature and quality of the home-based occupations under study and such other home-based occupations run by Women Entrepreneurs, in view of the changing Indian Economic scenario, as discussed and stated in Chapter 1 of the Thesis, provided

that the Women Entrepreneurs are willing to change their approach and ready to take initiative keeping in with the market requirements so as to become market friendly and customers friendly. (9.102)

(5) Development :

Development amounts to change for betterment. Change in / improvement in an approach towards occupations, and use of modern techniques of rendering services, will alone help in development of home-based occupations in Non-professional Unorganized Informal Service Sector. Introducing varied / diversified services under one single roof and providing different amenities and facilities to the customers, will lead to the development of such home-based services. Development pre-supposes (9.102)

- 1) facilities and amenities provided, use of new methods and modern techniques and equipments,
- 2) visualizing the changing requirement of market and accordingly introducing the change in methods of rendering services,
- 3) knowing well the psychology of the customers and, thereby, satisfying their individual / personal requirements, etc.,
- 4) diversification of services with varied types of varieties thereof.

Women Entrepreneurs will have better prospects in terms of existence, survival, continuation and growth of home-based occupations / services in Non-professional unorganized Informal Service Sector in future, in spite of Threat of competition from Professionals Organized Formal Service Sector. However, to what extent these Women Entrepreneurs will have better prospect in terms of improvement and development, will depend, on and will be decided by, the following factors :

- 1) on their willingness, initiative and extent to which they are ready to change and accept new trends in the market, (9.89)

- 2) to what extent they are relieved from role-conflict, (9.94)
- 3) to what extent they explore their Strengths and Opportunities and overcome their Weaknesses and Threats, (9.100 to 9.104)
- 4) to what extent Pull Factors over shine Push Factors and to what extent they come out with success from Constraint Factors, (9.96 to 9.99)
- 5) to what extent they are in a position to receive help from family members, (9.17 / 9.18)
- 6) to what extent they deviate to other goals of running an occupation other than, either income supported and / or sole income earners, (9.92)
- 7) to what extent they overcome the social taboos, (9.98 / 9.99)
- 8) to what extent they have been accepted and recognized by the community and society, and (9.48 (b))
- 9) to what extent they are prepared to up-date themselves by refreshing, re-skilling, re-orienting as per the requirements of occupation under new circumstances arising out of socio-economic transition in Indian Economy. (Chapter 8, Section 1, Researcher observation)

Thus, Prospects in terms of Existence, Survival Continuation and Growth on the one hand, and Prospects in terms of Improvement and Development on the other hand, have different dimensions depending upon the approach and attitude of Women Entrepreneurs. Women Entrepreneurs with progressive, pragmatic and realistic attitude and approach will have better prospects in terms of improvement and development, whereas, in the absence of such progressive approach and attitude, Women Entrepreneurs have prospects only in terms of existence, survival, continuation and growth alone, with ever increasing possibility of Threats of customers substituting to Professional Organized Formal Service Sectors. (9.105 to 9.112)

The prospects in terms of development are also to be considered in the light, to what extent Women Entrepreneurs are successful in achieving, knowingly or unknowingly, pre-decided goals / objectives, while running an home-based occupations. The Researcher in present research experienced that the Women

Entrepreneurs / the Respondents, for the reasons best known to them, were not ready to disclose their pre-decided goals / objectives, other than objectives viz. self-motivation, income supporters, hobby, time-pass. In spite of this fact, the Women Entrepreneurs / the Respondents were found reporting that they could achieve their pre-decided goals. (9.92)

However, the Researcher notes with pains that having achieved pre-decided goals, it has not been reflected in their initiative, urge, desire for improvement and corresponding development of the home-based occupations, they have accepted. Otherwise, there could not have been absence of future plans for most of the Women Entrepreneurs / the Respondents under present research. This could have been the possibility with respect to such similar home-based occupations in Non-professional Unorganized Informal Service Sector. (9.89)

The Prospects in terms of development are also to be considered in terms of, to what extent Women Entrepreneurs / the Respondents have tried to explore and exploit the available opportunities and recourses. In this respect also the Researcher observes limitations on the part of Women Entrepreneurs / the Respondents under study. Very absence of future plans is an indication that the Women Entrepreneurs / the Respondents are not prepared to explore and exploit the available opportunities and resources. From this point of view also, the Researcher observes that except for a few, there are no better Prospects for development for majority of Women Entrepreneurs / the Respondents running home-based occupations, under present research. Whatever has been stated as expectation for better Prospects and development through improvement in nature and quality of services / occupations in foregoing Para, has been exceptionally observed among and followed by a few Women Entrepreneurs / the Respondents covered under research. (9.6 / 9.7 / 9.89)

The Researcher reiterates that whatever has been stated, herein above in this Chapter, is based on the analysis of information obtained from the Respondents running home-based occupations in Non-professional Unorganized Informal Service Sector. Her observations, inferences and conclusion with respect to Significance and Prospects of Women Entrepreneurs running home-based

occupations in Non-professional Unorganized Informal Service Sector are, to that extent, objective and realistic.

In spite of the fact, that majority of the Respondents were educated, (9.5 / 9.6 / 9.7) but without possessing any market required specific skills and knowledge and the possibility of being faced with role-conflict, (9.94 / 9.95) the home-based occupations have provided the best opportunity for the effective utilization of human / women resources, when it constitute almost 50% of total population.

Through such types of home-based occupations, the Women Entrepreneurs are in a position to establish themselves as ‘**effective performing asset**’ to generate sizable income (9.77 / 9.80 / 9.82 / 9.99) by way of self-employment in these home-based occupations, induced on account of motivational factors, thereby, resulting into job satisfaction of running occupations with success. (9.11 / 9.12)

Such Respondents / Women Entrepreneur, running home-based occupations in Non-Professional Unorganized Informal Service Sector, will serve the society by fulfilling the requirements of the society. The personal touch of the Respondents in rendering services, provides a sense and feeling of satisfaction to the customers. (9.49 to 9.52) With a desire to prove successful, these Respondents provide ‘**prototype**’ to those women (9.13) who are only housewives and wanted to do something for economic independence and, emotional and psychological satisfaction, motivate themselves to take-up such Non-professional enterprises in Non-professional Unorganised Informal Service Sector, easily available in Metro Cities, like Mumbai. These Women Entrepreneurs / Respondents, by self-employing in home-based occupations, have found out the path of development for one-self and family, acquired a status and recognition and acceptance in the family and society, have developed a sense of self-awareness, self-respect and self-esteem. (9.48 (b) / 9.88 / 9.96 / 9.97)

The occupation provides opportunity for the effective utilization of human / women resources, especially, when employment opportunities are inaccessible to women due to her limitation on account of education, unskilled nature and home-role responsibilities, social and community taboos, etc.(9.5 / 9.6 / 9.7 / 9.98 / 9.101)

However, these home-based occupations, through business career and self-employment, provide women, an opportunity to become economically and financially independent and achieve psychological and emotional satisfaction, through business careers and self-employment, which may generate, directly and indirectly, jobs opportunities for other. (9.88)

10.3 Conclusions :

1. Significance : As revealed through whatever has been stated, in this Chapter, under 11.1, the Researcher, hereby, concludes, on the basis of the analysis of services under consideration in present research, that the **Women Entrepreneurs** running home-based in Non-professional Unorganized Informal Service Sector, **have ever increasing Significance** to an individual / a family / a customer / a community / a society / the economy / a specific purpose / the needs, satisfying or fulfilling, thereby, the general or specific needs or requirements of individuals, family, customers, community, society and economy, both in present and in future, and further, thereby, achieving, knowingly or knowingly, pre-decided goals / objectives of Women Entrepreneurs through running these home-based occupations.

2. Prospects : Whatever has been stated, herein above, under 11.2, is indicative of the fact that the **Women Entrepreneurs** running home-based occupations in Non-professional Unorganized Informal Service Sector certainly **have better Prospects** of Existence, Survival, Continuation and Growth in future. However, the Prospects in terms of Improvement and Development will have to be considered conditionally, depending upon the willingness and initiative of Women Entrepreneurs to introduce changes for improvement in the nature and quality of services / products, as per the requirements, arising out of socio-economic transition in Indian economy, and also, approach and attitude of Women Entrepreneurs towards these home-based occupations, they are running.

From the point of view of future 'Prospects', Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, in terms of 'Existence and Survival' and 'Continuation and Growth' is no more a problem for the Women Entrepreneurs in view of (1) ever expanding, risk free, safe, assured and virgin market in Indian Economy with (2) changing its face and dimension.

The Researcher would like to make it clear that the "Improvement", and "Development" aspects of the 'Prospects' of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector will depend on (1) their attitude and approach, (2) their willingness to changes according to the changing requirement of the market, (3) their willingness to adjust with the changing technology, (4) meeting requirements of changing consumption pattern and (5) the skill, both innate or acquired / developed, to produce and sell one's own product.

Chapter 12

Conclusions

Establishing Objectives and Hypotheses

INTRODUCTION

The Research, now, on the basis of (1) General Background, the Researcher calls it as '**Back Drop**' given in Part I of the Thesis covering Chapter No. 1, 2, 3 and 4, (2) the Analysis of Data and comparative view, related to Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector carried out in Part II of the Thesis covering Chapter 5, Chapter 6, Chapter 7, Chapter 8 and in Chapter 9 on Summary and Observations, and (3) in Part III of the Thesis, the Researcher's attempts to assess the theoretical tenet / application of definition and concept 'Entrepreneurs' to Women Entrepreneurs covered under present research, along with cost-benefit analysis in Chapter 10, and further Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, as elaborated in Chapter 11 and establishes, thereafter, in present Chapter 12, (a) the Objectives of the Thesis and (b) the Hypotheses of the Thesis.

The Researcher has carried out the Research, in keeping with the Objectives and Hypotheses of the Research on Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector, with special reference to Metro City, like, Mumbai, which is highly commercialized in nature and has its own Economic and Cosmo set-up.

The Readers are, now, well aware of the fact that the Researcher has covered under her research Women Entrepreneurs engaged in and self-employed in the following home-based occupations in Non-professional Unorganised Informal Service Sector, covered under present research such as :

(1) Women Entrepreneurs Running bay-sittings / *palnahgar* / crèche
(**Baby-Sitters**).

(2) Women Entrepreneurs providing investment agency services
(**Investment Agents**).

(3) Women Entrepreneurs giving private tuitions
(**Tuition Teachers**).

(4) Women Entrepreneurs preparing food-items / eatables
(**Food Cooks / Caterers**).

(5) Women Entrepreneurs rendering beauty related services to women
(**Beauticians**).

The Researcher in this present Chapter will, now, try to arrive at conclusions based on the analysis carried out in all the previous Chapters.

On the basis of analysis carried out in the previous Chapters, the Researcher, initially, has tried to establish the Objectives maintained by the Researcher for the purpose of present research.

12.1 Establishing Objectives :

The Researcher, in the light of Research Problem, (Chapter 2, Point 2.2) has maintained the following objectives while carrying out research :

(1) To study economic background of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.

(2) To analyze the influencing and motivational factors for Women Entrepreneurs to take-up to running home-based occupations Non-professional Unorganized Informal Service Sector, especially, in the present context, when Indian Economy is passing through economic transition on account of New Economic Reforms.

(3) To assess and analyze the Strengths and Weaknesses of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector in Mumbai with available environmental opportunities.

- (4) To measure and identify the level of work at work place, work-role and home-role conflict.
- (5) To examine and assess their performance.
- (6) To study the problems and constraints faced by Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.
- (7) To measure and elicit the level of satisfaction of Women Entrepreneurs.
- (8) To suggest measures for the promotion of Women Entrepreneurs running home-based occupations in Non-Professional Unorganized Informal Service Sector.

The Researcher, hereby, is not interested in reiterating the observations verbatim. She prefers to quote in parenthesis the serial numbers of observations noted in Chapter 9 (Chapter No. 9 point No. 1 n) against each Objective.

The Researcher tries to establish these objective, as follow :

[1] To study economic background of Women Entrepreneurs in Non-professional Unorganized Informal Service Sector.

This objective of the research is established / achieved by the Researcher. The Individual information, family information, the extent of the market and the extent of the income / profit earned have revealed that, most of the Women Entrepreneurs / Respondents belong to middle class (middle income group). (9.78 / 9.79 / 9.81 / 9.82 / 9.83 / 9.84). The observations with respect to availability of accommodation, domestic assets are also indicative of and supportive of what is stated, herein above. (9.2 / 9.3 / 9.86 / 9.87). This has been supporting the fact that they belong to middle income group / middle class. Besides the objectives for starting the occupation to support family income or being the only bread winner or sole income earner, the women Entrepreneurs by starting the home-based occupations are in a position to meet the family requirements with respect to necessities and comforts, and in some exceptional cases luxuries, is also indicative of the fact that they belonged to middle class / middle income group. (

9.11 / 9.12 / 9.15 / 9.16) The inferences with respect to the type of standard of living they had, the attitude and approach, they had towards business, are also an indicative of the same inferences. (9.89)

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[2] To analyze the influencing and motivational factors for Women Entrepreneurs to take up to Non-professional Unorganized Informal Service Sector, especially, in the present context When Indian Economy is passing through economic transition on account of New Economic Reforms.

The women entrepreneurs / Respondents have entered into the occupations out of influencing and motivational factors. This could be very well observed from the reasons expressed by the Respondents / Women Entrepreneurs to start these occupations, wherein it is further observed that besides financial necessity, other considerations to enter into the business, are also equally important, such as, hobby, time pass, self-esteem, self-respect, family and social recognition by way being economic independence, (9.11 / 9.12 / 9.17 / 9.18), practical and effective use of qualifications, skills, experience, especially, in services like, investment agencies services, giving tuition and beauty related services (9.5), support from husband and other family members directly or indirectly in terms of sharing hands, realizing and meeting the needs of the society, exploring opportunities within limit to earn additional income (9.17 / 9.18), making provision for self-improvement and future requirement of the family by way of savings (9.83 / 9.84), urge to, at least for some times in a day, keep away from and free from the domestic and family responsibilities and, thereby, meet emotional and psychological desire and desire to meet the challenges of changing socio-economic and cultural circumstances arising and emerged, especially, after New Economic Reforms in terms of LPG and corresponding changing nature and pattern of jobs and employment, increasing number of working women / parents, immergence of I. T. Sector, B.P.O., K.P.O.

and out-sourcing, wherever and whenever possible, correspondingly, change in work-culture and increase in cost of living index a natural outcome of economic growth and development. (9.96 / 9.97 / 9.102) These are influencing and motivational factor the Researcher has observed with respect to the services rendered by Women Entrepreneurs in Non-professional Unorganized Informal Service Sector.

Besides these factors, the socio-economic transition resulting, thereby, emergence of varied and diversified requirements of working women / parents and society has not only created, but has provided assured and virgin market for Women Entrepreneurs running home-based occupations / services. (9.28 to 9.47 / 9.102)

The home-based occupations / services provide woman, an opportunity to become economically independent and achieve emotional satisfaction by opting for business career and self-employment, (9.59 / 9.61 / 9.88) which generate direct and indirect jobs opportunities and opportunities for out-sourcing of some of the activities or processes in the product produced or responsibilities to be complied with, to and fro between the Respondents and the customers. (Observations from Chapter 8, Section 1)

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[3] To assess and analyze the Strengths and Weaknesses of Women Entrepreneurs in Non-professional Unorganized informal Service Sector in Metro Cities , like Mumbai, with available environmental opportunities.

The analysis with respect to Home-Role and Work-Role Conflict, Push Factors, Pull Factors and Constraint Factors and SWOT, has revealed that the collective and combined effect of these factors are responsible for the continued existence and survival of the Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector. (9.104) In

spite of role-conflict, with partial and limited help from the family members, (9.17 / 9.18) the Women Entrepreneurs have continued to be in the occupation, bearing with both the responsibilities effectively. The influence of Push Factors and Pull Factors as against Constraint Factors being more, Women Entrepreneurs have continued to be in business. (9.96 to 9.99) Similarly, the influence of Strengths and Opportunities (n 9.100 / 9.102) as against Weaknesses and Threats (9.101 / 9.103 to 9.107) being more, it has made possible the Women Entrepreneurs to run the occupation with success. The odds the Women Entrepreneurs have faced out of limitations and constrains, (9.91) are taken as boon to ride over and come out with success, individually, for them as Women Entrepreneurs, and further for family and society. Whatever the opportunities, circumstantial, situational, socio-economic and other, were available, they have been explored by them quite effectively. (9.96 to 9.104)

Self-confidence, liking and interest, stamina and willingness to work hard, accepting willingly strenuous and stressful home-based occupations, family support and help in domestic and occupational work related responsibilities, willingness to sacrifice attending and participating family and social functions, regularity, dedication and devotion to work / services rendered, (9.23 to 9.25 / 9.96 / 9.97 / 9.100 / 9.102) personal and informal relations with the customers, smiling face without being irritated because of behavior of customers, (9.90) being habitant of Metro City, like Mumbai and urge for self-improvement and enrichment, are the areas of Strengths observed among the Respondents / Women Entrepreneurs. (9.23 to 9.26 / Chapter 8, section 1, Researcher's Observations)

Space constraints, lack of initiative, dependency on husband and family members, no risk bearing capacity / ability, feeling of being guilty for having partially neglected domestic and family responsibilities, lack of vision for future plan of action, limited or less educational qualifications (9.91 / 9.98 / 9.101 / 9.103) with an exception of a few who are well and highly educated, (9.5 / 9.6 / 9.7) are the areas of the Weaknesses of the Respondents / Women Entrepreneurs as evident from the analysis of Role-Conflict, Pull Factors, Push Factors and Constraint Factors and SWOT. (9.96 to 9.104)

However, since the influence of favourable factors arising out of Strengths and Opportunities is more than unfavourable factors resulting on account of Weaknesses and Threats, the Respondents / women Entrepreneurs have been successful in continuing in home-based occupations with success, in achieving their set objectives and goals. (8.1.2 / 8.1.4 / 9.105 / 9.106)

Women Entrepreneurs running home-based occupations are performing the gap-filling function between suppliers (Women Entrepreneurs / the Respondents) and purchasers (customers) by providing goods and rendering the home-based services to the network of clientele, satisfying thereby, their varied requirements . (9.47 to 9.51 / Chapter 10, 10.1.2 (D))

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[4] To measure and identify the level of work at work place, work-role and home-role conflict and its effects on efficiency and performance.

Women Entrepreneurs are required to go through role-conflict (9.94 / 9.95), it is only because of partial and limited assistance of the family members in sharing domestic and occupational responsibilities. (9.17 / 9.18) There is a feeling of being guilty among them and in their mind on account of their own perception that they are neglecting the family and domestic responsibilities by running the home-based occupations and not devoting sufficient time to meet these responsibilities. This feeling of being guilty is reflected in their attitude and approach towards occupations in terms of lack of an urge for initiative and improvement in the nature and quality of services rendered. (9.89 / 9.91) This is further unfortunately supported by the safe, risk free, virgin and assured market and no risk of threat of competition and risks arising out of market variation. (9.28 to 9.47) The majority of Women Entrepreneurs are indifferent and not enthusiastic in introducing changes in the nature and quality of services required, and rendered. (9.101 / 9.102 / 9.103)

The non-commercial attitude and approach towards the occupation, lack of willingness to take initiative for improvement have put limitations on improvement and development and, thereby, affecting adversely efficiency and performance in terms of exploring better opportunities for quality products / services. (9.89)

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[5] To examine and assess their performance.

While analyzing the performance of Women Entrepreneurs running home-based occupations in Non-Professional Unorganized Informal Service Sector, it was observed that all the Women Entrepreneurs are running the occupation with surplus income over operating costs (actual cash expenses) and majority of them profit over total cost. (9.77 to 9.82)

The occupation is economically viable only to those who have been running occupation in profit over total cost and the occupation is economically non-viable for those who have been suffering losses from the occupation at total cost.(Chapter 7, Table 7.16)

It is also necessary to note that though the occupation is economically viable for majority of Respondents on account of the fact that they are generating profit over total cost, no way it means that they are deriving fair returns from the occupation. Fair returns are received only when Rate of Returns are either equal to or greater than Rate of Interest.

Similarly it is also necessary to note that though Rate of Return is considerably high for the Respondents, it no way it means that they are receiving sumptuous amount of gross profit.

In fact, the Women Entrepreneurs are no more incurring the imputed costs which Researcher has considered while analyzing the cost-benefit analysis and for establishing economic viability of an occupation. For them the operating costs (actual cash expenses) incurred are said to be the major considerations of cost and

over these operating costs (actual cash expense), they have been generating surplus income. (9.77 to 9.79)

They are also in a position to generate saving which is channelized in different, but safe modes of saving. (9.83 / 9.84 / 9.85)

They are successful in generating employment opportunities for themselves, without much disturbing the family and domestic responsibilities. They could directly or indirectly meet the family requirement being income supporters and, exceptionally, the sole income earners.(9.11 / 9.12)

Apart from these economic considerations, the social consideration, such as, meeting the needs of working parents, satisfying the requirement of society / customers, coping-up / adjusting with the changing circumstances, are also the parameters to assess the successful and effective performance of the Women Entrepreneurs. (9.39 to 9.41 / 9.45 / 9.49 to 9.51)

The Researcher further would like to make a statement that these services could be considered, as if, an another ways of out-sourcing of the jobs / responsibilities / activities by working women / parents i. e. customers to these Women Entrepreneurs, instead of being performed or complied with by the customers themselves on their own. This is indicative of the facts that, under changed socio-economic pattern, the concept of out-sourcing has acquired different dimension, is now, deep rooted in one or the other form. (Chapter No. 5)

The success is to be measured (a) in terms of their recognition and acceptance by family and society (9.48 (b)) and the self-employment, self-respect, self-esteem, self-motivation (9.88) (b) in terms of significance to different social and economic groups and units (Chapter 10, Point No.10.1), and (c) in terms of their existence, survival, continuation and growth with an exception in terms of improvement and development in home-based occupations run by Women Entrepreneurs in Non-professional Unorganized Informal service Sector. (Chapter 10, Point No. 10.2)

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[6] To understand the problems and constraints faced by Women Entrepreneurs in Non-Professional Unorganized Informal Service Sector.

The research on Significance and Prospects of Women Entrepreneurs in Non-Professional Unorganized Informal Service Sector has helped the Researcher to realize the limitations / difficulties / constraints faced by the Women Entrepreneurs at individual level, family level and social levels. These limitations / difficulties / constraints are reflected in the analysis of Role-Conflict, Push Factors, Pull Factors and Constraint Factors and SWOT. (9.94 to 9.104) This analysis has made the Researcher to realize the problems, both, at subtle level and at surface level, faced by Women Entrepreneurs, while running an occupation,. It is worth noting that, in spite of such problems faced by Women Entrepreneurs, the Women Entrepreneurs have made the occupation a success, personally / individually, economically and socially, by achieving self-employment, self-dependence, self-respect, self-esteem (9.88) and family and social recognition and acceptance, (9.48 (b)) financial and economic freedom, independence and generation of sizable income to meet personal and family requirement, either as income supporters for majority or as sole bread winner / the only income earner for a few of them. (9.11 / 9.12 / 9.88 / 9.97)

While analysing the Role-Conflict, Weaknesses and Threats, the Researcher has realized the problems, constraints and limitations of the Respondents / Women Entrepreneurs. (9.23 / 9.24 / 9.25 / 9.26 / 9.91 / 9.98 / 9.101 / 9.103) In spite of these problems, constraints and limitations, the devotion and dedication to occupation through the hours of work and leave schedule (9.23 to 9.25) and their determination to be with and continue with the home-based occupations / services on account of Push Factors and Pull Factors and on their strengths and opportunities (9.96 / 9.97 / 9.100 / 9.102), the Respondents / Women Entrepreneurs have proved themselves successful in achieving their set objectives and goals. (9.92 / 9.93)

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[7] To measure and elicit the level of satisfaction of Women Entrepreneurs

The satisfaction is to be measured in terms of achievement of the goals and objective maintained by the Women Entrepreneurs while entering into the business. (9.92 / 9.93). Women Entrepreneurs, under study, have reported that they have achieved their set goals and objectives by starting an occupation. Whatever has been stated, herein above, in objectives of the research against serial number 1 and 6, is indicative of the fact that the Women Entrepreneurs are said to be quite satisfied with their present occupation. (9.77 to 9.82) In occupation, like, baby-sittings and giving tuitions, the psychological, emotional and cultural considerations are also equally important to have been satisfied by the Women Entrepreneurs / Respondents, while running an occupations. (9.96)

The level of satisfaction is also to be considered from the point of view of their inclination for undergoing some advance courses, improvement in educational qualifications, undergoing some training courses for enriching their skills, specialization in one or the other activity or service in the occupation concerned, etc. This is evident from the fact that at least a few Respondents are interested in and craving for self-improvement which is indicative of their satisfaction in the home-based occupations they are running. (The Researcher's observation Chapter 8 Section 1)

Women Entrepreneurs used to feel being happy for having used their services, as one of the effective and useful human resource, to meet the requirements of an individual / personal, family, customer and society. (Chapter 10, Point No. 10.1) The services of such human / women resources, otherwise, socially and economically, would have caused wastages.

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

[8] To suggest measures for the promotion of Women Entrepreneurs in Non-Professional Unorganized Informal Service Sector.

The Researcher is interested in providing following suggestion for promoting Women Entrepreneurship running home-based occupations. The Researcher suggests two types of measures, viz. **External Measures and Internal Measures.**

(a) External Measures, are to be introduced / suggested for outside agencies interested in the development and promotion of Women Entrepreneurship.

(b) Internal Measures are to be introduced / suggested to make the services rendered / product supplied by of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector more effective and more useful.

Effectiveness and usefulness of the services rendered / products supplied will also indirectly have an impact in terms of promoting the entrepreneurship among women. It is always said that **“success succeeds like anything”**. The vary success and corresponding satisfaction in running home-based occupations by Women Entrepreneurs in Non-professional Unorganised Informal Service Sector will itself promote the Entrepreneurship among women by way of accepting existing Women Entrepreneurs as a **‘prototype’ / ‘model’** by housewives who are interested to do something useful for themselves and family. The Women Entrepreneurs themselves try on their own to improve upon the requisite skills and requirements to run the occupation with success, which will form, as if, a **‘prototype’ / ‘model’** to be followed by other Women Entrepreneurs in the occupations and to those aspiring for entering into the same or some other home-based occupations. This will indirectly help to promote entrepreneurship among women.

(a) External Measures :

(1) The role of Non-Government Organizations (N.G.Os.) in promoting Women Entrepreneurs :

The Non-Government Organizations can play an effective role for the development and promotion of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector.

1. The extension services required for starting and running an occupations such as marketing, finance, technique, and, if required, advice / guidance on administration and management of an occupations, can be provided by the N.G.Os.

2. These N.G.Os can also provide training facilities in the matter required for running an occupations. All most all Women Entrepreneurs / the Respondents have said that they are not aware of any Institution giving training and other assistance to such Women Entrepreneurs / the Respondents. Under such circumstances, the N.G.Os can play the role of supporter to the Women Entrepreneurs / Respondents, effectively helping them to make their home-based occupations more successful. This training will help the Women Entrepreneurs / the Respondents, to enrich their knowledge and information about and recent changes in the home-based occupations, they are running.

3. The N.G.Os can provide managerial guidance through orientation programmes to Women Entrepreneurs running home-based occupations.

4. NGOs can also play the role of mediator between Women Entrepreneurs and Women Entrepreneurs Organizations / Associations.

5. Technical guidance can also be provided to these Women Entrepreneurs to reduce operating costs and also to improve the nature and quality of the product.

6. The N.G.Os can establish proper coordination among Women Entrepreneurs running one type of home-based occupations, in particular, and different types of home-based occupations, in general. This coordination will help them to have an exchange of information and experiences which will help them to run the occupations more successfully.

7. The N.G.Os should try to deal with and resolve the problems faced by these Women Entrepreneurs / the Respondents.

8. In the light of these possible help to Women Entrepreneurs from NGOs, the Researcher has suggested a research on the Role and Significance of NGO's in growth, development and promotion of Women Entrepreneurship in running home-based occupations in Non-professional Unorganized Informal Service Sector under Serial Numbers 12. 3. 4. , while making suggestions for future research.

(2) Efforts of Women Entrepreneur's Organizations / Associations both at National level and Regional level :

Women Entrepreneurs' Organizations / Associations are in a position to effectively promote entrepreneurship among Women / the Respondents running home-based occupations rendering services / supplying product in Non-professional Unorganised Informal Service Sector.

1. These Organizations / Associations can initiate the membership drive, enrolling these Women Entrepreneurs / the Respondents as the members of the organization.

2. These Organization, periodically and area-wise / region-wise, are in a position to conduct / organize seminars, workshops and short term training courses for these Women Entrepreneurs / the Respondents.

3. These Organization with the help of their own extension workers or representatives, can approach to these Women Entrepreneurs in person, visiting their place of work, of course, the residence and provide on spot guidance.

4. These Women Entrepreneurs / Respondent, if provided with Identity Cards of being the members of the Organization, are in a position to avail marketing and financial facilities as an entrepreneur, especially, availability of resources at concessional rates / prices. In this respect, these Organization will have to carry out pains taking task of identifying such Women Entrepreneurs.

5. These Organizations, of course, will have to give wide and large scale publicity to these efforts carried out by these Organizations and make the Women

Entrepreneurs / the Respondents aware of such activity. The Organizations can make use of mass media, audio and e-media, for this purpose.

6. These Organizations can arrange trade fairs, festivals and exhibitions of the products produced by these Women Entrepreneurs in home-based occupations. These exhibitions and festivals will help to provide publicity to these product. It has been reported by all most all the Respondents that they have not been putting any specials efforts on wide and large scale publicity of their product. They simply depend on the mouth to mouth publicity. Under such circumstances, such exhibitions will help to provide, indirectly, publicity to the product produced by these Women Entrepreneurs. The trade fairs, exhibitions and festivals will also provide an opportunity of exposure to outside world, knowing, thereby, the nature and extent of different home-based occupations / services and changing technology. The participants and visitors of such trade fairs, exhibitions and festivals will be benefited, through exposure to such events, in terms of their initiative to introduce changes and improvement in their home-based occupations / services, and to all those aspiring women to take and enter into one such home-based occupations.

7. The Women Entrepreneurs' Organizations / Associations should arrange industrial visits, occupation-wise, so as, to get Women Entrepreneurs / the Respondents acquainted with the changing nature and type of product and corresponding technology. For such types of industrial visits, these Organizations / Associations should invite enrollments from Women Entrepreneurs / the Respondents.

(3) The effective role of Government and Government Organizations

The Government and Government Organization can also play effective role in developing and promoting entrepreneurship among Women running home-based occupations in Non-professional Unorganized Informal Service Sector.

1. Government can issue the directions to Financial Institutions to expedite the processing of applications of these Women Entrepreneurs applying for financial assistance and make available financial resources as early as possible. However, it is

observed that not a single Women Entrepreneur / the Respondent have approached to Financial Institutions for loans and, among different reasons, delay in sanction of loans and raising doubts about the credit worthiness of these Women Entrepreneurs, might be the possible reason for the same.

2. Government should make available the adequate and sufficient supplies of raw material and other resources to these Women Entrepreneurs / the Respondents on priority basis and at concessional rates. Of course, the Government agencies should make periodical and on the spot inspection of these home-based occupations run by these Women Entrepreneurs to avoid misuse of available resources.

3. Government should also set-up an autonomous agency which will make available the machineries required for the occupations on lease basis. Women Development Corporations may provide easy access to financial recourses to Women Entrepreneurs. Similarly, National Equity Fund Scheme and *Mahila Udyog Nidhi* may prove successful in funding Women Entrepreneurs at low rate of interest.

However, it is necessary to assess, to what extent it is possible and practicable to implement the suggestion made, herein above, to promote the entrepreneurship among women. It is also necessary to consider time factor at the disposal of Women Entrepreneurs to avail the benefits from such outside agencies / organizations. It also equally necessary to take into consideration the time factor which could be devoted by Women Entrepreneurs for NGOs, Women's Entrepreneurs Organizations / Associations and the Government Agencies, especially, when Women Entrepreneurs are dispersed all over the Metro City, like Mumbai. The efforts initiated by these outside agencies may require formal Registration of an Occupation with Organizations / Associations / Agencies, which may dissuade the Women Entrepreneurs / the Respondents not to approach to such Organizations for help. This will put limitations on the efforts of such Organizations / Associations / Agencies, for the promotion and development of entrepreneurship among women.

The Government is making use of mass media, audio and e-media, to give wide and large scale publicity to various schemes, Government is implementing for agriculture sector, in general, and poor farmers and weaker sections of the

community, in particular. On the same line, the Government can make use of mass media for various schemes likely to be implemented for Women Entrepreneurs. This is equally applicable for giving publicity to the efforts of N.G.Os and Women Entrepreneurs' Organizations / Association, Women, in general, and Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, in particular, like poor farmers, also belong to weaker section of the community.

The efforts of the organizations extending help to promote the entrepreneurship among women will be successful only if the Women Entrepreneurs / the Respondents take proper initiative and positive approach in availing the services, assistance and guidance of these organizations.

(2) Internal Measures :

(a) Nature and Quality of services rendered :

The Women Entrepreneurs should not compromise with the quality of the service rendered or product supplied. In spite of the fact, that for most of the Women Entrepreneurs / the Respondents, the market for their services / product is almost increasing, safe, risk free, virgin and assured, the Women Entrepreneurs / the Respondents should not take the customers for granted / on ride. It is quite possible that a time may come that the customers may substitute their present Women Entrepreneurs / the Respondents, if customers observe that the Women Entrepreneurs / the Respondents are compromising with the quality. (9.49 to 9.52)

The Women Entrepreneurs / the Respondents need not get satisfied with the present existing market only, instead, they should try to explore the possibilities of increasing the scope and size of market, in such way, that they will not only establish the good will in the market but establish themselves, as the only supplier of the services / product, whereby, customers will find it difficult to substitute the Women Entrepreneurs / the Respondents. In a home-based occupations such as in Baby-Sittings special provisions for babies, in investment agency services trying to

extend / make available maximum benefit in terms of returns and tax exemptions to investors by proper counseling and advise, in giving tuitions specialization in subject like Sanskrit, or foreign language, in preparing food items / eatable specialization in preparing *Puran Poli, Modak, Masala*, and such other special items / product, in Beauticians specializing in specific beauty related activity, all these efforts will establish the Women Entrepreneurs, the unique supplier and, hence, difficult to be substituted. (Chapter 8, Section 1 Researcher's Observations). Some of the Women Entrepreneurs / the Respondents were observed heading in this direction. Majority of Respondents should also try to establish one's own specialty / identity, establishing thereby, as if, a monopoly in the market. *Samosa Queen* and *Masala Queen* are the good and unique examples of Such efforts. (Chapter 4 Section 3, (18) and (19)). The vary absence of Threat of Competition possibly kills the vary initiative for improving the nature and quality of services rendered / product supplied.

(b) Use of new methods of rendering the services :

The Women Entrepreneurs / the Respondents are expected to make use of new methods of rendering the services or supplying the product. The Respondents should minimize the physical stress and strain by introducing the use of new techniques of and equipments for running an occupation. This will help to save energy and reduce the stress, which could be channelized in the same occupation, in either continuing with the present state or for more diversification in the service and product. A few Women Entrepreneurs / the Respondents were observed trying using new methods of rendering the services or supplying product, (Chapter 8 Section 1, Researcher's Observations) e. g. in baby-sittings arranging picnics, cultural activities, in investment agency services use of computers, internet facility, use of courier services, in giving tuitions arranging for special coaching, in preparing food items / eatables proper way of packaging, managing different events of celebration, tie-up contracts, in beauty related services specializing in other activities other than beauty related activities such as Reiki and Acupressure, which will help to attract more customers, not only for the services / product to which home-based occupation is

basically concerned, but also for other services / product too. This will help the Women Entrepreneurs / the Respondents to get establish in the occupation not only with assured market but expanding market, with diversification of products / services.

(c) Increase in extent of market :

To make the occupation more gainful in terms of more returns / income from the occupation, the Women Entrepreneurs / the Respondents should try to increase the size and scope of market. Whatever has been observed with respect to monetary returns from the occupation, except a few, rest others had limitations for their earnings. These earnings could be increased by increasing the size and scope of market. (9.80 to 9.82) It is expected that these Women Entrepreneurs / the Respondents should go for large scale operation of the occupation, which may require / insist them to hire labour to meet the work-load of added scale of operation. Crossing over break-even may not and should not be the limited objective. Similarly, for increasing the extent of market the Women Entrepreneurs / the Respondents should explore other geographical areas / localities, other than the area in the vicinity of residence and render the services / supply the product accordingly.

The constraints and limitation in terms of limited and sometimes reserved help from family members in domestic and occupational work could be overcome by hiring a labour. This was observed with respect to one of the Women Entrepreneurs / the Respondent in preparing food items / eatables, supplying the items to shops, and who has hired labour and paying, if required, overtime on hour-basis. The market is wide and virgin and the Women Entrepreneurs / the Respondents should take utmost advantage of this situation, in their own interests and in the interest of their family and in the interest of their occupations. In fact the Women Entrepreneurs / the Respondents should accept the challenges to extend the scope and size of the market. For example, When a Beautician visits the customer, it is possible for a Beautician to insist on her existing customer to

arrange small tea party for a group of friends and relatives, who could be Beautician's potential customers. Visiting customers in such parties help in deciding the size and scope of market for the Beauticians. Tuition Teacher can arrange guidance session, well in advance before the examinations, to the friends of the students attending tuitions. Investment Agents can also arrange counseling sessions for the friends of their existing customers. Food Cooks may keep liaison and contacts with *Mahila Mandalb*, *Bhishi Mandal*, Group of Senior Citizens going for morning walk, Group of Social or Community Workers, Housing Societies arranging functions on different occasions, commercial establishments in the vicinity and such other groups to attract the customers. Women Entrepreneurs running other home-based occupations in non-professional unorganized informal service sector are also in a position to and should take such suitable steps / put in such suitable efforts to establish acquaintances with large number of potential customers, thereby, may be successful in attracting the customers and consequently successful in increasing the size, extent and scope of market.

(d) Maintain records of / accounts of business transactions :

Women Entrepreneurs should maintain the record of / accounts of business transactions, to know for themselves, the extent of financial resources required, revenue and income generated and cost of services of the occupation. It is observed that most of the Women Entrepreneurs / the Respondents were not in a position to supply / furnish / give proper information about these variable. Similarly, they were also reluctant to reveal information on these variables for the reasons best known to them. At least for accountability of business to self, maintenance of such record of / accounts of business transactions is the need of the time. These records of / accounts of business transactions will be of more use in the interest of the Women Entrepreneurs / the Respondents, since, they will be in a position to know properly the health / state of occupation, and further, will guide them, if required, to introduce measure to improve returns from the occupation. The Women Entrepreneurs / the Respondents are running occupations with some set

objective to be achieved. The extent of objectives / goals achieved will be properly assessed in terms of monetary and other gains, if records of / accounts of business transactions are maintained.

(e) Introduce variety of and diversification in services rendered / product supplied.

The occupation need not be monotonous in nature. And, hence, there is need of introducing the variety and diversification in services rendered / products supplied. In a present state of socio-economic transition, the consumption pattern of the masses is undergoing a change. The cultural invasion has further added effect on the consumption pattern. To meet the requirement of this transition / change in consumption pattern, the Women Entrepreneurs / the Respondents should take initiative in innovating new types and varieties of the services rendered / products supplied. In the absence of such innovative approach and initiative Women Entrepreneurs / the Respondents in home-based occupations will invite the risk of Threat of competition from others, especially, from Professional Organized Formal Services Sector.

(f) Maintain commercial and practical approach.

The Women Entrepreneurs / the Respondents should maintain the practical and commercial approach while running the occupations. Every unit of money gone into the occupation should bring in more than the said unit of money. Since the financial implication in terms of cost and benefits from business are involved, even in home-based occupations, Women Entrepreneurs / the Respondents should try to differentiate formal business relations and informal personal relations. In spite of keeping homely cozy atmosphere in home-based occupations, this commercial and practical approach could be maintained in the occupations by the Women Entrepreneurs / the Respondents. This will bring them definitely more returns. In occupation like baby-sittings, it was rightly suggested by the customers that the Baby-Sitters should charge on hourly basis for an extended

period, more than decided and fixed period for baby-care in baby-sittings. The occupation is run not out of courtesy and to extend help the needy out of personal informal relation, but to earn income and achieve set objectives / goals from running an occupation. This require purely commercial, formal, non-personal, practical and realistic approach will make the Women Entrepreneurs / the Respondents to make a business a success.

Develop managerial skills.

Women Entrepreneurs / the Respondents should develop managerial skill, so as, to run the occupation more successfully. Managerial skills require the capacity to manage all the operations / activities related to the occupation with more cost efficiently. It is true that all Women Entrepreneurs / the Respondents are in position to earn surplus income over operation costs (actual cash expenses) and, except, all the Beauticians who were running an occupation in profit, the majority of the Women Entrepreneurs / the Respondents in other home-based occupations under research are running occupations in profit over total cost.

“Doing an Activity” and **“Managing an Activity”** both are different. All the Women Entrepreneurs / the Respondents, running an occupations under present research, are found **“Doing an Occupation”**. They have been hardly observed **“Managing an Occupation”**. In **“Managing the occupation”**, it requires initiative, decision making, leadership qualities, cost efficient use of available resources, vision, future plans and course of action, independence in major and strategic decision making, risk taking / bearing ability, urge to expand business / extent of market, innovative approach and more realistic and practical while running the occupation. While analyzing Women Entrepreneurs / the Respondents running home-based occupations under present research, it is observed that there is an absence of some these qualities among the Women Entrepreneurs / the Respondents under present research. This is evident while considering theoretical tenet / application considered in the light of Women Entrepreneurs covered under present research. (Chapter 10, section 1, against Point No. 10.1.1 and 10.1.2). In born qualities of managing home and family responsibility among women, may not

necessarily mean they will be successful in managing the occupational responsibility with the success. To manage the occupational responsibilities successfully, it is necessary to acquire managerial qualities and skills. There are a few examples of successful Women Entrepreneurs / the Respondents successfully running and also managing, in its true sense, the home-based occupations in Non-professional Unorganised Informal Service Sector under present research. But in majority of the cases Women Entrepreneurs / the Respondents are observed running home-based occupations, either out of financial necessity or being a financial supporter. Running an occupation has served the purpose of Women Entrepreneurs / the Respondents being income earner and financial supporters and are found a few of them achieving their set objectives. But dependence on family members in the case of number issues killed their initiative, risk taking ability and innovative approach, independent major and strategic decision making with practical, realistic, formal, impersonal approach towards the occupation. This has been reflected in their approach towards carrying out financial transaction, fees / charges quoted for services, settlement of payment and receipt transactions with respect to fees / prices, their desire in introducing new techniques, approach towards use of hired labour to increase the extent of occupation, etc. (9.91) This is a clear indication that these Women Entrepreneurs / the Respondents lack in managerial skills required for running and “Managing an Occupation”. **The Researcher has to state that what they are doing is “Not managing an Occupation” but “Doing an Occupation”.**

All the Women Entrepreneurs / the Respondents running home-based occupations in Non-professional Unorganized Informal Service Sector under present research have been proved to be successful only to a limited extent and in the light of the objectives they have maintained, the reason for which they have started the occupation and factors which have encouraged them to enter into the home-based occupations of their own choice. It is true, as stated in previous Chapter 11, under the present state of socio-economic transition, Women Entrepreneurs have better Prospects of existence, survival, continuation and growth with ever increasing Significance of these home-based occupations to different groups of the

society. However, with respect to improvement and development of these home-based occupations run by Women Entrepreneurs in Non-professional Unorganized Informal Service Sector, there seems to have limitation in the light of absence of 'Managerial Skills' and 'Commercial Approach' among them.

Ultimately, it makes the difference in approach in assessing the success of Women Entrepreneurs running these home-based occupations in Non-professional Unorganized Informal Service Sector. Only with the limited approach of viewing the success of these Women Entrepreneurs running home-based occupations, in the light of its reasons to / necessary factors to start the occupations, encouraging factors to enter into the occupations and achieving the pre-decided objectives and goals, the Women Entrepreneurs / the Respondents, in home-based occupations in Non-professional Unorganized Informal Service Sector are said to be successful. However, from the point of view of "Managing the Occupation" with Management Skills and also with realistic and Commercial Approach, the success of these Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector has limitations.

The Researcher wants to make it clear that the vary objective of the present research is to establish the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-Professional Unorganised Informal Service Sector. And what has been arrived at and established in Chapter 11 and in present Chapter, is clear enough to establish, what the Researcher has proposed to establish, i.e., the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-Professional Unorganised Informal Service Sector especially in Metro Cities, in the light of the socio-economic transition, the Indian Economy is presently passing through, especially, after introduction of New Economic Reforms with effect from 1991.

Naturally, the assessment of the success of Women Entrepreneurs / the Respondents, running home-based occupations in Non-Professional Unorganised Informal Service Sector, on the basis of parameters of management skills and qualities, innate, acquired and developed by them, and commercial approach, does not arise. It is true, that existence, acquiring and developing these skills and

qualities will provide better prospects in terms of its improvement and development. However, the absence of these skills and qualities definitely no way come in the way of survival, continuation and growth of these Women Entrepreneurs / the Respondents running home-based occupations in Non-Professional Unorganised Informal Service Sector, especially, on account of increasing, safe, risk free, virgin and assured market.

To make efforts of Women Entrepreneurs / the Respondents running home-based occupations in Non-Professional Unorganised Informal Service Sector, more cost efficient and more gainful / successful in terms of monetary returns, the Researcher is tempted to maintain the objective to suggest measures for the promotion of Women Entrepreneurs running home-based occupations in Non-Professional Unorganized Informal Service Sector, both, on the one hand, implemented in terms of assistance provided through external agencies and on the other, internally developed qualities, managerial skills and commercial approach, through the realization of transition.

The Researcher, therefore, states that, the Objective maintained herein above, has been established.

12.2 Establishing Hypotheses :

While carrying out the research on the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, the Researcher, in the light of Research Problem (Chapter 2, Point 2.2), has visualized the followings as Hypotheses, as the contextual frame work of her research.

Hypotheses:

1. that, the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector in Metropolitan Cities will continue to increase in near future,

2. that, Women Entrepreneurs running home-based occupations in the Non-professional Unorganized Informal Service Sector in Metropolitan Cities will serve the society by way of fulfilling the requirements of the society in view of the changing pattern of life and living conditions,
3. that, Women Entrepreneurs running home-based occupations will provide a 'prototype' / 'model' to those women, who are only housewives, motivating themselves to take-up to such or similar enterprises,
4. that, this will contribute in generating self-awareness among women providing them, with a sense of self-respect, and status in the society / community.

After analyzing the information obtained and data collected from the Sample Respondents i. e. Women Entrepreneurs, running home-based occupations, in Non-professional Unorganized Informal Services Sector and whatever has been stated, inferred and concluded, in all foregoing paragraphs in the present Chapter and in all previous Chapters, the Researcher states and concludes that the Hypotheses maintained, have been established.

The Researcher, hereby, is not interested to reiterate the observations verbatim. The researcher prefers to quote in parenthesis the serial numbers of observations as mentioned in Chapter 9 or relevant points from the other Chapters concerned. (Chapter No. 9, Point No, 1 ... n)

1. that, the Significance and Prospects of Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector in Metropolitan Cities will continue to increase in near future,

The Hypothesis is establish in terms of whatever has been stated Chapter 11 on the Significance and Prospects of Women Entrepreneurs, running out home-based occupations in Non-Professional Unorganized Informal Service Sector . The need of such Women Entrepreneurs in such type of occupation not only in the services under research, but also in all such home-based occupations run by them

in Non-Professional Unorganized Informal Service Sector in Metropolitan Cities, is equally Significant, which will continue to increase and will have better Prospects in future, next immediate and distant future too. (11. (1). (a). (b). (c) / 11. (2) / 11. (3) to 11. (7))

Such Respondents / Women Entrepreneur in such Non-professional Unorganized Informal Service Sector, will serve the society by fulfilling all the requirements of the society arising out of socio-cultural change and economic transition. The personal touch of Women Entrepreneurs / the Respondents in rendering such home-based services, provides a sense and feeling of satisfaction to the customers.

There are better prospects to Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal service Sector in terms of existence, survival, continuation and growth. However, prospects in terms of improvement and development will have to be considered in terms of extent of initiative, innovative approach, managerial skills, commercial approach and urge for self and occupational improvement and development. (Chapter 10, Point No. 10.3 and Chapter 11, Point No. (1) (2) (3) (4) (5))

The Researcher, therefore, states that, the Hypothesis maintained herein above, has been established.

2. that, Women Entrepreneurs in the Non-professional Unorganized Informal Service Sector in Metropolitan Cities will serve the society by way of fulfilling the requirements of the society in view of the changing pattern of life and living conditions,

All the requirements of the society, with changing time and circumstances, have been fulfilled by Women Entrepreneurs running home-based occupations in Non-professional Unorganised Informal Service Sector under present research. A deliberate attempt has been made to select services heterogeneous by type, nature, and characteristics and, hence, non-comparable. This will equally be applicable to all such other types of home-based occupations run by Women

Entrepreneurs in Non-Professional Unorganized Informal Service Sector. This has been again established by whatever has been stated in Chapter 9, related to Summary and Observations based on analysis of data and inferences and conclusions drawn there from, and in Chapter 11, on establishing the Significance and Prospects of Women Entrepreneurs in such types of home-based occupations covered under present research. This is equally applicable to all such other home-based services run by Women Entrepreneurs. (Chapter 11 . (3) / 11 . (4) / 11 . (5))

These occupations provides opportunity for the effective utilization of human / women resources, especially, when employment opportunities are inaccessible to women due to her limitations arising on account of education, technically and managerially unskilled and home-role responsibilities. On this background, the opportunities of generation of employment opportunities for women elsewhere have been reduced.

The only source of self-employment and effective utilization of women recourses / power is through such home-based occupations in Non-professional Unorganized Informal Service Sector, providing / supplying produce and rendering services, satisfying effectively, thereby, the varied requirements of society, arising out of social, cultural and economic transition.

This is evident from the nature and type of services required and demanded by the members of the society / customers and supplied by Women Entrepreneurs / the Respondents running home-based occupations in Non-professional Unorganized Informal Sector.

The Researcher, therefore, states that, the Hypothesis maintained herein above, has been established.

3. that, this will provide a ‘prototype’ to those women, who are only housewives, motivating themselves to take-up to such or similar enterprises .

On account of changing socio-economic scenario, all women in working age group are aspiring for establishing themselves as independent, separate and unique identity through their active involvement in running home-based occupations

independently. The Women Entrepreneurs through such types of occupations are in a position to establish themselves as a **‘prototype’** / **‘model’** to those who are only house-wives and aspiring for doing something different and motivating themselves to take-up such home-based occupations with success, for self-employment, self-economic independence, sizable income, self-respect, self-awareness, self-esteem, recognition in family and society, with a sense of job satisfaction, without exerting any burden on the family and society, instead performing the role of financial supporter to family and, thereby, leading to productive and effective use of human - women - resources in the interest of the society and economy, satisfying one’s own emotional and psychological feelings, These Women Entrepreneurs / Respondents, by way of self-employment in home-based occupations, have found out the path of development for self and family, acquired a status, acceptance and recognition (9.13 / 9.48 (b) / 9.88 / 9.105 / 11 (1) (a)).

However, it is to be noted that only successful Women Entrepreneurs could prove themselves as **‘prototype’** to other women who are only housewives. **There are such successful Women Entrepreneurs** running home-based occupations in Non-professional Unorganized Informal Service Sector. (9.90)

For the sake of convenience of the Reader Table No. 6.11 from Chapter No 6, is reproduced, indicating the extent to which Women Entrepreneurs / the Respondents have proved, as **‘prototype’** / **‘model’** to women who are only housewives.

Table No. 12.1 The Table showing the distribution of Respondents according to Women Entrepreneurs / the Respondents, **being ‘Prototype’** / **‘model’** to women from among relatives and friends and also from succeeding generation.

Prototype	Baby-Sitter	Investment Agents	Tuition Teachers	Food cooks	Beauticians	Total
No. of Resp.	03	07	07	06	05	28 out of 150
Percentage	10.00%	23.33%	23.33%	20.00%	16.67%	18.67%

From Succeeding Generation	Nil	02	02	03	Nil	07 out of 59 11.86%
From Relatives and Friends	05	13	15	08	11	52 out of 59 88.13%
Total	05	15	17	11	11	59 100%

The extent of Women Entrepreneurs / the Respondents proving themselves as ‘prototype’ / ‘model’ to other women from succeeding generation has limitations as revealed through the statistics, given herein above. However, its spread effect among relatives and friends seems to be considerable.

It is also observed that the Respondents / Women Entrepreneurs being ‘prototype’ / ‘model’ to others is more effective among women who preferred to opt for home-based occupations, like, investment agency services, giving tuitions and beauty related services. It shows reluctance on the part of women to opt for home-based occupations like baby-sittings and preparing food items and eatables. The ‘prototype’ / ‘model’ effect of Respondents / Women Entrepreneurs among other women from relatives and friends is about 7 times more as compared to ‘prototype’ / ‘model’ effect on women from the next generation.

The Researcher, therefore, states that, the Hypothesis maintained herein above, has been established.

4. that, this will contribute in generating self-awareness among women providing them, with a sense of self-respect, and status in the society / community.

Women Entrepreneurs, self-employed in such home-based occupations in Non-professional Unorganized Informal Service Sector, will prove not only their capabilities, but prove themselves as an asset to family, society and economy, an asset which yields positive income, ensuring the possibilities of satisfying the

requirements not only of women folk but also of the family and the society. This will further contribute to the growth and development of Service Sector through such types of involvement of Women Entrepreneurs, as self-employed in such Non-professional Unorganized Informal Service Sector. (11 .(1).(a).(b) / 11.(3) / 11.(4) / 11.(5))

The self-employment of women folk as Women Entrepreneurs in such home-based occupations in Non-professional Unorganized Informal Service Sector, has provided them, besides sizable income, self-respect, self-awareness, self-esteem acceptance and recognition in family and society, in spite of the fact of their dependence on husband and family members. (9.48 (b) / 9.53 / 9.54 / 9.77 / 9.78 / 9.79 / 9.80 / 9.81 / 9.82 / 9.88)

This has also been established by the fact that the family members have realized the contributions of these Women Entrepreneurs / the Respondents either as income supporters or sole bread winner and, hence, willingly or against wish, the family members are ready to extend help in domestic and occupational work, as and when required, relieving, thereby, at least partially, Women Entrepreneurs / the Respondent from Role-Conflict. (9.17 / 9.18 / 9.94 / 9.95)

The social recognitions is also reflected in terms of customers satisfaction about the services rendered by these Women Entrepreneurs / the Respondents and also in customers inviting the Women Entrepreneurs / the Respondent to attend and participate in their family functions / celebrations and offering gifts and presents on some special occasions. This is more significant with respect to those Respondents / Women Entrepreneurs who have established specialization and, thereby, a sort of monopoly in the services rendered. (9.48 (b) / Observation from Chapter 8, Section 1)

Changing Indian socio-economic scenario will further provide still better opportunities to women folk in this Non-professional Unorganized Informal Service Sector, irrespective of level of education, they possess.(9.5 / 9.6 / 9.7 / 9.110)

Through such types of home-based occupations, the Women Entrepreneurs / the Respondents are in a position to establish themselves as **‘Effective Performing Asset’** to generate sizable income by way of self-employment in these

occupations, pushed or induced on account of necessary and / or motivational factors, achieving, thereby, job satisfaction in running home-based occupations, with success.

Since the development of Women Entrepreneurship in Metropolitan City, like Mumbai, especially, in home-based occupations in Non-professional Unorganized Informal Service Sector, is linked with individual, family, social, psychological, cultural and economic and further number of such other known and unknown variables, with certain common characteristics, the Women Entrepreneurs have more Significant role to play and have better Prospects in future, in an economy, in general, and much better Significance and Prospects in Metro cities, like Mumbai, in particular, in spite of limitations, difficulties, problems and constrains, Women Entrepreneurs are required to face at individual, family and social level. (10.2 (1) to (5))

The Researcher, therefore, states that, the Hypothesis maintained herein above, has been established.

The Researcher, in conclusion, states that the Significance and Prospects of Women Entrepreneurs running home-based occupation in Non-professional Unorganized Informal Service Sector will continue to increase in future.

12.3 Suggestions / Recommendations for further research in future in the subject allied to one under present research. :

The Researcher has tried to identify some of the following areas / issues / subjects for further research with respect to Women Entrepreneurs running home-based occupations in Non-professional Unorganized Informal Service Sector, which could be taken-up by the interested Researchers in future.

Researcher suggests :

- 1) **Effects of appropriate training through short term courses to Women Entrepreneurs** running home-based occupations in Non-professional Unorganized Informal Service and its impact on the nature and quality of product / service, extent of market and returns. A Comparative study of those Women Entrepreneurs under gone such training and those who are deprived off such training.
- 2) **Effects of Counseling to / guidance to** (either by Government Organization, Non-Government Organizations or Women Entrepreneurs' Organizations) to **Women Entrepreneurs** running home-based occupations in Non-professional Unorganized Informal Service Sector, in highlighting the significance of developing managerial skills, commercial, realistic and practical approach towards occupation. A comparative study of those Women Entrepreneurs availing the facilities of counseling and guidance and those who are deprived off such counseling and guidance.
- 3) **Impact of new production and marketing technology on survival and future prospects of Women Entrepreneurs** running home-based occupations in Non-professional Unorganized Informal Service Sector.
- 4) **Role and Significance of NGO's in growth and development of Women Entrepreneurship** in running home-based occupations in Non-professional Unorganized Informal Service Sector . (The NGOs, other than Self-help-groups, providing multi-purpose services / extension services to Women Entrepreneurs).
- 5) **Significance and role of Women Entrepreneurs' Association / Organizations / Co-operatives providing multi-purpose service to Women Entrepreneurs** running home-based occupations in Non-professional Unorganized Informal Service Sector .
- 6) **Significance of need-based market surveys carried out either by Government Organizations or by NGOs, in Cities and Urban Areas, providing market infrastructure to Women Entrepreneurs** running home-

based occupations in Non-professional Unorganized Informal Service Sector .

- 7) **Scope for Women Entrepreneurs running home-based occupations** in Non-professional Unorganized Informal Service Sector **in Rural Area**, with special reference to the nature and types of home-based occupations in Rural Area.
- 8) **Scope and prospects for Women Entrepreneurs in running home-agro-based occupations** in Non-professional Unorganised Informal Service Sector in Rural Area.
- 9) **A comparative study of scope and prospects for Women Entrepreneurs running home-agro-based occupations and home-non-agro-based occupations in Non-professional Unorganised Informal Service Sector** in Rural Area, with special reference to ruralisation of industries.
- 10) **Effects of development of infrastructure in Rural Area on growth and development of Women Entrepreneurship** in running home-based occupations in Non-professional Unorganized Informal Service Sector.
- 11) **Growth and development of Women Entrepreneurship running home-based occupations in Non-professional Unorganised Informal Service Sector in Konkan in Maharashtra State** with special reference to home-based occupations, based on locally available resources in Konkan.
- 12) **Scope and prospects for Women Entrepreneurs running home-based occupations producing handicraft products in Non-professional Unorganised Informal Service Sector**, with special reference to effects of industrialization in less developed area / developing areas.
- 13) **Impact of home-based occupation on the family of Women Entrepreneur running home-based occupations in Non-professional Unorganised Informal Service Sector : A comparative study** Socio-economic conditions of family of Women Entrepreneurs **before and after starting home-based occupation**. The interested Researcher will have a choice of home-based occupation and the area such as Urban, Rural, Metro Cities. (The research will

be with special reference to the selected home-based occupation and in selected area.)

- 14) **Impact and Significance of nature and extent of requirement of Support Services** extended by external organizations to Women Entrepreneurship running home-based occupations in Non-professional Unorganised Informal Service Sector.

Conclusion :

The Researcher at the end of this Chapter and at the end of the Thesis / Research, states by way of conclusion that :

1. **The Significance of Women Entrepreneurs running home-based occupations** in Non-professional Unorganized Informal Service Sector **will continue to increase in present Indian Economic scenario** arising as a consequence of New Economic Reforms in terms of Liberalization, Privatization and Globalization (LPG).

2. The Researcher further states that the **Women Entrepreneurs running home-based occupations** in Non-professional Unorganized Informal Service Sector **will have better Prospects in future** in terms of meeting and satisfying varied and varying requirements of individual, family, social, economic, cultural, circumstantial, in particular, and requirements of Indian Economy, in general, arising out of socio-economic transition in India.

3. The Researcher states that both **the Significance and of Prospects Women Entrepreneurs** running home-based occupations in Non-professional Unorganised Informal Service Sector **will continue to increase in future**.

4. The Researcher further states that the **Objectives and Hypotheses** have been **established** in view of the Research Problem as visualized by the Researcher. (Vide Chapter 2 on Research Methodology, against Pont No 2.2).

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Appendix A - 1

Questionnaire :

Significance and Prospects of Women Entrepreneurs Running Home-Based Occupations, in Non-Professional Unorganized Informal Service Sector

PART - I

Questionnaire related to the personal and family information of the samples – Respondents - covered

1. Information about woman Entrepreneur :

1.1 Name of an entrepreneur : _____

1.2 Age of an entrepreneur : _____

1.3 Residential address : _____

1.4 Type of house :

1. Owned 2. Rental

1.5 Total area of house with No. of rooms : _____

1.6 Native place of an entrepreneur :

a) Mumbai base : (specify):

b) Any other place : (specify):

1. Maharashtra State :

2. Any other state : (specify) _____

3. Migrated in the year : _____

4. Reason for migration : _____

1.7 Academic or educational qualification : _____

1.8 Marital status of an entrepreneur : _____

1. Married : 2. Unmarried :

if married, year of marriage : _____

1.9 If married but single then :

1. Divorce : 2. Widow : 3. Any other :

2. Information about family :

2.1 Nature of Family : 1. Nuclear 2. Joint

2.2 Members in your family:

Relation	Age	Educational Qualification	Working status	Approx. Income (Monthly)	Any Other
Husband					
Children: 1.					
2.					
3.					
4.					
Any Other 1.					
Relatives 2.					
3.					
Any other In-Laws					

2.3 Information about your Parents / Father-in-Law and Mother-in-Law.

Relationship	Age	Educational Qualification	Working status	Income earner	Any other
Father					
Mother					
Father-in-law					
Mother-in-law					

3. Information about service rendered :

3.1 Type and nature of service you render : _____

3.2 Address of work place, If any : _____

3.3 Have you taken any type of special or specific training related to your enterprise ?

Yes No

If yes, its nature _____

3.4 To start an enterprise, was it a hobby or necessity ?

Specify: _____

3.5 Do you receive any help in your occupation/service from your family members ?

If yes, who helps / assists_: _____

Nature of help / assistance_: _____

3.6 How many hours you spent daily for the service : _____

3.7 Do you get any help from your family members in fulfilling your domestic or family responsibilities ?

Yes

No

3.8 If Yes, who helps ?

1. Husband

2. Children

3. Any other

Specify: _____

Nature of help : _____

Appendix A - 2

Significance and Prospects of Women Entrepreneurs Running Home-Based occupations in Non-Professional Unorganized Informal Service Sector

PART - II

Questionnaire related to information about the nature of service rendered by the sample covered

4. Nature and type of service :

4.1 Type of service you rendered : _____

4.2 Whether an enterprise is registered or unregistered : _____

4.3 Is there any need of license required for service you are rendering ?

1. Yes 2. No

If yes, are you a license holder ? Yes No

4.4 No. of years you are rendering this service : _____

4.5 Encouraging factors to start an enterprise : _____

Objectives factors / reasons :

b) Educational Qualification / Technical Education / Occupational Skills factors

c) Occupational factors : _____

d) Compelling factors : _____

e) Any other factors : _____

5. Types of Customers :

5.1

A. Type of customers and clients :

1. Institutions

2. Shop Keepers

3. Families

4. Individuals

5. Students

6. Any other

B. Category of customers :

1. Service background

2. Business background

3. Income background

4. Family background

5.2 Total No. of customers to whom you render service : _____

5.3 The geographical area of your customers : _____

5.4 How you render service to your customer :

a) Door delivery to customers

b) Customers collecting from your place

5.5 How do you render service to your customers :

↓

Independently (and / or) with the help of others.
you alone If yes,

(a) Family members

(b) Hired employees

if so,

No. of such employees : _____

No. of male employees : _____

No. of female employees : _____

No. of child labour, if any : _____

5.6 The nature of assistance :

Daily:

Monthly:

Specify :

1. Family members : _____

2. Other : _____

5.7 Are you busy rendering service throughout the year : _____

5.8 If not, state the days / months you are free :

1. Days : _____

2. Months : _____

6. Nature of demand for product :

6.1 What is the frequency of or time interval of demand for your service ?

6.2 The nature of demand for your services / produce :

1. On demand : _____

2. Anticipated demand : _____

7. Sale of Product / Services :

7.1 How do you sale your product ?

1. On demand :

2. Anticipated demand :

7.2 Commission / Price / Rate per unit : _____

7.3 Commission / Price/ Rate according to variety : _____

8. Market for service you render :

8.1 Do you face any competition ? Yes No

8.2 If yes, nature of competition, if any, you face :

8.3 What are the measures taken to widen the size of the market or, increase number of customers ? _____

1. The ways and means of publicity, if required : _____

2. Strategy for maintaining / retaining customers : _____

9. Sale Receipts / Revenue:

9.1 Extent of average sale Receipts / Revenue :

1. Daily: Rs. _____

2. Weekly: Rs. _____

3. Monthly: Rs. _____

9.2 Are there seasonal variations in your revenue receipts / sale proceeds :

Yes

No

9.3 If yes, season in and with,

1. Highest revenue: _____

2. Lowest revenue : _____

9.4 A month in which you get :

1. Maximum revenue : _____

2. Minimum revenue : _____

10. Cost / Expenditure for services :

10.1 Items of expenditure :

1. _____

2. _____

3. _____

10.2 Costs / Expenditures :

A) Material Required :

Material expenses

Daily : monthly : Yearly

B) Labour cost :

1) Daily Wage: Rs. _____ (X) NO. Labourers _____ Amt. : _____

2) Monthly Salary: Rs. _____ (X) NO. Labourers _____ Amt. : _____

C) Maintenance expenditure and repair expenditure on :

1. Equipments : _____

2. Instruments : _____

3. Furniture : _____

4. Fixtures : _____

5. Any other (specify) _____

D) EMI / Interest payment on loan, if any :

1. EMI (Amount) : _____

2. No. of EMI and period of loan : _____

E) Any other expenditure:

1. Conveyance : _____

2. Stationary : _____

3. Communication : _____

4. Other (specify) : _____

10.3 Expenses related to service rendered :

1. Daily : _____

2. Monthly _____

3. Yearly : _____

10.4 What is the mode of payment to employees, if so ?

1. Daily

1. Monthly or

3. Contract / Commission basis

10.5 Expenses incurred on publicity :

Monthly (Amt in Rs.)	Yearly (Amt in Rs.)	Seasonal / Month (Amt in Rs.)

11. Assets owned :

11.1 The types of assets owned / hired :

Owned Hired

1. Instruments : _____

2. Equipments : _____

3. Furniture and Fixture : _____

4. Any other : _____

11.3 The purchase price of an assets / instruments : _____

11.2 The year of purchase of assets / instruments : _____

11.4 How many years you are using the instruments / assets : _____

12. Finance :

12.1 Amount you require for business,

Daily : Rs. _____

Monthly : Rs. _____

Yearly : Rs. _____

12.2 How do you mobilized / raise finance and the amount :

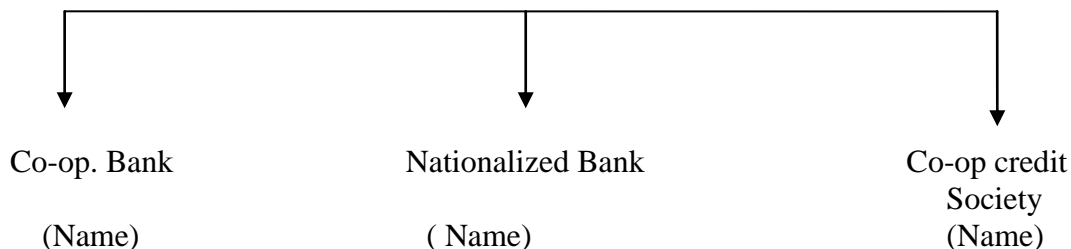
Amount

1. Out of owned saving Yes No Rs.____
2. Out of your family income Yes No Rs.____
3. Assistance from others / relatives / friends :
- Yes No Rs.____

iv) Loans From :

Sources	Amount (Rs.)	Year	Rate of interest or EMI
1. Friends			
2. Relatives			
3. Financial Institutions			
4. Any other			

12.3 If it is institutional finance, then from :



12.4 Mode of repayment of loan :

1. Income from your service _____
2. Family income: _____
3. Any other source: _____

13. Profit (Surplus income) and loss :

13.1 Extent of profit (Surplus income) :

1. Monthly (Amt) : _____ 2. Yearly (Amt) _____

13.2 Is it regular or irregular ? _____

13.3 1. No. of years you are earning profit and reasons : _____

2. No of years you suffered losses and reasons : _____

13.4 How do you tackle the problems of loss ?

14. Extent of saving and Saving habits :

1. Amount usually saved _____

2. Mode of savings _____

15. Problems faced :

1. _____

2. _____

16. Goals :

16.1 Have you achieved the objectives / goals you had before you specify ?

1. _____

2. _____

16 Future plans.

16.2 Future course of plan to widen / increase the business :

1. _____

2. _____

16.3 Are you interested in continuing an enterprise ? Yes No

If yes, Why? _____

16.4 Are you aware of any institutions exclusively extending assistance to

Women Entrepreneurs ? Yes No

If yes, Name the institution : _____

And nature of relation with such institution :

(Specify) : _____

16.5 Are you interested in up-grading service related knowledge and skills ?

16.6 Are you satisfied with service you render ? Yes No

16.7 If not, then reasons for dissatisfaction :

1. _____
2. _____

17. Suggestions from customers :

17.1 Do you receive any suggestion for service you render from your customers :

Yes No

17.2 If yes, suggestions received from your customers to improve Quality of service :

1. _____
2. _____

18. Observations of the Researcher :

1. _____
2. _____

Appendix A - 3

Significance and Prospects of Women Entrepreneur Running Home-Based Occupations in Non-Professional Unorganized Informal Service Sector

Part – III

Questionnaire related to Customers responses to service rendered by Respondents

19. Name of the Customer _____

20. Address of customer: _____

21. Nature of service customer receives _____

22. No. of years, you receive the service _____

23. Requirement of service (Time Interval)

1. Daily

2. Weekly

3. Monthly

4. Yearly

5. Occasionally

21. Customer's satisfaction from service :

1. _____

2. _____

3. _____

Customer's reaction about nature and quality of service :

1. _____

2. _____

3. _____

22. Customer's suggestions for betterment of service :

1 _____

2 _____

Appendix B

Schemes Introduced by the Government of India for the Promotion of Women Entrepreneurship

The Government of India introduced number of training, development and employment generations programmes for the promotion of Women Entrepreneurship.

Under “Integration of Women in Development”, the Government of India introduced following schemes / programmes in the 7th Five Year Plan, such as :

- 1) Women to be considered as target group for development programmes.
- 2) Arranging Training Facilities for women.
- 3) Developing New Equipments for appropriate technology, equipment and machineries.
- 4) Marketing Assistance for marketing of product produced by Women Entrepreneurs.
- 5) Decision Making Process to involve Women in decision making.

To increase employment and income generating opportunities for women in rural areas, the Government of India introduced following schemes / programmes in 8th Five Year Plan, such as :

- 1) Prime Minister *Rojgar Yojana* and Entrepreneurship Development Programmes (EDPs) to develop entrepreneurial qualities among rural women.
- 2) ‘Women in agriculture’ Programme to train women farmers having small and marginal holdings in agriculture and allied activities.
- 3) Setting Khadi and Village Industries Commission to generate more employment opportunities for women.
- 4) Women Co-operatives to help women in agro-based industries like, dairy farming, poultry farming, animal husbandry, horticulture, etc.
- 5) Integrated Rural Development Programmes (IRDP) and Training of Rural Youth for Self-Employment (TRYSEM) to alleviate poverty. 30-40% reservation is provided to women under these schemes.

For promoting Women Entrepreneurship in Small Scale Industries, the Government of India introduced the following schemes / programmes in 9th Five Year Plan, such as :

- 1) Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme to develop Women Entrepreneurs in rural, semi-urban and urban areas by developing entrepreneurial qualities.
- 2) Women Component Plan, a special strategy adopted by Government to provide assistance to Women Entrepreneurs.
- 3) *Swarna Jayanti Gram Swarozgar Yojana* and *Swarna Jayanti Shahari Rozgar Yojana* to provide reservations for women and encouraging them to start their ventures.
- 4) Women Development Corporations to help Women Entrepreneurs in arranging credit and marketing facilities.
- 5) State Industrial and Development Bank of India (SIDBI) introduced following schemes to assist the Women Entrepreneurs.
 - a) *Mahila Udyam Nidhi*
 - b) Micro Credit Scheme for Women
 - c) *Mahila Vikas Nidhi*
 - d) Women Entrepreneurial Development Programmes
 - e) Marketing Development Fund for Women

Associations of Women Entrepreneurs, NGOs, Voluntary Organizations, Self-Help-Groups, Institutions and Individual Enterprises from rural and urban areas were encouraged by Government of India to provide assistance to Women Entrepreneurs to develop new, creative and innovative techniques of production, finance and marketing.

The Government of India introduced following training programmes for the Self-Employment of women, such as :

- 1) Support for Training and Employment Programme of Women (STEP).
- 2) Development of Women and Children in Rural Areas (DWCRA).
- 3) Small Industry Service Institutes (SISIs)
- 4) State Financial Corporations (SFCs)
- 5) National Small Industries Corporations (NSIC)
- 6) District Industrial Centres (DICs)

Mahila Vikas Nidhi was set-up by SIDBI for providing grants and loan to women in rural area to start their home-based occupations in the field of spinning, weaving, knitting, embroidery products, block printing, handlooms, handicrafts, bamboo products, etc.

Rashtriya Mahila Kosh was set-up in 1993 to grant Micro Credit facilities to poor women at reasonable rates of interest, with very low transaction costs and simple procedures.

Reference : www.publishyourarticles.org/eng/articles/step-taken-by-government-to-develop-women-entrepreneurs-in-india.html

Appendix C

Schemes Introduced by the Banks of India, one of the Nationalized Bank, for the Promotion of Women Entrepreneurship

Note 1 : Other Nationalized Commercial Banks have also introduced similar Schemes, and hence, schemes introduced by Bank of India for the Promotion of Women Entrepreneurship have been referred to as representative. It is also not possible and practicable, and it is also not the subject matter under research to incorporate the Schemes of all Nationalized Commercial Banks for the Promotion of Women Entrepreneurship, hence, Schemes Introduced by the Banks of India for the Promotion of Women Entrepreneurship have been incorporated as representative one.

Note 2 : The SSI Units are the focus of attention for providing financial resources, with the presumption that many SSI are owned, run and managed by Women Entrepreneurs. For the first time in 1988, the definition of Women Entrepreneur has been identified with Small Scale Industry. (Dhameja S.K., “*Women Entrepreneurs, Opportunities, Performance, Problem*”. Deep and Deep Publication pvt. Ltd. F-159, Rajori Garden, NewDelhi, 110027, 2002.)

Bank of India has introduced Special Schemes for the **Promotion of Women Entrepreneurship**, along with number of other schemes introduced for the promotion of small and medium scale industrial units, with the presumption that some of these small and medium scale industrial units are owned, managed and run by Women Entrepreneurs.

Bank of India started identifying and financing under SHG (Self-Help-Group) Schemes. Bank of India started financing Tribals from Chandrapur and Gadchiroli Districts in Maharashtra and Keonjhar and Mayurbhanj Districts in Orissa. The assistance is provided to group of families of Tribals for cultivation and rearing of *Tussar* silk worm on *Arjun* and *Ain* trees. **Group concept has taken roots in the Bank since then, in various other activities particularly of Women.** Bank, therefore, extends credit to the Self-Help-Groups promoting institutes and NGOs in this field, and in financing the Self-Help-Groups (SHGs) in tribal and backward areas covered through the network of branches.

Keeping in view **the extent of women participation and the socio-economic importance of Artisans, Village and Cottage Industries**, Bank of India introduced scheme to help these entrepreneurs. These include *khadi*, handlooms, handicrafts, coir units, etc. which do not use power, set-up in rural areas, make use of locally available natural resources, and human resources and skills.

Bank of India is **supporting women from all the sectors** by way giving Financial Assistance to Rural Women in Non-Farm Development (Scheme) (**ARWIND**) and Development of Women and Children in Rural Areas (Scheme) (**DWCRA**). **The financial support of the Bank has changed the life of many Women Entrepreneurs.** The financial support has been provided to Small scale industrial undertakings, artisans, village and cottage industries, small road transport operators, small businesses, small professionals and self-employed, retail traders, agriculture and allied activities *Swarnajayanti Gram Swarajgar Yojana* (SGSY) and Self-Help-Groups (SHGs).

Bank of India has **financed large number of women so as to bring about their empowerment and improve upon their status in the family and society.** PMRY and SGSY schemes, therefore, have been implemented in more systematic way for up-liftment of rural habitant through generation of employment. Large number of families from weaker section from rural area have been benefited from these schemes, many have started generating additional income to support the family, and many have crossed the poverty line.

Besides these efforts for Women Empowerment, Bank of India has introduced number of other special schemes of financing to priority sector, agriculture sector, small industries sector, service sector. This is also keeping in view and with the presumption of possible women participation in these sectors. The Researcher gives the brief account of such schemes.

Bank of India is financing to small scale industrial units by simplifying the processing of and providing of adequate and timely finance, timely disposal of applications, working capital financing, participation in *Gramodyog Rozagar* (REGP) scheme of KVIC, Capital Linked Scheme for Technology Up-gradation.

The financing for development of priority sector, particularly, agriculture sector, financing for innovating new varieties of seeds / crops suitable to the climatic conditions and soils type, financing for purchase of inputs such as fertilizers, micro-nutrients, plant protection chemicals like insecticides, pesticides, growth regulators and hormones in fruit crops, like, mangoes, grape, etc. Bank of India is financing the agro-service centres, such as Maharashtra Hybrid Seeds Company (MAHYCO) from Jalana and Ankur Seeds Company from Nagpur to undertake Research and Development in seeds and crops.

Bank of India has also financed for creating and developing of infrastructure in rural area such as irrigation, rural electrification, rural go-downs and cold storages, production of agro-horticultural crops, farm mechanization, post harvest facilities, etc. and also the manufacturers of fertilizers and pesticides,

The Bank has implemented scheme for financing the labourers who are engaged in harvesting and transportation of sugarcane to sugar factories. The Bank is assisting to the tribal families in deep forests by way of consumption loans during the period of collection of minor forest produce such as *Tendu* Leaves (leaves for rolling *Beedis*), Gum, Shellac, Honey, Tamarind / Mangoes, Medicinal Plants and its products in raw form etc. Bank is assisting to start activities under farm / non-farm sector, under industry, service and business category.

The Bank is financing mostly self-employment oriented occupations, run by individuals for rendering services. these services include retail trade, small business enterprises, small professionals and self-employed, transport operators. The scheme is also introduced for financing on large scale, the trawler units for deep-sea fishing, processing units for processing of the sea catch for exports, development of inland fisheries, wherever potential exists. Bank has introduced BOI *Laghu Udhya*mi Credit Card and BOI *Laghu Udhya*mi, for the benefit of the Retail Traders and Small Business.

These schemes of financing different activities / occupations have been introduced with the presumption of women participation, in one or the other form.

Reference : www.bankofindia.com/responcibank2.aspx

Appendix D

Profile of Mumbai : A Metro City

Mumbai is located in the State of Maharashtra, on the western coast of India, facing Arabian Sea. Mumbai was a group of 7 Islands, namely Colaba, Mazagaon, Old Woman's Island, Wadala, Mahim, Parel, and Matunga-Sion, inhabited by fishermen / *Kolis*. (, Vishva Kosh, P. 661) Series of reclamations have linked these Islands into a one single piece of land. It was a part of the kingdom of Ashoka, the famous Emperor of India. The City is surrounded by the Western Ghats (Mountains). Frayer in 1672 states that Bombay was totally a backward and under developed Island, with extreme poverty, an Island of Marshy area with saline water, non-cultivable land with limited or almost no cultivation. And hence, it was then called as “*Yamapuri*” a hell.. (Mumbaiche Khare Malak Kon ? Phadke Vasanti, PP 10 and 11) Of course now Mumbai is known as “*Mayapuri*” or “*Mayanagari*”

The geographical area of Mumbai is up to Dahisar at West and up to Mulund at east. (Phadke Vasanti, P. 39)

It is a Metropolis of India covering an area of 440 sq. km. under the jurisdiction of the *Brihan Mumbai* Municipal Corporation. It consists of two Discrete Regions, the City to South of Mahim creek and the Suburbs to North of Mahim creek.

Table 1 : A view at a glance.

State	Maharashtra
District	Mumbai City
Location	18.96° N, 72.82° E
Altitude	10 Meters
Area	468 sq. km from Mulund to Dahisar
Time zone	IST (UTC +5:30)
Temperature	18°.C and 29° C. Lowest is 7° C and highest is 42°C.
Humidity	90%.
Rain Fall	2200 mm.
Population (2001 census).	1,19,78, 450 (Phadke Vasanti P.16)
Population Density	27,120 / sq. km.
Marathi Speaking Population	41,34,671 (Phadke Vasanti, P. 67)
Population migrated from outside	50.20 Lakh
No. of Slums	144
Population staying in slums	65 Lakhs (1991 Census)

No. of Parks	282 (Phadke Vasanti, P 221)
No. of Play grounds	264 (Phadke Vasanti, P. 221)
No. Ports.	26 (Phadke Vasanti, P. 221)
No. of Crematories	91 (Phadke Vasanti, P. 210)
No. of Lakes and Rivers	03 Lakes and 03 Rivers
No. of Fountains	71 (Phadke Vasanti, P. 221)
Municipal Wards	23
Police zone and Traffic police zone.	7 and 17 respectively
Parliament Seats	06
Seats for Legislative Assembly (Vidhansabha)	24
Railway Lines	Western Line extended up to Virar, Central Line extended up to Karjat and Harbour Line extended up to Navi Mumbai and Panvel.
City Bus Transport (Public Transport)	BEST Across Mumbai and connecting Navi Mumbai, Kalyan and Panvel also
International and Domestic Air Port	At Andheri (W) and Santacruz (W) Proposed International Air Port in Navi Mumbai.
Different and diversified industries manufacturing both capital goods and consumer goods	Number not available.

Climate is warm and humid during April and May, with a temperatures around 35 Degrees Celsius (95 Fahrenheit). Cool between Nov. and Feb. Average temperature varies between 18°C and 29°C. Lowest is 7°C and highest is 42°C. Rests of the Months are hot, humid and sticky where the temperature varying between 27°C and 33°C. Average annual humidity is 90%. (Vishva Kosh P.661)

The monsoon begins in early June and continues till October. The average annual rainfall is about 2200 mm. The weather remains humid, but the temperature drops to around 26-30 Degrees Celsius (80-86 Fahrenheit) during the day. After the monsoon, the weather becomes cooler and drier till late November. Winter in Mumbai is pleasant, with temperatures of 25-28 Degrees Celsius (77 - 82 Fahrenheit) during the day. (Vishva Kosh, P 661)

Tulsi Lake, *Vihar* Lake (Borivali National Park) and *Powai* Lake are the three Lakes located within the Metropolitan limits. The first two lake supply part of

drinking water. Mumbai has three small rivers originating in the National Park. Creeks and bays are found on the coastal plains with large mangrove and with rich biodiversity. (Vishva Kosh, P. 662)

Mumbai, is the most populous city in India and the second largest most populous city in world, with population 1,19,78, 450 as per 2001 Census and now over 20 million. A majority of the people are migrants from other states, who have come in search of employment. (World Book Encyclopedia, P. 465) 20 million people living in Mumbai live in soaring skyscrapers and growing slums. They come from different ethnic groups and speak different tongues. Space constraints gave rise to towering skyscrapers standing next to slums (*Dharavi* : Asia's biggest slum is in Mumbai). Slum and footpath dwellers along with those staying on Railway platforms are found in the City. Mumbai is the 7th City in the world among Millionaires, but last among those with available open space (in number), with 0.03 open space only against 1000 population. About 50.20 Lakh people migrated from outside Mumbai. Marathi speaking population is 41,34,671 only.

Mumbai was initially ruled by Portuguese for 125 years until it was given as wedding dowry when Catherine Braganza (the Princess of Portugal) married Charles II (the King of England) in 1662. (Vishva Kosh P. 662)

The British first developed Mumbai as a port, and then extensive urban construction in the early 1800s. A population boom followed after India obtained Independence in 1947.

Mumbai, called 'Bombay' until 1995, was officially changed to "Mumbai" in November 1996. The name derived from Mumba or *Maha Amba* the name of the Koli goddess (the original inhabitants of the Islands), *Mumbadevi* and "Mother" *Aai*, in Marathi. The word " Bombay" , a Portuguese word, a coinage of word "Bom", meaning, thereby "Good" , and "Bay" meaning, thereby "Port" i. e. "Bom Bay" a "Good Port" and, therefore, "Bombay". (Vishva Kosh, P. 661)

In All India Congress Committee Session which began on the 7th August 1942 at *the Gowalia Tank Maidan*, the place wherefrom "Quit India" movement was launched by Mahatma Gandhi and other Indian National Congress leaders. "Quit

India” movement continued till final withdrawal of the British through ‘Gateway of India’ on 15 August 1947. Today, *Gowalia Tank Maidan* is called "*August Kranti Maidan*".

After independence, the Congress Party, led by Jawaharlal Nehru was in power at the Center, along with, in most of the states in Indian Union, constituted on the basis of language spoken by the majority of people. The original Bombay State included Mumbai as its Seat of Government. In 1960, the Bombay State was split into Maharashtra State and Gujarat State, again on linguistic basis, and Bombay City was included Maharashtra State as its Capital. The Congress Party continued to administer Maharashtra State, until 1994, and thereafter, it was replaced by *the Shiv Sena-Bharatiya Janata Party* Coalition.

The City is administered by Municipal Corporation. Mayor is the Head of the Corporation with limited powers. Municipal Commissioner, an IAS Officer, is vested with Executive Powers. BMC is divided in 23 Municipal Wards, headed by Assistant Municipal Commissioners. Corporators – *Nagar Sevaks* - are elected by general elections and all Candidates from National and Regional Parties contest election.

Mumbai Police is headed by Police Commissioner. Mumbai is divided in 7 police zone and 17 traffic police zone. Mumbai is seat of Mumbai High Court covering jurisdiction of Maharashtra, Goa and Diu and Daman. It has also Lower Courts, Session Court, Small Causes Court. Mumbai has 6 Seats to *Loksabha* (Parliament) and 24 Seats to *Vidhansabha* (Legislative Assembly) (Vishva Kosh, P. 663)

It is a commercial and financial capital of Indian Union. Cost of living in Mumbai is very high. It has biggest (constituting 40%) Cotton Textile Industry of India, the biggest and natural port handling 50% of National Foreign Trade, source of Oil and Natural Gas, largest stock Exchange, varied and diversified industries, Head offices of many Multi National Companies and Mega Corporate Sector, with largest Film Industry in the world known “Bollywood”. It contributes 6.16 per cent to country's GDP, 10 percent of Factory Employment, 25 percent of Industrial Production, 30 percent of Income Tax collection, 60 percent of Customs, 20 percent of Central Excise Tax collection and 40 percent of Indian Foreign Trade. There are many renowned companies such as Larsen and Toubro, SBI, LIC, Tata Group, Godrej,

Reliance and more than 500 Global Companies. There are many foreign banks and financial institutions with branches spread across the City. The World Trade Centre is the most prominent in the City. The Worldwide Centre of Commerce Index 2008 has ranked Mumbai at 48th position. It is the 7th in rank in the list of 'Top Ten Cities for Billionaires' by Forbes magazine. (Phadke Vasanti, P. 208)

It is now known as "Global City" and has a direct effect on Global affairs through its socio-economic importance. It is the richest City of India too, with highest GDP growth, which boosts the financial and commercial centres in the City.

Sports Clubs for cricket and other games came into existence early in 19th Century. The Bombay Gymkhana was formed in 1875, exclusively for Europeans, followed by Parsi, Muslim, and Hindu Gymkhanas, with sports competitions among them on a communal basis. This was opposed by the late A.F.S. Talyarkhan, and sports teams based on community, especially, cricket teams, came to an end gradually after independence. (Vishva Kosh, P. 664)

Around 1860, the piped drinking water supply from *Tulsi* and *Vehar* lakes (and later *Tansa*) was made available to City. Initially, there were sealing and bans on use of water from open wells and tanks that bred mosquitoes. However, well water is now used all over the city to supplement the water available from lakes. A good drainage system was also constructed at the same time.

With the success of the Back-Bay Reclamation Scheme in the late 1960s and early 1970s, Nariman Point, named after K.F. Nariman, President of the Bombay Provincial Congress Committee and former Mayor of Bombay, became the centre of the business activity. Several offices from the Ballard Estate shifted to Nariman Point. After Independence, Churchgate Street was also named as Veer Nariman Road.

Cabs or Auto Rickshaws are available to move around the City. Auto Rickshaws are not allowed to commute beyond South Bandra. Mumbai also has a local Railway Network with Three Lines, Western Railway, Central Railway, and Harbour Railway Lines. The train offers a relatively fastest mode of transport and travel, but quite crowded during morning and evening rush hours. BEST Buses, another public mode of transport and travel, operate in Mumbai, but very slow.

International and Domestic Air Terminals (Air Ports) are situated in Mumbai, separately, at Andheri and Santacruz, respectively.

Examples of Colonial British Architecture are found in Mumbai. Mumbai's Architecture is a blend of florid Gothic Styles, characteristic of the 18th and 19th Centuries, and contemporary designs. It has attraction of Bars, Nightclubs, Live Music Venues, Traveler Hangouts, Picnic Points, Sanjay Gandhi National Park, splendid Museums, Libraries, Literary and other Cultural Institutions, and Art Galleries and Theatres. It is changing constantly the Fashion, offers Natural Tourists Spot, Historical Monuments, Shopping and Entertainment Centres. 'Shopaholic' can enjoy shopping in and around the city.

It is a Cosmopolitan and increasingly Westernized City. The City constitutes true Cosmopolitan face as reflected through its unusual diversity in all respects. People of various caste, culture, and religion inhabit the City, with diversified customs, languages, and even the food. An influence of varied cultural currents and cross currents have given Mumbai a unique position in the group of multi-ethnic cities of the world. The language spoken here is Hindi and 'Hinglish' mixture of Hindi and English. The Official State language though is Marathi. The city is Multi-Religious, Multi-Cultural, Multi-Lingual. It experiences diversity with, the industrialist like Ambanis, writers like Shobha Dey, Painters like M. F. Husain on one part and Slum Dwellers on the other part of the City. Mumbai's colloquial, *tapori* languages, the local train, the *vadpav*, are the representatives of its unique identity.

It is rather surprising to note that Mumbai, in spite of being densely populated, accommodates quite a dense forest at its centre, housing Sanjay Gandhi National Park and Safari. Many a times, wild animals are seen on streets passing across the dense forest.

Mumbai is an Educational Centre. With an aim to educate students from all over the world, Mumbai offers varied opportunities for education and business activities. Mumbai is also referred to as the 'Research Hub of India'. The research

institutions like the Tata Institute of Fundamental Research (TIFR) and Bhabha (Vishva Kosh, P. 664)

The State Government has constituted the Maharashtra Knowledge Corporation (MKC) to provide IT-enabled education in all Universities, Colleges and other Educational Institutions in the State. Besides, Indian Institute of Technology Veermata Jijabai Technological Institute, Vivekanand Education Society's Institute of Technology, Kamala Raheja Vidyanidhi Institute of Architecture and Pillai's College of Architecture are a few to name as the renowned Educational Institutions in Mumbai.

Some of the best Business Schools, Colleges and Institutions of the country are also the focus of attraction for those interested in undergoing education and training in Business Management. The S. P. Jain Institute of Management and Research is one among the top Management Colleges in the country. Among others are the Jamnalal Bajaj Institute of Management Studies and N.L. Dalmia Management Institute of Studies and Research offering Management Courses. The Tata Institute of Social Studies (TISS) is another institution of international repute in the field of social science education. (Vishva Kosh, P. 664)

The University of Mumbai is one of the oldest Universities in India. It was established in 1857. (12 Vishva Kosh 665) The University has been granted a Five Star Status by the National Assessment and Accreditation Council (NAAC). It has two Post-Graduate Centers, 354 Affiliated Colleges and 36 Constituent and Affiliated Departments.

The number of Universities and Colleges situated in the City of Mumbai are as follows .:

Table 2 : Educational Institutes.

Sr. No.	Particulars of Institutions	No.
1	Universities in Mumbai	12
2	Affiliated Degree Colleges	354
3	Affiliated / Constituent Departments	36
4	Engineering Colleges	38
5	Architecture Colleges	07

6	Pharmacy Colleges	09
7	Junior Colleges in Mumbai	330
8	Vocational Education and Training Institutes in Mumbai	19
9	CBSE Affiliated Schools in Mumbai : 36	36
10	BMED run Schools : 1191	119
11	Secondary / Higher Secondary Schools : 3075	3075
12	Research Institutes in Management, Social Sciences, Medicine, Atomic and Nuclear Sciences, Engineering.	N.A.

provides a source of livelihood to job seekers who are willing and capable to work. It is a dreams land. City is known as “*Maya Nagari*”. Bollywood is an attraction for the people in and round Mumbai who are aspiring for fulfilling their dreams, with some misconception that the City will give all the pleasure and comfort. They feel that life in Mumbai is very comfortable and colourful and they will earn quick and easy money.

Besides Yellow Page Mumbai, Online Directory Services is available for the conveniences of people all around the world and to the newcomers in Mumbai to locate and show path towards any destination in Mumbai.

Mumbai has experienced number of calamities, both, manmade and natural. Mumbai has been facing, quite often, accidents on Railways. Heavy shower, rainfall on 25th July 2005, disturbed the total life cycle of *Mumbaikars* for a few days.

Till date Mumbai experienced 12 Bomb Blast. Mumbai is always a target of terrorist attack and, hence, quite often “Red Alert” is required to be declared, as a safety measure.

Following are the years of Bomb Blasts in Mumbai.

March 12, 1993	August 28, 1997	Jan. 24, 1998
Feb. 27, 1998	Dec. .2, 2002	Jan. 27, 2003
March 13, 2003	April 14, 2003	Aug 25, 2003
July 4, 2006	Nov. 26, 2008	July 14, 2011

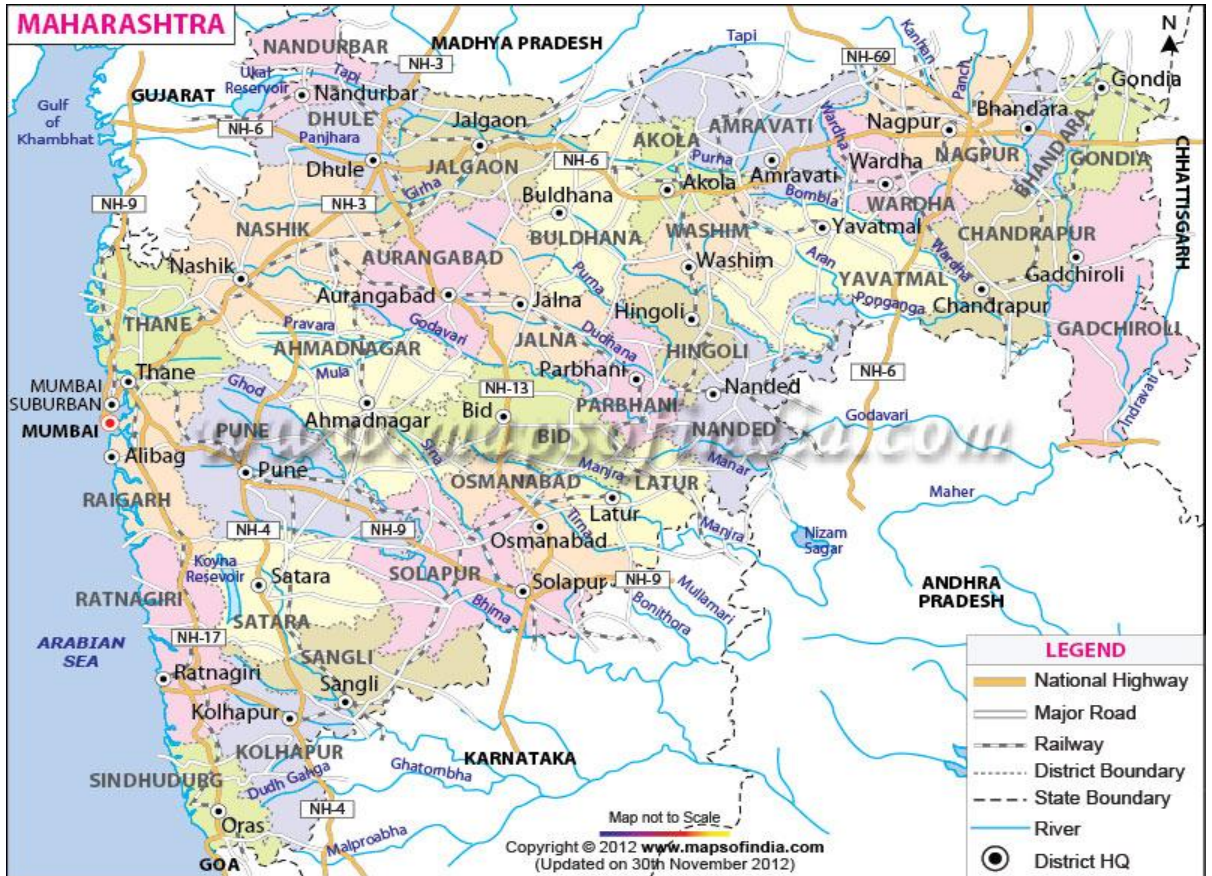
All these incidences in Mumbai disturbed the life of *Mumbaikars*. Through diversity in their culture, religion, language, caste and creed, *Mumbaikars*, have shown unity and integrity during all such crisis and calamities, and hence, came out successfully to put routine life cycle on track soon. *Mumbaikers* show unity in their state of mind.

References :

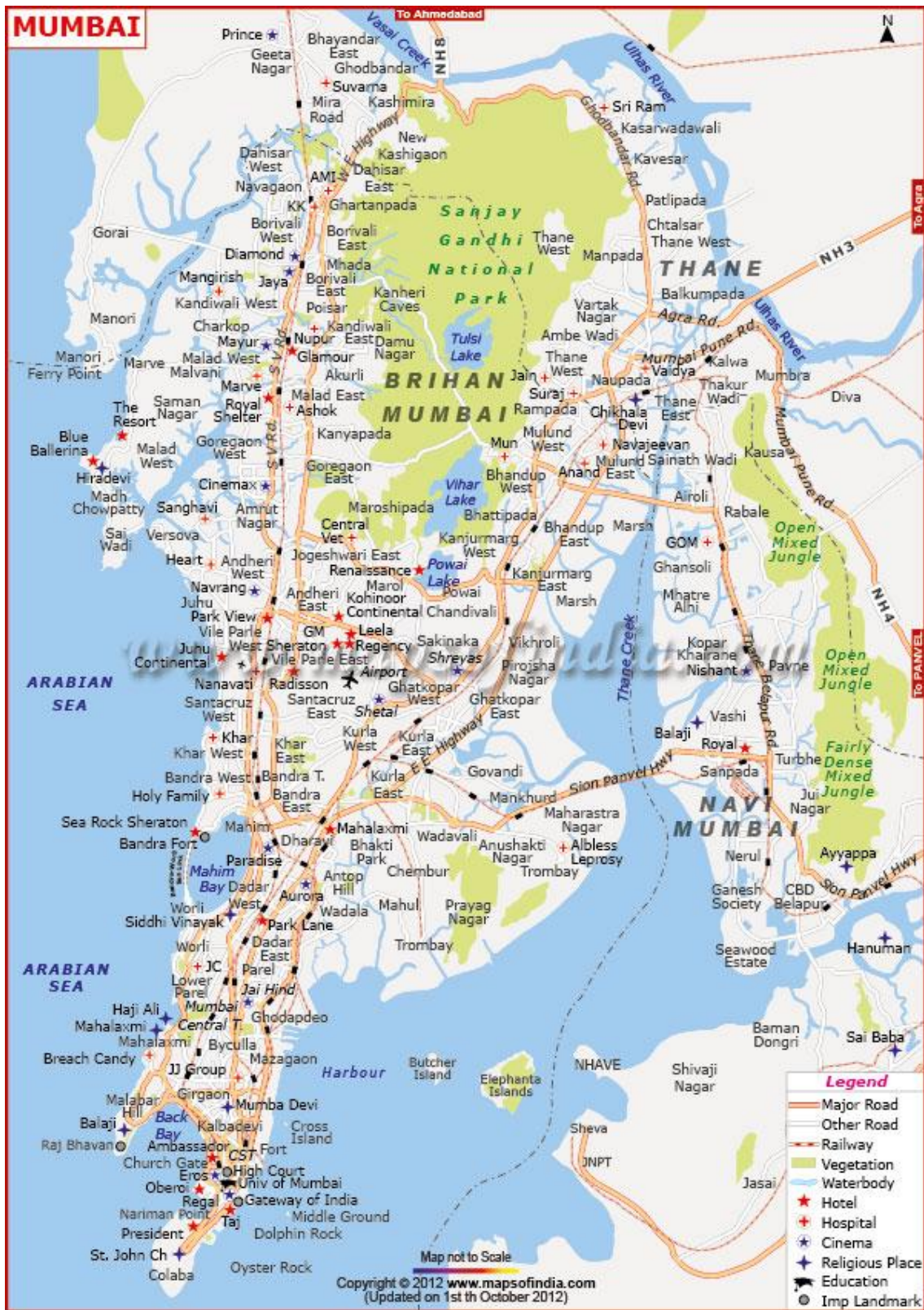
1	Phadke , Y. D., and Phadke, Vasanti,	' <i>Mumbaiche Khare Malak Kon ? (Book in Marathi)</i> , Akshar Prakashan, Mumbai, 2009. PP. 10, 11, 16, 39, 45, 67, 208, 210, 221, 251, 252, 267,274, 275, 276, 277, 278.
2	Maharashtra Rajya, e-Vikas Mahamandal (Mysore Sansthan) , Maharashtra Rajya Marathi Vishwa Kosh Nirmiti Mandal	" <i>Marathi Vishwa Kosh</i> " Vol No. 13, 1987 Page No. 660 to 665.
3	The World Book Encyclopedia	U. S. A. 1989, B. Vol. 2, Col. 1 P. 455.

Note 1. : Since Appendics B, C and D are informative in nature, only relevant references have been referred to herewith.

Note 2. : The Maps showing the profile of Maharashtra State and Mumbai City (with Sources / Reference) are on the next page.



Source (Ref.) – www.mapsofindia.com/maps/Maharashtra/Maharashtra-map.htm



Source (Ref.) – www.mapsofindia.com/maps/Maharashtra/Mumbai-map.htm



Source (Ref.) – www.mumbainet.com