"SOCIO-ECONOMIC STUDY OF JAIN WOMEN ENTREPRENEURS"

(With Reference to Pune District)

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DECLARATION

I hereby affirm that the research entitled **"SOCIO-ECONOMIC STUDY OF JAIN WOMEN ENTREPRENEURS" (with Reference to Pune District)** is an original work carried out by me in the Nehru Institute of Social Sciences, Tilak Maharashtra Vidyapeeth Pune. It does not contain any work for which a degree or diploma has been awarded by any other university.

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Place : Pune Researcher

CERTIFICATE

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Place **Dakle Sunita Pravin**

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Chapter - I

Introduction to Women Entrepreneurship

1.1 Introduction

Entrepreneurs are the architects of the present and the future of India. Entrepreneurship is acknowledged as being one of the essential factors that determine the growth of various industries of a country. The history of economic development of a country – whether developing or developed – reveals the fact that entrepreneurs have made significant contributions in every field of enterprise, though the nature and extent of such contributions have varied from society to society and from country to country.[1]

Entrepreneurship is essential for increasing production, utilising materials and employing human resources, and ameliorating the problems of unemployment. The basic objective of developing Entrepreneurship is to enable the society generate productive human resources as well as to mobilise and sustain them for the subsequent process of development.[2]

The need for a broad-based entrepreneurial class in India arises from the necessity to speed up the process of activating the factors of production, leading to a higher rate of economic growth, dispersal and diversification of economic activities, development of backward and tribal areas, creation of employment opportunities, improvement in the standard of living of the weaker sections of the society and involvement of all the sections of the society in the process of growth.[3]

An International Labour Organisation [ILO] Report of 1980 states that women constitute 50% of the world's population, do 67% of the world's work, receive 10% of the world's income but own less than 1% of the world's property, all because of the gender accident of birth.[4]

The emergence of women entrepreneurs in society depends to a great extent on the economic, religious, cultural, social, and psychological factors. In developing countries like India, the presence of entrepreneurs, a woman in particular, is a vital necessity to achieve a balanced, all-round regional and social economic growth through rapid industrialisation. It also helps in tapping the latent talent extant among them and acts as a panacea for the many problems they face, such as domestic violence,

dowry deaths, low recognition in society, poverty, unemployment and excessive dependence on male members.

The economic status of women is now accepted as an indicator of how women are accepted in society in order to make the maximum and the most effective use of the nation's human resource of which women form an integral part.[5]

1.2 Concept of Entrepreneur and Entrepreneurship

An Entrepreneur is one of the important agents of economic growth. Basically, an Entrepreneur is an individual who is responsible for setting up a business or an enterprise. He is the one who takes the initiative, has the skills for innovation and who has motivation for high achievement. So the entrepreneur is a catalyst of change and works for the good of society.

The urge to exercise power over persons and the desire to utilise resources persists among all human beings. This urge varies in degree from person to person. Sociologists consider him as a sensitive energiser in the modernisation of the society. The psychologists look upon him as conductive to development. Political scientists regard him as a leader of the system and for economists he is the harbinger of economic growth.[6]

1.2.1 Definitions of Entrepreneur and Entrepreneurship

The word Entrepreneur is derived from the French word e*nterprendre*. It means 'to undertake'

In the 16th century the leader of a military expedition in France used to be termed as an Entrepreneur. Around 1700 AD the term was used for architects and contractors of public Works.[7] 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 purchased the means of production for converting into marketable products. Furthermore, at the time of the purchases of the materials, the entrepreneur was unaware of the eventual price which he would receive for his manufactured products.[8]

Cantillon (1755) viewed the Entrepreneur as a risk taker, observing that the merchants, farmers, craftsmen and proprietors buy at a certain price and sell at an uncertain price, thereby operating at a risk.[9]

Knight (1921) described the entrepreneurs as specialised individuals who bear uncertainty. Uncertainty is defined as a risk which cannot be insured against and the incalculable.[10]

In the 1933 edition of the ***Oxford Dictionary***, an Entrepreneur is defined as a person who undertakes an enterprise, especially a contractor acting as an intermediary between capital and labour.

According to the ***Oxford Dictionary*** (1987) an Entrepreneur is the director or manager of public musical institutions, one who "gets up" entertainment, especially musical performances. It defines an Entrepreneur as a musical director. But the dictionary has specified the main activity of an entrepreneur, i.e. co-ordination.[11]

Say (1815) expanded the Cantilon's idea and conceptualised the entrepreneur as an organiser of a business firm – 'organising' being central to its production and distributive functions. He put the emphasis on the function of co-ordination, organisation, and supervision and on those bases developed the concept of Entrepreneur as an economic agent who efficiently blends all the factors of production – labour, capital and land – and derives from them the value of the products which is the result of his entrepreneurial skill. He deploys the entire capital in such a manner that the value of the wages he gives, the interest and the rent which he pays contribute some profit. He also says that Entrepreneur is a manager, organiser and coordinator.[12]

Adam Smith, the father of political economy, did not use the term Entrepreneur in his writings. He used terms such as: employer, capitalism, the master, the merchant, the undertaker. Classical economists divided the income of the owner into three parts:

1. Wage of Superintendence
2. Risk premium
3. Return on capital investment.

Therefore taking risk or superintendence as a necessary function was identified by him. It is the third part, *viz*. return on capital invested, that was emphasized by them.[13]

Ricardo identified only 3 factors of production: machinery, capital and labour, among which the entire produce is distributed as rent, profit and wages respectively. Ricardo appreciated the virtues of profit in capital accumulation. According to him profit leads to saving of wealth which ultimately goes to capital formation.[14]

Schumpeter (1934) analysed the theory of Entrepreneurship from a new perspective. His work was published for the first time in Germany in 1911. An English version of it appeared in 1934.

Schumpeter makes distinction between inventor and innovator. An Inventor discovers new methods or new materials. On the other hand, an innovator is one who utilises innovations and discoveries in order to make new combinations. According to him, an Entrepreneur produces newer and better goods which give him monetary profit and mental satisfaction. Innovation according to him takes place in the following five forms:

1. Introduction of a new quality of product.
2. Introduction of new methods of production technology.
3. Opening of a new market into which the specific product has not previously entered.
4. Discovery of a new source of supply of raw materials.
5. Introduction of new forms of organisation of industry, like creation or dismantling of monopoly.

Schumpeter also makes a distinction between an entrepreneur and a manager. According to him a manager is one who deals with day to day affairs of an enterprise. While an innovator or an entrepreneur attempts to change the combination of various factors of production and thereby increases the productivity and profitability.

Schumpeter's concept of Entrepreneurship is both wide in one sense and narrow in another. It is wide in the sense that it includes not only independent businessmen but also to some extent independent employees of a firm, like managers, directors, and

others who do innovative work. It is at the same time narrow in the sense that it excludes industrialists who operate established concerns. In addition, he emphasizes the innovative function of an entrepreneur.[15]

Stepanek in his book *Manager for Small Industries* writes: "Entrepreneurship is the capacity to take risk, ability to organise and desire to diversity and make innovations in the enterprise."[16]

Tondon in his book *Environment and Entrepreneur* has defined an entrepreneur as a specially talented and motivated person who undertakes the risk of the business by arranging and combining the factors of production to establish it and who sees, visualises opportunities for introducing and adapting the new ideas with regard to production techniques, nature of production, form of organization, acquisition of new management personnel, changes in administration, organization, and explores new sources of plans for expansion of the enterprise. He does not need to be a person who employs his own capital; an engineer who produces machines or a scientist who invents a new formula. But he should be a visionary who knows the art of changing the production function to draw out the economic potential by combining the various factors of production.[17]

Higgins writes that Entrepreneurship is the function of seeing investment and production opportunity by organizing an enterprise to undertake a new production process; by raising capital, hiring labour, arranging the supply of raw materials, finding a suitable site, introducing new techniques and commodities, discovering new sources of raw materials and selecting an efficient top managers for day to day operation of the enterprise.[18]

Pathak writes that Entrepreneurship involves a range of areas on which a series of decisions are required. These can be broadly grouped into three categories relating to:

1. Perception of opportunity
2. Organizing an industrial unit
3. Running the industrial unit as a profitable, going and growing concern.[19]

According to the **ILO, "**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."[20]

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'.[21]

Drucker considered an entrepreneur to be a person who always searched for change, responded to it and exploited it as an opportunity. According to him Entrepreneurs are innovators.[22]

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.

There are four basic aspects of being an entrepreneur regardless of the field chosen.

1. Entrepreneurship involves the creation process creating something new in value.
2. Entrepreneur requires the devotion of the necessary time and effort.
3. Entrepreneur requires taking of necessary risks
4. Entrepreneurship receiving the rewards of monetary and personal satisfaction and independence.[23]

1.3 Functions of Entrepreneurs

According to the different concepts and definitions of entrepreneur given by various experts, we are in a position to list the broad functions of an entrepreneur. J.B. Say states that to rationally combine the forces of production into a new producing organization is a function of an Entrepreneur. J.S. Mills lists superintendence, control and direction as entrepreneurial functions. Economists like Cantillon and Knight emphasized risk bearing as the functions of an entrepreneur. According to Schumpeter innovation is the sole function of an entrepreneur.

According to Kilby the entrepreneur performs the following 13 functions which can be classified into four groups.

1. Exchange Relationship

(a) Perceiving market opportunities

(b) Gaining command over scarce resources

(c) Purchasing inputs

(d) Marketing of products and responding to competition

2. Practical administration:

(a) Dealing with public bureaucracy

(b) Management of human relation within the venture

(c) Management of customer and supplier relation

3. Management control:

(a) Financial management

(b) Production management

4. Technology:

(a) Acquiring and overseeing assembly of the factory

(b) Industrial engineering

(c) Upgrading process and product quality

(d) Introduction of new production techniques and product.[24]

Cole described decision making as an important function and specified the following functions of an entrepreneur:

1. Determination of objectives of the enterprise and changes in those objectives, conditions as required or made advantageous.
2. The development of an organisation including efficient relations with subordinates and all employees.
3. Securing adequate financial resources and maintaining good relations with the existing and potential investors.
4. The requisition of efficient technological equipments and their replacement, when new technology is introduced.
5. The development of a market for the products and the devising of new products to meet or anticipate consumers' demands.

6. The maintenance of good relations with public authorities and with the society at large.[25]

Modern writers on this subject have outlined the following three broad functions of an entrepreneur:

1. Innovation
2. Risk taking
3. Organisation and management of business so as to have leadership and control over it.[26]

From the above analysis it can be concluded that entrepreneurial functions are complex. An entrepreneur is regarded as a multi-functional person, discharging different functions and roles.

1.4 Qualities

Entrepreneurs play a key role in the economic development of a country. They are man of vision and captains of industries. Hence entrepreneurs, besides possessing functional qualities and skills for the successful operation of their businesses should possess certain functional qualities and personality traits such as the following:

1. Motivation to achievement
2. Creativity
3. Clarity of objectives
4. Technical knowledge
5. Communication ability
6. Self-confidence
7. Alertness and adeptness to new opportunities.[27]

According to James M. Berna, the following are the qualities for a good entrepreneur:

1. He is energetic, hardworking, alert to new opportunities, able to adjust himself to changing conditions with ease and willing to assume risk involved in change.
2. He is interested in use of advanced technology in improving the quality of his product or service.

3. He is interested in expanding the scale of his operations by reinvesting his earning.

According to Berna, an entrepreneur first of all should have spirit of enterprise. It is difficult to conceive of a first rate industrial entrepreneur who is not adaptable to change, eager to grow bigger and adapt and improve technology.

The qualities entrepreneurs possess will be more or less common. They would have the ability to take risk, organise the resources, make decisions, etc. Yet each one of them will have an independent way of thinking, ability in handling crises situations, and decision making.[28]

1.5 Types of Entrepreneurs

Every entrepreneur will exhibit his own unique personality. However, for the purpose of this study "entrepreneurs may be classified into four categories. The following is the description of the four types of entrepreneurs:

1. Innovating entrepreneurs:

An innovating entrepreneur is one who introduces new products, installs new ways of production, discovers new markets and reorganises the enterprise. It is important to note that such entrepreneurs can work only when a certain level of development is already achieved, and people look forward to change and improvement.

2. Imitative entrepreneurs:

An imitative entrepreneur is one who is ready to adopt successful innovations, techniques and technology introduced by other innovative entrepreneurs. He himself does not innovate. Such types of entrepreneurs are particularly suitable for the underdeveloped nations for ushering in a mushroom drive of imitation of new combinations of factors of production already available in developed regions.

3. Fabien Entrepreneurs:

Fabien entrepreneurs are characterised by very great caution and scepticism in experimenting with any change in their enterprises. They imitate only when it becomes perfectly clear that failure to do so would result in loss of the relative position in the enterprise.

4. Drone Entrepreneurs:

These are characterised by a refusal to adopt opportunities to make changes in production formulae or process even at the cost of severely reduced returns relative to other similar producers. Such entrepreneurs may even suffer losses but they are not ready to make changes in their production methods.[29]

Thus it may be concluded, as also explained by Danhof, that entrepreneurs have less initiative and drive in the initial stage of economic development. But as economic development proceeds, they become more innovative and enthusiastic. They are found in large numbers when the economy starts developing.

1.6 Entrepreneurship

Entrepreneurship is the most effective method for bridging the gap between science and marketplace, creating new enterprises and introducing new products and services into the market. These entrepreneurial activities significantly affect the economic development of a geographical region by initiating a new economic base and providing job opportunities.[30]

According to **Higgins,** Entrepreneurship is meant and functions as investment and production opportunity by organising an enterprise to undertake a new production process, raising capital, hiring labour, arranging and supplying of raw materials, finding site, introducing new techniques and commodities, discovering new sources of raw materials and selecting top managers for day to day operations of the enterprise.[31]

At a **Conference on Entrepreneurship,** held in the United States, the term ‘entrepreneurship’ was defined as follows:

"Entrepreneurship is the attempt to create value through recognition of business opportunity, the management of risk taking appropriate to the opportunity, and through the communicative and management skills to mobilise human, financial and material resources necessary to bring a project to function."[32]

In the opinion of **Cole**, "Entrepreneurship is the purposeful activity of an individual or a group of associated individuals, undertaken to initiate, maintain or aggrandise profit by production or distribution of economic goods and services."[33]

1.7 Entrepreneurship in the World

Many researches have been carried out in various aspects of Entrepreneurship. A review of these would improve our understanding of this catalyst of development.

1. African Nations

Harris and Rowe have enumerated the following factors causing impediments to entrepreneurial development in Africa. These factors differentiate between the social conditions in which an African entrepreneur lives and the economic milieu in which he has to operate: undeveloped; institutionalised ways of gaining knowledge; constraints in recruiting skills; lack of financial institutions to borrow capital; absence of commercial experience; absence of inter-regional mobility; oligopolistic market conditions; shortage of viable projects; absence of business environment; management deficiency resulting in low level of capacity utilisation; poor standards of financial management characterise the economic condition of African countries. Development of contacts breaking the various circles of isolation and widening the horizon experience can foster entrepreneurship in African countries.[34]

2. *Greece*

Alexander has noted that the reforms introduced by Kamal Ataturk diminished the prestige and status of some groups of people in the Greek society. The situation of Greek society proved that economic incentives were enough to attract ambitious persons to the entrepreneurial class. However, the causes of low success status of Greek entrepreneurs can be attributed to the high cost of production, excessive concern about maximisation of immediate profit, reluctance to share with others ownership and

control of an enterprise, an attitude of open hostility towards organised labour, inability and unwillingness to deal effectively with problems, influence of Greek culture values derived from long history of trading activities, policies of entrepreneurs and insufficiency of their role as managers.[35]

3. *France*

The French entrepreneur class was conservative, security minded, valuing independence more than growth, cautious, thrifty and Calvinistic.

4. *Mexico*

The Mexican revolution drove out landlords depriving them of their wealth and status. They embraced the industrial revolution as did the lower samurai in Japan during the Tokugawa regime.

4. Indonesia

Entrepreneurship spirit developed on the island since the impact of Dutch destruction of entrepreneurial efforts was neither deep nor prolonged. However, Higgins noted that Balians had a 'group-focused image of change' while the Japanese had an 'ego-focused image of change'.[36]

6. *Japan*

A strong sense of discipline was inculcated and inherited from the feudal period. Hence, loyalty, public mindedness and national unity coupled with high degree of diligence and intelligence made the Japanese entrepreneurs distinguishable from others.[37]

7. *Pakistan*

Gustav Pananek found that, prompted by the Korean boom and introduction of strong economic incentives, contraction of foreign trade, perennial conditions of scarcity, import of machinery subsidised by an under-valued rate of exchange were sufficient enough to energise and develop a number of industrial entrepreneurs in Pakistan. The social and political environment conducive to growth and efforts of some groups or individuals being in touch with market demand-supply conditions made these economic incentives effective.[38]

1.8 Entrepreneurship in India

An understanding of entrepreneurial history should be analysed with reference to the general socio-economic conditions of a particular country. The history of entrepreneurship in India may be viewed as follows:

1. Entrepreneurship during Pre-Independence era
2. Entrepreneurship during Post-Independence era

The evolution of Indian entrepreneurship can be traced back to even as early as the Rig-Veda when metal handicrafts existed in the society.[39] This would bring the point home that handicraft entrepreneurship in India was as old as human civilisation itself, and was nurtured by craftsmen as a part of their duty towards the society. Before India came in contact with the West, people were organised into particular groups of economic activities and the social system of the village community. The village community featured the economic scenario in India during that period. The Indian towns were mostly religious centres and remained aloof from the general life of the country. The caste-based division of workers consisted of soldiers, farmers, artisans and religious priests (the Brahmins).[40]

Evidently, organised industrial activity was observable among the Indian artisans in a few recognizable products in the cities of Banaras, Allahabad, Gaya, Puri, and Mirzapur which were established in the river basins. Possibly this was because the river served as a cheap and convenient means of transportation facilities.[41]

Indian handicraft industries, such as textiles, enjoyed a worldwide reputation even in ancient times as attested by use of Indian muslins in wrapping Egyptian mummies. In 1950 India was urbanised as England, France, and Italy and as industrialised as Japan and most of Eastern Europe.

The East India Company introduced various changes in the economy through the export of raw materials and the import of finished goods into India. Particularly, the Parsi community established good relations with the company and were greatly influenced by the company's commercial operations. The company established its first ship-building industry in Surat where 1673 onwards the Parsis built vessels for the

company. The most important among them was shipwright Lowjee-Nushirvan, who migrated to Bombay around 1935. He belonged to the Wadia family, which gave many leading ship-builders. The East India Company gave some fillip to the development of entrepreneurial growth in India.

The actual emergence of manufacturing entrepreneurship can be traced to the second half of the 19th century. Prior to 1850, some stray unsuccessful attempts were made by the Europeans to set up factories in India. The Parsis set the trend to the manufacturing entrepreneurs in India. Jamshedjee Tata was a Parsi entrepreneur who established the first steel industry in Jamshedpur in 1911.[42]

The growth in Industries came essentially from three of the Indian communities – The Parsis, the Gujarati and the Marwaris. Initially it was the Parsis who initiated cotton textile manufacturing and steel making. But other communities too joined hands in the expansion and financing of cotton textile industry from the very beginning. For example the textile industry at Ahmadabad was developed by the Gujarati traders *cum* entrepreneurs. Just as from trade to industry came the Gujarati, similarly from money lending to industry came the Marwari entrepreneurs.[43]

The *Swadeshi* campaign, i.e. emphasis on indigenous goods, provided the proper seedbed for inculcating and developing nationalism in the country. It was the influence of swadeshi that Jamshedji Tata even named his first mill 'Swadeshi Mill'.
The emergence of Managing Agency System which made its own contribution to the Indian entrepreneurship can be traced back to 1936 when Carr, Tagore and Co. assumed the management of Calcutta Steam Tug Association. The credit for this initiation goes to an Indian, Dwarkanath Tagore, who encouraged others to form joint-stock companies and invented a distinct method of management that remained in the hands of the 'firm' rather than of an 'individual'. Historical evidences also do confirm that after the East India Company lost monopoly in 1813, the European Managing Agency Houses entered into the areas of business, trade and banking.

After taking a long sigh of political relief in 1947, the Government of India tried to spell out the priorities to devise a scheme for achieving balanced growth. For this purpose, the Government came forward with the first Industrial Policy, 1948, which was revised from time to time. The government in her various industrial policy statements identified the responsibility of the State to promote, assist and develop

industries in the national interest. After the independence, Government of India recognized the need of systematic long-term planning. It indicates that the government wanted to spell out priorities and development of infrastructure. The government introduced several incentives to accelerate the industrial as well as agricultural growth. A large number of established entrepreneurs branched out into a number of separate businesses. The family entrepreneurship units like Tata, Birla, Mafatlal, Dalmia, Kirloskar, Godrej and others grew beyond the normally expected size and also established new frontiers in business during this period.[44]

However, since the launch of the Five Year Plans, the government has introduced one or two other packages of development schemes which are large indeed. The measures taken by the government and their objectives are:

(a) To encourage the proper distribution of economic power between the public and private sectors.

(b) To increase the tempo of industrialisation by spreading entrepreneurship from existing industrial centres to other cities, towns and villages.

(c) To spread entrepreneurship from a new dominant entrepreneur to a large number of industrially potential people of varied social strata.[45]

1.9 Jain Entrepreneurship in India

In India the supply of entrepreneurs came historically mainly from three community groups – the Parsis, Gujarthis and Marwaris. The earliest entrepreneurs appeared on the Indian industrial scene from the Parsis. They played a pioneering role initially in establishing the cotton textile industry and later the steel industry. The other communities did participate, but the degrees of participation and the development of these industries were different. The spread of textile industry in Ahmedabad was essentially due to the Gujarathi trading class. Marwari entrepreneurs, who entered the industry much later, relative to Parsis and Gujarthis, came from the money lending classes.[46] some of the large famous firms were those of Tarachand Ghanashyamdas, Udaymal Chandmal. They were lending bankers in the cities of Hyderabad, Deccan, Chennai and Indore. Many of the largest firms were primarily bankers with their headquarters at Ajmer or in Bikaner. They were initially moneylenders in Rajputana.

In 1904-14 and during World War I many Marwari's made their fortunes in raw jute trade, share trading and *fataka* fortunes that were available for investing in industries. During the decade 1910-20 the average annual value of raw Jute arrival in Calcutta and Chitagong was Rs. 5.86 billion. Conservatively assuming the Marwaris account for half the trade and the trading profit to be 15%, the profit accruing to Marwaris on account of raw Jute trading alone was Rs. 440 million per year.

After the First World War, Marwaris, who set up new units, steadily brought a share of many European companies and there came a time when they were poised to take over such firms. The extent to which Marwaris entered the industry through stock market trading is best appreciated by a detailed examination of the record of jute mill and colliery companies from 1920 to 1955. In 1918 only 3 out of 14 directorships of Jute companies were held by Marwaris. Six years later, in 16 out of the 46 Jute companies, controlled by expatriate managing agencies, at least one Marwari was on their boards and five had two Marwari directors. By late 19th century, certain Marwari families had developed commercial links with expatriate managing agencies.[47]

By the end of the first quarter of the 20th century, they were wielding considerable economic power, and sophistication filtered into their businesses. In contrast to others, they made the transition to modern industry far from their home bases. Notwithstanding a late start, after the Parsis and Gujarthis, they managed to entrench themselves in the industrial arena and the Jain community registered a meteoric rise and attained a dominating position in business and industry.[48] The Marwaris, no doubt, came to industry scene in large numbers as a result of the flush of post-war prosperity.

The periodic changes among principal business communities as source of entrepreneurship is reflected in Table 1.1.

Table 1.1

Frequency Distribution of Industrial Companies Controlled and Directorships Held by the Community: 1911-51

Communities	*No. of Companies Controlled*			*No. of Directorships Held*		
	1911	*1913*	*1951*	*1911*	*1931*	*1951*
British	282	416	382	652	1335	865
Parsees	15	25	19	96	261	149
Gujratis	3	11	17	71	166	232
Jews	5	9	3	17	13	-
Muslims	-	10	3	24	70	66
Bengalis	8	5	20	48	170	320
Marwaris	-	6	96	6	146	618
Mixed Control	28	28	79	102	121	372
Total	**341**	**510**	**619**	**1016**	**2282**	**2622**

Source: Adapted from M.M. Mehta (1961), S*tructure of Indian Industries*, Popular Book Depot, Bombay, Second Edition, p. 352.

From the above table, one can see that there has been a very large increase in the number of directorships held by Marwaris. Their share increased from 6 to 618 within a span of 40 years. There has also been a significant increase from 71 to 232 in the directorships held by Gujarati between 1911-51.

The study conducted in 1967 by Thomas Timberg, a research scholar from Harvard University, reported that out of the 61 largest Indian businesses in 1964, 37 were held by Marwaris and Gujarati, 14 by others, including non-Hindus and foreign companies. These two communities controlled in fact 62% share of India's large scale industries.[49]

Table 1.2 shows the comparative steady growth in the total number of enterprises in India and the state of Maharashtra. Whereas in 1980 the number of enterprises in Maharashtra was 1,839, by 2005 it had increased to 4,375, thereby showing an increase of 138%

Table 1.2

Number of Enterprises

(in 000's)

	5th Economic Census 2005			4th Economic Census 1998			3th Economic Census 1990			2th Economic Census 1980		
	Rural	**Urban**	**Combined**	**Rural**	**Urban**	**Combined**	**Rural**	**Urban**	**Combined**	**Rural**	**Urban**	**Combined**
India	25809	16314	42124	17707	12641	30349	14722	10280	25002	11141	7220	18362
Maharashtra	2262	2113	4375	1613	1621	3234	1308	1315	2624	965	874	1839

Source: India Development Report, 2008.

1.10 Entrepreneurship in Maharashtra

Mumbai and Calcutta are India's largest cities and the principal centres of large industries. The establishment of cotton textile mills in Mumbai dates back to the 1870's, immediately follows the US Civil War. These were established by two indigenous groups – the Guajarati's and the Parsees. Maharashtrians formed the bulk of the labour force, both unskilled and skilled, who constituted also the large majority of the population of the city. However, none of the mills was owned by a Maharashtrian. The industrial structure of Mumbai has greatly diversified after the decline of the cotton textile industry in the post-independence years. Mumbai instead of being the premier textile industry city, its sister city – New Mumbai – has become the industrial satellite city with Thane, which are home to industrial enterprises manufacturing a large variety of goods – machine tools, clothing, fine chemicals and pharmaceuticals, from office to hospital furniture and consumer durables such as automobiles, refrigerators and air-conditioners. The owners and managers of these units include, besides Gujarati and Parsees, other communities such as Maharashtrians, Punjabis, Sindhis and Marwaris.

Maharashtrian entrepreneurship has flowered not in Mumbai but in Pune and in the sugar mill towns such as Dahanu. The sugar mills, owned by co-operatives of sugarcane growers are an outgrowth of production of high yield of sugar cane with high sucrose content in the irrigated areas. The house of Kirloskars, the largest Mahrashtrian-owned industrial house, manufactures a large variety of industrial goods such as pumps for irrigation wells, a large variety of machine tools, and has now diversified into manufacture of passenger cars. It is the most respected manufacturer of compressors for refrigerators and air-conditioners.[50]

The Government of India has set a target of 10% growth rate for the Industrial Sector and 12% per annum for the manufacturing sector during 11th five year plan period. The state government had declared the new Industrial Investment and Infrastructure policy in 2006. The objective of this policy is to achieve higher and substantial economic growth with emphasis on balanced regional development and employment generation through greater private and public investments. The policy objective will be realised through the following strategies, *viz.* the identification of the main thrust sector, building up of quality infrastructure, investment incentives and attracting foreign mega investments.

The Urbanisation policy adopted in August 1991 and the favourable atmosphere created by the state government has resulted in faster industrial development of the state. The industrial development share of F.D.I. has been sizable since August 1991 to November 2006. An investment of Rs. 57,170 crore has been approved by the Government of India for setting up 3,928 industrial projects in the state. Of these 1,473 projects (38%) have already been started by the end of March 2006.

The main products exported from the state are: software, gems and jewelleries, readymade garments, cotton yarn, made-up fabrics, machinery and instruments, metal and metal products and agro-based products. The exports from the state amounted to Rs. 1, 13,700 crore.

The small scale industry (SSI) sector plays a pivotal role in the economy contributing substantially in the form of production, employment and export. For speedy growth of the SSI sector in the state, the Government has already brought about simplification in the SSI registration procedure. The maximum investment limit for SSI hand tools and hosiery units is kept at Rs. 5 crore and for other SSI units it is Rs. 1 crore. The limits for tiny SSI units and small scale service and business enterprises are set at Rs. 25 lakh and Rs. 10 lakh respectively. The maximum composite term loan limit for SSI units is Rs 5 lakh. The SSI units are initially given provisional registration and after commencement of production, they are given permanent registration. The total number of registered (provisional and permanent) SSI units in the State at the end of October 2006 was 2.96 lakh. Their total capital investment was Rs. 67,062 crore and the employment generated was 22.45 lakh.

As per the third SSI census 2001-02, the total registered SSI units in the State as on March 31, 2001, were 1, 37,341, of which 83,098 SSI units (61%) were actually in operation. Out of the registered units, the maximum operating units (26,177) were from Pune district, followed by Thane (7,433), Mumbai Suburb (6,718), Nagpur (5,761) and Nasik (4,731) districts. Out of the registered working SSI units, 72% were proprietary and 18% were partnership firms. Among them, 91% of the SSI units were engaged in manufacturing or assembling, 7% in service sector and the remaining 2% in repairs and maintenance. About 94% of the registered SSI units were fully dependent on electricity.

Entrepreneurship is not new to Maharashtra, however Entrepreneurship as a subject in technological institutions and Entrepreneurship as a career option is gaining momentum only recently as the emergence of knowledge based Entrepreneurs over the world. The Government of Maharashtra had given emphasis on promoting Entrepreneurship in underdeveloped area.

The Maharashtra Industrial Development (MIDC) was established in 1962 with the objective of setting up industrial areas for planned and systematic industrial development in the state. M.I.D.C. is playing a very important role for the development of initially backward areas. Operational data regarding M.I.D.C. industrial area in the state is given in Table 1.3

Table 1.3

Operational Data Regarding MIDC Industrial Areas in the State

Region	*MIDC Industrial Areas*				*Industrial Units*		
	Major	*Mini*	*Growth Centre*	*Total*	*No.*	*Investment (Rs.in crore)*	*Employment*
Greater Mumbai	1	0	0	1	305	314	26,064
Konkan	22	3	3	28	9,283	92,062	1,63,113
Nashik	10	9	11	30	4,716	1,060	92,000
Pune	28	17	15	60	7,661	9,138	1,36,498
Aurangabad	14	19	11	44	3,759	1,164	46,690
Amravati	7	32	8	47	1,197	379	15,817
Nagpur	11	25	10	46	1,997	5,010	52,163
Total	**93**	**105**	**58**	**256**	**28,918**	**1,09,127**	**5,32,345**

Source: Economic Survey of Maharashtra, 2006-07.

From the above table it can be seen that the largest number of industrial units are in the Konkan (9,283) and Pune (7,661) regions. These regions also have the largest investment and employment generated. Greater Mumbai has only one major MIDC industrial area and a comparatively lesser (305) number of industrial units.

The SSI sector plays a vital role in the development of Maharashtra. There are 83,000 registered units with generation of employment for 6, 31,000 individuals. While it is also estimated that there are almost 7, 20,000 unregistered SSI units that generate employment for 14,21,000 persons. It can thus be assumed that there are a significant number of unregistered SSI units which generate employment for a large number of people.[51]

1.11 Jain Entrepreneurship in Maharashtra:

There are many successful Jain entrepreneurs throughout Maharashtra. Many of these have also actively participated in social causes. Shri. Shantilal Mutha, a builder, has formed the Bhartiya Jain Sanghatana, which is an exceptional NGO today with a strong foundation. It has the largest network of social workers, rendering yeomen services to the needy of all communities. There are also other illustrious examples of the Jain community: Shri Hukuchand Chordia (Pravin Masale), Shri Rasiklal Dhadiwal (Manikchand Group), Shri Hemant M. Shah (Akruti City), and Shri Nadrendra Patni (Patni Computers).[52]

1.12 Entrepreneurship in Pune

In the present era of globalization and liberalization of economy in India, Pune distinguishes itself as one of the major industrial centres. Pune's industry and economy are integrated with global economy, though in a humble way. A number of industries in Pune have fruitful collaborations with foreign companies with some of them even contributing technical inputs to Japanese firms of repute. In terms of sophisticated technology, computerised manufacturing facilities, special purpose machines, and robots and in terms of the variety of product manufactured, Pune has become the fastest growing industrial belt in the country today.

Historically an important city, Pune lost its eminence with the fall of the Peshawa regime in 1818. Since the Indian freedom struggle, Pune has all along been known for its cultural and political heritage and was very aptly called the Pensioners' Paradise until 1960. However, it should be noted that, as early as in 1885 Sardar Dorabjee Padamjee and Sardhar Nowrosje Padamjee started the Deccan Paper Mills, and in 1893 Seth Hindmal Balmukund started the Raja Bahadur Motilal Poona Mills. A unique fund - 'Paisa Fund' - was created at the instance of Lokmanya Tilak, to fund a glass factory at Talegaon near Pune in 1908. A few more private and public industrial enterprises were added since then. But the establishment of these factories did not initiate the expected speedy process of industrial development of Pune and surrounding areas until the early 1960's. There was hardly any industry in Pune worth the name, with the exception of Kirloskar Oil Engines at Khadki till 1946. The growth in the immediate post-independence decade was also not significant. However, with the establishment of the Maharashtra Industrial Development Council (MIDC) in 1960, its industrial areas in Pimpri-Chinchwad – Bhosari – Nigdi – Akurdi (about 25 kms from the main city) around the Pune region started buzzing with industrial activity. The total land acquired by the MIDC was around 4,000 acres. Over the last 30 years, Pune has developed into a rich belt of industrial production. A few large scale factories like Ruston and Hornsby, Cooper Engineering, Backau wolf, K.S.B Pumps, Bajaj Auto, Sandvick and Telco were established and this gave further fillip to the growth of the small scale ancillary units in Pune.

Due to the decentralization and tax benefit incentive policies of the government, entrepreneurs from Pune have moved away from Pune to different talukas, i.e. Pirangut at Mulsi, Khed-Shivapur in Bhor Taluka, Daund, Jejuri in Purandar, Baramati, Mawal, Junnar[53]

Table 1.4

Total number of Registered Enterprises, Employment, and Investment in District Industrial Centre, Pune: December 2007

No.	*Category*	*Number of Enterprises*			*Employment Generation*			*Investment (P & M) (in lakhs)*		
		Mfg.	*Service*	*Total*	*Mgt.*	*Service*	*Total*	*Mfg.*	*Service*	*Total*
1	Micro	35432	4482	39914	157470	12514	169984	2224737	17812	2242549
2	Small	2341	276	2617	29445	3701	33146	131785	1823	133608
3	Medium	16	3	19	3345	549	3894	10877	835	11712
Total		**37789**	**4761**	**42550**	**190260**	**16764**	**207024**	**2367399**	**20470**	**2387869**

Source: DIC Monthly Report, December 2007, Pune.

Table 1.4 shows the total number of enterprises, employment and Investment up to December 2007:

- Total registered enterprises in DIC = 42,550.
- Employment generation = 2, 07,024
- Investment (P & M) Rs = 23,87,869

It can be seen from Table 1.4 that majority of the enterprises belong to the micro category. These enterprises also contribute immensely to employment generation and investment. It can also be seen that a major part of the enterprises belong to the manufacturing sector.

1.13 Jain Entrepreneurship in Pune

There is no historical evidence about the entry of Jains (Marwari and Gujrathi) into Pune, as such, but it can be stated that they came to Pune during 1740-50. Further, though they spread all over India, the percentage of their presence is more in the western region, Mumbai and Pune being the two important centres. The main business of the Marwaris and Gujarati was trading and money lending. Initially there existed only two classes of people, viz. the rich money lenders and traders. The rest were employed as labourers in the shops.[54]

Dr. D.R. Gadgil has recorded the occupations of different communities in his book, "*Poona: A Socio Economic Survey"*, Part II (1982). It is seen from Table 1.5 that majority of the Gujarati's, Marwaris and Jains, according to his classification, owned medium businesses or were working in shops. It can also be seen from the data that only very few individuals were owners of factories or large shops.[55]

Table 1.5

Classification of Families According to Their Occupations

Occupational Grade	Gujrathi	Marwari	Jain	Total
Unskilled Manual Work	5	4	5	14
Skilled Manual Work	7	1	2	10
Lowest Professions and Administrative Posts	2	12	3	17
Small Businesses	8	2	4	14
Highly Skilled and Supervisory Manual Work	7	3	3	13
Clerks and Shop Assistants	30	2	6	38
Intermediate Professions & Administrative Posts	5	2	9	16
Medium Businesses	33	34	29	96
Highest Professions and Salaried Posts	6	-	-	6
Owners of Factories and Large Shops	2	1	-	3
Pensioners	1	-	-	1
Beggars and Prostitutes	-	-	-	-
13. Unclassified	-	-	-	-
14. Non- Earners	10	-	6	16
Total	**116**	**61**	**57**	**234**

Source: Adapted from Dr. D. R. Gadgil, *Poona: A Social Economic Survey*, Gokhale Institute of Politics and Economics, 1982, p 77.

The Jains' natural desire for growth and development in business resulted in their preparedness to work hard. Easy availability of capital, migration, adaptability and business acumen made them successful entrepreneurs. The congenial environment of Pune created the awareness about education and its benefits. This was another reason for their migration and settling down in Pune.

Bajaj Tempo and other industries of Firodia group are well known industries. Indian clothing, Pravin Masale are examples of successful Jain entrepreneur's. Readymade garments and cotton business, i.e. Bharat Woollen House, Navalmal Firodia, H. K. Firodia, P. C. Parmar, R. H. Chordia, Shantilal C. Shah are the renowned Jain personalities who turned out to be successful entrepreneurs in Pune.[56]

The spirit of adaptability, preparedness to undertake risk, determination to succeed, hard work, helping nature, good public relations, entrepreneurial skill,

foresightedness are the distinctive qualities of the entrepreneurs from these communities. As a result they became innovative and successful entrepreneurs.

1.14 Concept of Women Entrepreneurs

Women entrepreneurs may be classified as an individual woman or a group of women who initiate, organize and run a business enterprise. According to Schumpeterian concept of Innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called women entrepreneurs.

Khanaka in his book, *Entrepreneurial Development*, states that the Government of India has defined women entrepreneurs based on women participation in equity and involvement in business enterprises. Accordingly, women entrepreneurship is defined as: "An enterprise owned and controlled by women having a minimum financial share interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women." However, this definition is to subject to criticism mainly on the premise of employing more than 50 per cent women workers in the enterprises owned and run by the women. In short, women entrepreneurs are those women who think of a business enterprise, initiate, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise. [57]

According to Medha Dubhashi Vinze, a woman entrepreneur is a person who is an enterprising individual with an eye for opportunities, an uncanny vision, good commercial acumen, having tremendous perseverance and above all a person who is willing to take risk with the unknown and possesses an adventurous spirit.

Thus, a women entrepreneur is one who starts a business and manages it independently and tactfully, takes all risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.[58]

1.15 Functions of Women Entrepreneurs

As an entrepreneur, a woman has also to perform all the functions involved in establishing an enterprise. These include: idea generation and screening, determination

of objectives, project preparation, product analysis, and determination of forms of business organisation, completion of promotional formalities, raising funds, procuring man, machine and operationalising of the business.

Frederic Harbison has enumerated the following 5 functions of woman entrepreneurship:

1. Exploration of the prospects of starting a new business enterprise.
2. Undertaking of the risks and the handling of economic uncertainties involved in business.
3. Introduction of innovations or imitation of innovations.
4. Coordination, administration and control.
5. Supervision and leadership. [59]

1.16 Types of Women Entrepreneurs

Dr. V. G. Patel has identified three types of women who take to entrepreneurship:

(a) ***Change entrepreneurs*** are those who started a business without any preparation or clear goals or plans. They were lucky to come across opportunities which they grabbed.

(b) ***Created entrepreneurs*** are those who were probably identified, motivated, encouraged and developed through entrepreneurship programmes as a part of state's policy to develop competent entrepreneurs.

(c) **Forced entrepreneurs** are those who were compelled by circumstances, such as death of the husband or the father, to shoulder the responsibilities of the existing business.[60]

1.17 Rural Women Entrepreneurship

A rural woman entrepreneur is one single individual (or a group of women) who undertakes or organises and runs an enterprise with the help of rural women. Women in rural areas where agriculture is the prominent activity can take up a variety of agro-based industries like food preservation, bakery, dairy, poultry, etc.[61]

1.18 Need for Women Entrepreneurs

The women in India have been a much neglected lot. They have not been actively involved in the mainstream of development even though they represent almost 48.1% of the population and labour force. Primarily women ensure the survival of the human race and the continuation of the family. Unfortunately, their role is generally unrecognized and undervalued, being placed at the bottom of the ideology of gender equality. In practice women are considered completely inferior to males. Thus, the inequalities inherent in our traditional and social structure, based on caste community and class, have a significant influence on the status accorded to women in different spheres. Hence, the emergence of women as entrepreneurs in India should be seen as a resurgence of their proper place in society and restoring the respect and socio-economic status of women.

Women entrepreneurship depends upon the family background, educational qualifications, attitude and the professional training they have received. Entrepreneurship started by women is no longer confined to conventional fields like embroidery, knitting and tailoring, or the 3 P's, *viz.* pickles, power and pappad. Women are now venturing into modern technological fields or the 3 E's, *viz.* energy, electricity and electronics.

Nowadays elite women in cities are making a mark in non-conventional fields such as medicine, law, consultancy, marketing, advertising, manufacturing garments, exporting, interior designing, fashion, beauty clinics, handicrafts, textile printing, food processing, etc. They have also ventured into areas such as aviation, engineering and electronics.

Handloom, cottage industries, khadi and village industries are providing employment opportunities to women. Women become entrepreneurs due to several factors which may be grouped under pull factors and push factors. Pull factors refer to the urge in women to undertake a venture. Women entering into businesses are driven by financial needs due to family circumstances. They are said to be influenced by Push factors.[62]

1.19 Women Entrepreneurship and Economic Development

Economic development of a country essentially means the process by which the per capita incomes of that country rise upward over a period of time. Entrepreneurship plays a vital role in economic development through the creation of utilities and generation of employment within a short period. It has been accepted that entrepreneurship is an economic venture by which a lot of the people's lives can be changed for the better within a short period of time, especially from the point of view of employment generation and income levels. Like other developing countries, India has been endowed with abundant natural, biological and human resources. Technical progress of a country alone cannot lead to economic development unless technology is used also by the entrepreneurs. An entrepreneur organizes and puts to use capital, labour and technology. An entrepreneur is also an agent of economic development of a country. Therefore, entrepreneurial awareness among the people is perhaps the urgent need. In India entrepreneurship will lead to generate more income, reduce the acute problem of unemployment, minimise incidence of poverty, reduce regional imbalances, increase the export trade and reduce the balance of payment to a certain extent.[63]

Women and men are equal members of the society hence they have the right to equality of opportunities and treatment.[64] Overall development of the Indian economy cannot be effected if women who form the large segment of Indian population are neglected. If the development programmes can absorb and effectively utilize the women force then it will contribute a lot to the holistic development of the country. This will lead to the elimination of sex discrimination, economic oppression and social stratification of women. The government has undertaken a number of measures like promoting formation of self-help groups (SHGs) training women with necessary skills to start their own enterprises. We have to accept women as equal partners and enable them to participate in development and are not consider them as just the beneficiaries. For this they have to be encouraged to take active part in decision making.[65]

The constitution of India not only grants equality to women but also empowers the state to adopt positive measures in favour of women for neutralising the cumulative socio-economic, educational and political disadvantages they face. The constitutional mandate has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and also provide support for working women in India.

The 73rd and 74th amendments of the Constitution reserve 33% of the seats in the Panchayati Raj for women. These not only grant representation to the grassroots level but also open new opportunities for women for their upliftment in general and improvement of their status in the society. A number of womens' organisations have also been set up like the Rashtriya Mahila Kosh. A National Credit Fund for women was set up in 1993 for funding the womens' activities. The fund aims to benefit the poorest of the poor women who are in need of credit but cannot access the formal credit system. The Mahila Vikas Nidhi (MVN) is an especially designed fund for economic empowerment of women. Swarna Jayanti Gram Swarozgar Yojana Scheme is an amended and merged version of the various development schemes for rural areas.[66]

Some women have distinguished themselves in diverse professions as doctors, artists, teachers, professors, researchers, scientists, administrators, politicians, bankers, and entrepreneurs in our country. But majority of the women confine themselves within the four walls of their house, carrying out household chores, rearing children, engaged in family rituals and customs. Given the opportunity, women can contribute both to the economic wellbeing of their family as well as to the gross domestic product of the country.

Currently the landscape of women entrepreneurship is changing. This is due to the fact that more and more women are being educated, professionally qualified, and technically trained. The attitude among the people regarding women's status has also been changing for the better. Moreover industrialisation of our country invites women from their kitchen to be active in various economic activities. Women entrepreneurs have extended their entrepreneurial activities to all spheres of life including advanced technologies like engineering, electronics and energy.[67]

Women-owned businesses are becoming increasingly important in the economics of almost all countries. To the US economy, they contribute more than $250 billion annually and create new businesses in the ratio of 2:3 compared to their male counterparts.[68]

Paul and Ajitkumar, in their book *Entrepreneurship and Development,* have stated that there were more than 1, 53,260 women entrepreneurs in India during 1985-89.[69]

1.20 Women Entrepreneurs in the World

There is a need to recognise the special role of women in development and give due recognition to their potentials and accord them a privileged position in the society. Subsequent to the adoption of Jakarta Declaration for the Advancement of Women in Asia and the Pacific, there was a declaration at Beijing in the year 1994. In 1995 the United Nations focused on generation of an economic platform for the development of women.[70]

The emergence of entrepreneurs depends to a great extent on the economic, social, religious, cultural and psychological factors prevailing in a society. In the advanced countries of the world there has been a phenomenal increase in the number of self- employed women after World War II.[71] In 1950, 37 % of women constituted the total labour force of the developing countries.

Since 1950 the proportion of adult women joining the labour force has risen in both developed and developing countries. The increased participation of women was primarily due to export-led industrialisation, availability of low-wage female labour, labour-market deregulations. These factors caused the relative increase in the employment of women in the manufacturing sectors.[72]

Women entrepreneurs have been making a significant impact on all segments of the economy in Canada, Great Britain, Germany, Australia and the US. The areas chosen by women are retail trade, restaurants, hotels, education, entertainment, housekeeping, insurance and manufacturing.[73]

By 1985, the participation of women in developing countries in the labour force had risen to 42%. In the urban areas women were concentrated heavily in informal sector activities. Women are mainly engaged in activities like trade, commerce, services and certain branches of manufacturing both as entrepreneurs and as independent workers whether in family enterprises or as wage earners in informal sector. Women are engaged mostly in low-skilled repetitive work. Between 1997 and 2006 the numbers of women-owned businesses have increased by 42%.

In recent years there has been a rising tide of female entrepreneurship around the world and women-owned firms have increased their work force faster in Egypt, Jordan, Saudi Arabia, West Bank and Gaza compared to male-owned firms.[74]

The Global Entrepreneurship Monitor (GEM) publishes yearly reports on global level entrepreneurship. Summary of the data can be found below. Table 1.6 represents Total Entrepreneurship Activity (TEA) in the world. The highest average is in Uganda (31.50%). India has an average of 12.10% and lowest is Puerto Rico with 3.10%.

Table 1.6

Total Entrepreneurship Activity in the World

(*All figures in %*)

Country	*Average*	*2009*	*2008*	*2007*	*2006*	*2005*	*2004*	*2003*	*2002*	*2001*
Peru	30.60	20.90	25.60	25.90	40.20		40.30			
Uganda	31.50	33.60					31.60	29.30		
Bolivia	29.80		29.80							
Venezuela	22.80	18.70		20.20		25.00		27.30		
Angola	22.70		22.70							
Philippines	20.40				20.40					
Thailand	20.10			26.90	15.20	20.70		18.90	18.90	
Colombia	20.40	22.40	13.80	22.70	22.50					
Indonesia	19.30				19.30					
Dominican R	18.20	17.50	20.40	16.80						
Jordan	14.30	10.20					18.30			
Ecuador	17.20	15.80	8.70				27.20			
Jamaica	18.90	22.70	15.60		20.30	17.00				
N. Zealand	15.70					17.60	14.70	13.80	14.00	18.20
Macedonia	14.50		14.50							
China	14.90	18.80		16.40	16.20	13.70		12.00	12.30	
South Korea	12.20	7.00	10.00					14.50	14.50	14.80
Chile	13.50	14.90	14.10	13.40	9.20	11.10		16.30	15.70	
Argentina	13.30	14.70	16.50	14.40	10.20	9.50	12.80	17.00	14.20	10.50
Brazil	13.00	15.30	12.00	12.70	11.70	11.30	13.50	13.20	13.50	14.20
Uruguay	12.20	12.20	11.90	12.20	12.60					
India	12.10		6.90	8.50	10.40			17.90	17.90	11.20
Australia	11.90				12.00	10.90	13.40	9.90	8.70	16.20
Iceland	11.50	11.40	10.10		11.30		13.60	11.30	11.30	
Mexico	11.30		13.10		5.30	5.90		12.40	12.40	18.70
Malaysia	7.75	4.40			11.10					
USA	10.60	8.00	10.80	9.60	10.00	12.40	11.30	11.30	10.50	11.60
Kazakhstan	9.40			9.40						

Canada	8.90				7.10	9.30	8.90	8.50	8.80	10.90
Ireland	8.70		7.60	8.20%	7.40		7.70	8.60	9.10	12.10
Norway	8.30	8.50	8.70	6.50	9.10	9.20	7.00	8.10	8.70	8.70
Serbia	7.00	4.90	7.60	8.60						
Czech Rep.	7.90				7.90					
Egypt	7.90		7.90							
Greece	7.60	8.80	9.90		7.90	6.50	5.80	6.80		
Poland	6.90						8.80	4.40	4.40	9.90
Switzerland	6.90	7.70		6.30		6.10		7.30	7.10	
Portugal	6.60			8.80			4.00			7.00
South Africa	6.40	5.90	7.80		5.30	5.10	5.40	5.70%	6.50	9.30
Spain	6.30	5.10	7.00	7.60	7.30	5.70	5.20	6.30	4.60	7.70
Israel	6.30	6.10	6.40	5.40			6.60	7.10	7.10	5.90
Bosnia-Herz	5.40	4.40	6.40							
Hungary	6.60	9.10	6.60	6.90	6.00%	1.90	4.30	6.60	6.60	11.40
UK	6.00	5.70	5.90	5.50	5.80	6.20	6.30	6.00	5.40	7.60
Latvia	7.00	10.50	6.50	4.50	6.60	6.60				
UAE	8.50	13.30		8.40	3.70					
Finland	5.90	5.20	7.30	6.90	5.00	5.00	4.40	5.7	4.60	9.30
Iran	9.00	12.00	5.90							
Turkey	5.90		6.00	5.60	6.10					
Denmark	5.50	3.60	4.40	5.40	5.30	4.80	5.30	6.20	6.50	8.00
Croatia	5.70	5.60	7.60	7.30	8.60	6.10	3.70	3.10	3.60	
Singapore	5.7				4.90	7.20	5.70	5.40	5.90	5.10
Italy	5.40	3.70	4.60	5.00	3.50		4.30	4.60	5.90	10.10
Germany	4.90	4.10	3.80		4.2	5.40	4.50	5.20	5.20	7.00
Netherlands	5.30	7.20	5.20	5.20	5.40	4.40	5.10	4.10	4.60	6.30
Hong Kong	4.70	3.60		10.00			3.00	3.30	3.40	
France	4.60	4.30	5.60	3.20	4.40	5.40	6.00	2.40	3.20	7.20
Slovenia	4.60	5.40	6.40	4.80	4.60	4.40	2.60	4.30	4.60	
Sweden	4.30			4.20	3.50	4.00	3.70	4.10	4.00	6.60
Taiwan	4.30							4.30	4.30	
Romania	4.30	5.00	4.00	4.00						
Austria	3.90			2.40		5.30				
Russia	3.80	3.90	3.50	2.70	4.90			2.50	2.50	6.90
Belgium	3.40	3.5	2.90	3.20	2.70	3.90	3.50	3.40	3.00%	4.50
Japan	3.20	3.3	5.40	4.30	2.90	2.20	1.50	2.20	1.80	5.00
Puerto Rico	3.10			3.10						
Average	10.60	10.70	9.70	9.10	9.50	8.40	9.40	9.00	8.00	9.70

Source: http:/www.internationalentrepreneurship.com/total.

Note : TEA = Total Entrepreneurship Activity.

1.21 Women Work Participation in the World

Women work participation has been increasing since last few years. Table 1.7 shows women work participation in some countries. For the year 2000-01 the highest is in U.S.A. i.e. 45% and lowest is in India i.e. 31.6%

Table 1.7

Women Participation in Work

Country	***Percentage***
India (1970-71)	14.2
India (1980-81)	19.7
India (1990-91)	22.3
India (2000-01)	31.6
USA (2000-01)	45.0
UK (2000-01)	43.0
Indonesia (2000-01)	40.0
Sri Lanka (2000-01)	35.0
Brazil (2000-01)	35.0

Source: http:/www.internationalentrepreneurship.com/total

1.22 Evolution of Women Entrepreneurship in India

Work participation in economic activity has been accepted as a natural phenomenon from time immemorial. Women have played a significant role in the society across centuries and geographical boundaries. The role of women has gone through several transformations. It took centuries for women's role to move to the present trend of emancipation.[75]

Women of the Vedic age played an important role in religious and social functions. There are some regions in the world where women still live in barbaric conditions, chained and shackled to the social and cultural taboos, religious restrictions and *lakshman rekhas* drawn by others who frame the women's code of conduct. At the same time there are other regions where women fight for freedom and opportunity to play their roles in the new context of modern life with ample occupations, occupational and intellectual pursuits to lead a new way of life.

As regards the ancient industries of India, family was the unit of production process. Even during the period of Mohenjo-Daro and Harappa civilisation, women shared a responsible position with men and helped in spinning and clay modelling and making other simple handicrafts. Women played a very pivotal role in creating household articles, providing utility requirements, weaving cloth and engaging in agricultural activities. In the traditional economy, they played vital roles in agriculture industry and providing various services. They were the makers of the intoxicant drink – soma-juice which required considerable skill. In the 18th century, women had a significant role to play in the development of the economy, and had a definite status in the social structure. Women's informal trading activities in the international distribution system have been well documented since the early 1950s. Since 1970 systematic efforts have been made by the government to promote self-employment among women. Women entrepreneurship in India became popular in the late 1970s and now more and more women are emerging as entrepreneurs in all spheres of economic activities.[76]

According to the 1971 Census, the total female working population is about 13.8% of the total workforce. It was only from the 5th Five Year Plan (1974-78) onwards that women's development was recognised as an specifically identified sector. The decade of the 1980's provided the real breakthrough for women on many frontiers. During the 1990's women proved capable, competent, confident and assertive and had clear idea about the ventures to be undertaken and how to succeeded in them. Many women entered large scale enterprises of their parents or husbands and proved their competence and capabilities. Women acquired high self-esteem and the capability of solving the problem independently through economic independence.

The 21st century will see women experts in all fields of human endeavour. Many of the new industries are headed and guided by women. Female role prescriptions have created mental blocks. Women are projected to move twice faster than that of men, and thrice in the category of manageress.[77]

1.23 Women Entrepreneurs in India

Women entrepreneurship in India represents a group of women who have broken away from the beaten track and are exploring new vistas of economic

participation and emancipation. Women in India enter business mainly due to pull and push factors. This imposes tremendous challenges. Often, in spite of family opposition and surmounting immense odds, many women have proved themselves to be independent and successful entrepreneurs. The emergence of women entrepreneurs and women-owned proprietorship firms and their significant contributions to the economy are visible in India. What is more notable is that these businesses are in the trajectory of continued growth.[78]

In India women constitute half (496.45 million) of the total population of 1028.65 million, but their participation in the economic activity is very low. Female work participation rate was 25.7% in 2001.[79] But by the end of 2002, there were 10.6 lakh women entrepreneurs in India.[80]

The work participation rate by the females in rural and urban areas has considerably increased from 28.7% in 2000-01 to 32.7% in 2004-05 whereas in urban areas it has increased from 14% in 2000-01 to 16.6% in 2004-05. However, work participation rate remains lower for women than men both in rural and urban areas. Table 1.8 shows work participation rate according to gender.

Table 1.8

Work Participation Rates by Gender: 1972-2005

Year	*Rural*		*Urban*	
	Female	*Male*	*Female*	*Male*
1972-73	31.8	54.5	13.4	50.1
1987-88	32.3	53.9	15.2	50.6
1996-97	29.1	55.0	13.1	52.1
2000-01	28.7	54.4	14.0	53.1
2004-05	32.7	54.6	16.6	54.9

Source: 11th 5 Five Plan: 2007-12, Vol. II, Social Sectors in India, Planning commission, Government of India, p.188.

Compared to other developing nations like Sri Lanka (30%), Bangladesh (37%) and South Africa (38%)[81] in India the workforce participation rate is very low (28%) (2004) because in India women are relatively powerless with little or no control over resources and have little or no decision making power. Women in the informal sector

are found to be home-based workers engaged in pretty manufacture of goods either on piece-rate basis or on own-account. Majority are pretty traders, shopkeepers or service specialists. It is estimated that 118 million or 97% of the female workforce are involved in the unorganized sector. Agriculture is the main employer of women as informal workers this activity employs 75% of the total women workforce and 85% of rural women either as wage earners or as workers on own/contracted household farms.[82]

During the post-independence period, because of the implementation of various schemes by Government of India, self-employment had increased. But after 1983 it has decreased.

Table 1.9 gives the data on rural self-employment of females: in 1983 - 61.9%; 1999-2000 - 57.3%; and in urban areas: in 1983 - 45.8% and in 1999-2000 - 45.3%.

Table 1.9

Classification of Employment According Gender: All India

Employment & Year	*Rural*		*Urban*		*Total*	
	Male	*Female*	*Male*	*Female*	*Male*	*Female*
1983	60.5	61.9	40.9	45.8	55.9	60.00
1987-88	58.6	60.8	141.7	47.1	54.3	58.9
1993-94	57.9	58.5	41.7	45.4	52.9	56.6
1999-00	55.00	57.3	41.5	45.3	52.8	55.6

Source : NSSO Round 38, 43, 50 and 55.

Nowadays women become entrepreneurs as a result of high literacy rate and also because of the increased opportunities; this has ignited new aspirations and thrown up challenges. It is realised that women have vast entrepreneurial potentials which combined with talent is transforming them from job seekers to job givers. Table 1.10 presents the state-wise list of women entrepreneurs. The highest [(31, 80,000 (39.84%)] number of women entrepreneurs is in the state Uttar Pradesh, and the lowest 10,26,000 (26.84%)] is in the state of Karnataka. In Maharashtra there were a total of 13,94,000 (32.12%) registered women entrepreneurs.

Table 1.10

Women Entrepreneurs in India

(in 000's)

States	*No. of Units Registered*	*No of Women Entrepreneurs*	*Percentage*
Tamil Nadu	9618	2930	30.36
Uttar Pradesh	7980	3180	39.84
Kerala	5487	2135	38.91
Punjab	4791	1618	33.77
Maharashtra	4339	1394	32.12
Gujarat	3872	1538	39.72
Karnataka	3822	1026	26.84
Madhya Pradesh	2967	842	28.38
Other states & UTs	14576	4185	28.71
Total	**57452**	**18,848**	**32.82**

Source: Department of Economics, Faculty of Social Science, Banaras Hindu University.

1.24 Participation of Women in Small Scale Sector (SSIs: 2004)

As per the 3rd All-India Census: 2001-02, there were a total of 1,063,721 women enterprises in the small scale sector and their percentage to the total SSI sector was 10.11%. The percentages of women-owned enterprises are more than the percentage of units managed by women. Again, the number of women enterprises in the unorganised sector was more than the enterprises in the registered SSI sector. Table 1.11 gives the participation of women in the SSI sector in India.

Table 1.11

Participation of Women in SSI sector in India

State of the Sector	*Total SSI Sector*	*Percentage*	*No. of Women Enterprises*	*No. of Units Managed by Women*	*Percentage*
Registered SSI	1374934	10.1	137534	114361	8.32
Unregistered SSI	9146216	10.13	926187	880780	9.63
Total	**10521190**	**10.11**	**1063721**	**995141**	**9.46**

Source: 3rd All-India Census of SSI, Ministry of SSI, Government of India, New Delhi, 2004.
(Reference period 2001-02)

1.25 Principal Characteristics of Women-Managed SSI Units in India

The principal characteristics of women-managed SSI units in India as per the third census of SSI 2004 are given in Table 1.12.

Table 1.12

Principal Characteristics of Women-Managed SSI Units in India-

Third All India Census 2004 (*Reference period 2000-02*)

Units Managed by Women	*No. of Units*	*Employment*	*Original Value of Plant & Machinery (Rs. in crore)*	*Market Value of Fixed Assets (Rs. in crore)*	*Gross Output (Rs. in crore)*	*Exports (Rs. in crore)*
Registered SSIs	1,14,361	3,49,342	11047.85	3362.46	6031.68	331.48
% to total of the respective category	8.32	5.67	3.64	3.66	2.97	2.69
Unregistered SSIs	8,80,750	14,29,962	1149.61	3776.33	3732.48	5.38
% to total of the respective category	9.63	7.62	4.68	6.04	4.72	0.28
Total SSIs	9,95,142	17,79,304	2254.40	7138.80	9764.17	336.86
% to total of the respective category	9.46	7.14	4.11	4.63	3.46	2.37

Source : Ministry of Industries, Government of India, New Delhi, 2004.

It shows that the share of women-managed units in the total SSI sector in terms of number of units (9.46%) and employment (7.14%) was higher than that of their share in other aspects, *viz.* original value of plant and machinery (4.11%); market value of fixed assets (4.63%), gross output (3.46%); exports (2.37%). The share of women-managed units in the unregistered SSI sector in terms of number of units, employment, original value of plant and machinery, market value of fixed assets, gross output is higher than that of the registered SSI sector.

There is a long list of successful women entrepreneurs who have excelled not only in India but have also thrived abroad. Shanaz Husain, Deepika Seth Dhar, Yashodhara Shroff, Geetha Anand, Samita Morarji, Simonne Tata, Kiran Mazuamdar, Indu Jain are some of them who have made a mark in their respective areas of activities.

This achievement of women entrepreneurs provides a pioneer to the huge development potential that could be harnessed if it is properly handled and helped. This class of entrepreneur is endowed with high drive of creativity and innovation for taking on the challenges in the role of entrepreneurship.[83]

1.26 *Jain Women Entrepreneurship in India*

The Jain community has for a long time been a major contributor to the Indian business scenario. Out of 4.2 million Jains in India, females comprise 2.04 million representing 48.57%. Table 1.13 shows that Jain female literacy rate is very high (90.6%) compared to other communities. But the Jain female work participation rate is very low (9.2%). Table 1.13 gives the work participation rate by various religious groups.[84]

Table 1.13

Rate of Female Work Participation by Religious Communities: 2001

(States and Union Territories)

India/States/ Union Territories	*All Groups*	*Hindus*	*Muslims*	*Christians*	*Sikhs*	*Buddhists*	*Jains*	*Others*
India	25.6	27.5	14.0	28.7	20.2	31.7	9.2	44.2
Jammu & Kashmir	22.5	23.2	22.0	22.1	15.3	41.0	9.8	4.3
Himachal Pradesh	49.7	44.1	32.9	32.5	23.4	46.4	10.2	15.0
Punjab	19.1	15.1	19.7	18.0	21.5	13.3	7.2	22.8
Chandigarh	14.2	14.1	7.3	30.1	15.3	8.3	13.0	24.8
Uttaranchal	27.3	30.6	6.4	24.2	12.8	25.9	7.4	27.6
Haryana	27.2	27.6	29.4	23.4	19.9	22.4	7.4	23.3
Delhi	9.4	9.7	4.8	36.3	9.1	12.2	6.3	25.5
Rajasthan	33.5	35.1	21.7	36.1	27.3	31.8	7.3	36.9
Uttar Pradesh	16.5	17.5	12.4	20.6	9.2	18.5	5.5	19.4
Bihar	18.8	19.6	15.1	31.9	9.1	18.7	4.2	39.9
Sikkim	38.6	37.8	13.6	39.1	20.9	41.0	13.7	37.1
Arunachal Prad.	36.5	26.7	18.4	41.7	14.6	43.7	23.3	40.4
Nagaland	38.1	14.2	16.2	39.9	19.6	32.8	5.7	58.0
Manipur	39.0	38.5	29.6	41.8	28.1	40.7	16.3	40.1
Mizoram	47.5	24.5	37.9	47.8	26.7	50.2	48.7	55.9
Tripura	21.1	21.0	11.2	33.6	12.0	36.3	15.8	50.8
Meghalaya	35.1	22.4	11.8	37.5	17.2	25.3	31.6	42.4
Assam	20.7	25.1	9.7	35.0	10.4	29.9	5.0	37.3
West Bengal	18.3	19.2	14.0	29.2	7.6	25.8	7.5	50.4
Jharkhand	26.4	23.9	18.8	41.3	6.7	23.8	6.8	42.8
Orissa	24.7	24.4	6.8	38.9	6.2	36.7	5.2	47.7
Chhattisgarh	40.0	40.7	15.0	40.5	8.6	32.5	5.4	50.6
Madhya Pradesh	33.2	34.5	16.9	32.7	13.4	35.0	7.4	55.4
Gujarat	27.9	29.6	13.0	37.5	7.4	13.9	6.8	35.8
Daman and Diu	18.6	19.5	7.3	26.3	11.3	29.4	7.5	13.0
Dadra & N Haveli	38.7	39.6	11.0	42.1	11.1	28.7	9.3	31.0
Maharashtra	30.8	33.6	12.7	25.3	11.8	31.3	10.6	37.3
Andhra Pradesh	35.1	37.1	16.8	32.7	12.4	39.9	3.9	25.0
Karnataka	32.0	34.0	19.9	25.8	14.0	36.4	18.8	31.1
Goa	22.4	34.4	10.9	20.4	10.8	29.1	11.2	40.9
Lakshadweep	7.3	12.1	7.1	37.9	-	100.0	-	-
Kerala	15.4	19.3	5.9	16.3	15.3	14.0	12.3	19.7
Tamil Nadu	31.5	33.3	11.9	35.2	13.3	16.0	7.7	19.2
Pondicherry	17.2	17.9	4.2	20.9	7.9	21.9	6.0	22.7
Andaman & Nicobar Islands	16.6	16.6	12.1	24.3	14.0	15.3		16.4

Source: India Census 2001, p. xlviii.

The Jain International Women's Organisation (JIWO) is actively involved in the upliftment, education and promotion of Jain women entrepreneurs worldwide. With the upgraded norms of self-realization, education and professional qualifications, the tradition-bound Jain girls have moved out to face the demands of self-expression and chosen a professional path for growth.

Coming from a conventional community, bound by customs and traditions, the Marwari women have always been considered as the custodians of family values and ties. Subsequently, their role has traditionally been that of 'home makers'. But attitudes and conventions progressively changing due to socio-economic conditions the community is adapting to be aligned with the need of the times.[85] There are many illustrious examples of successful Jain women entrepreneurs who have made a mark for themselves in their fields of activities. Indu Jain who is the current chairperson of India's largest media group, Bennett, Coleman & Co. Ltd., owns the *Times of India* and other sister newspapers. Her net worth is said to be US $4.4 billion, making her the 17th richest Indian in the world.

1.27 Women Entrepreneurship in Maharashtra

Industrial sector plays a pivotal role in the economic development of the state. The share of the manufacturing sector in the gross domestic product (GDP) census 2004-05 of the state is about 18%. The focus of the state has consistently been on developing a strong industrial sector, as it did not depend on agriculture alone for its development.[86] Maharashtra is the first state in India to formulate a women policy in the year 1994.

Table 1.14

Total Workers in Different Sectors

Sr.No.	*Category*	*Men*	*Women*
1	Agriculture, Hunting, Forestry and Fishing	994.5	484.1
2	Mining and Quarrying	1015.4	77.4
3	Manufacturing	4779.7	939.3
4	Electricity, Gas and Water	856.5	53
5	Construction	893.1	67
6	Wholesale and Retail Trade and Restaurants and Hotels	509.5	49.6
7	Transport, Storage and Communication	2645.2	191.6
8	Financing, Insurance, Real Estate and Business Services	1628.3	302.2
9	Community, Social and Personal Services	8220	2852.1
Total		**21442.2**	**5016.2**

Source: ILO Report, Employment: 2E, Paid Employment (by economic activity: 000's)

According to Maharashtra State Economic survey of Women Entrepreneurs from January to August 31, 1999, 8,283 projects involving an investment of Rs.1, 74,119 crore have been set up in the state. These projects were expected to generate 14,84,520 employment opportunities; 47% of this proposed investment was apportioned for the Konkan, 24% for Pune region and 11% for Nasik region. Out of the 8,283 projects, 3,443 with an investment of Rs. 52,747 crore have started production and 3,01,491 employment opportunities have been generated. The remaining projects are all at different stages of implementation.[87]

Maharashtra formulated the Women Policy: 1994. It was revised in 2001. Object of this policy is to bring about the development and empowerment of women. Some of these are:

1. Formulation of programmes relating to agriculture and rural development.
2. Planning with the perspective of general budgeting in government and semi-government and all organisations funded by the government.
3. Providing sufficient funds for women empowerment.
4. Economic development through self-help groups.[88]

1.28 Jain Women Entrepreneurship in Maharashtra

Maharashtra has nurtured many successful Jain organisations and entrepreneurs. One of the prime examples is Shree Mahila Gruh Udyog established in the year 1959 by a group of seven Gujrathi women entrepreneurs in Girgaon, Bombay. The organisation now has 72 branches providing employment to 43,000 women. Also it has an annual turnover of more than 500 crore. Other examples are Sulajja Firodia (Motwani), Indu Jain, etc.[89]

1.29 Conclusion

This chapter has touched upon the various definitions of entrepreneurship, explained the differences between entrepreneurship and an entrepreneur. Thereafter, the functions of an entrepreneur, his/her qualities and types of entrepreneurs have been discussed. The state of entrepreneurship in India and around the world has been touched upon briefly. The chapter ends with a brief review of the state of

entrepreneurship in Pune and finally the current scenario of entrepreneurship of Jain women has also been dwelt upon. In a nutshell the topic of entrepreneurship has been looked at holistically from the perspective of current research.

Entrepreneurship is one of the essential factors that determine the growth of various industries of a country. Entrepreneurship is essential for increasing production, utilising materials, employing human resources, and ameliorating the problems of unemployment. The basic objective of developing entrepreneurship is to enable the society generate productive human resources as well as to mobilise and sustain them for the subsequent process of development.

The need for a broad-based entrepreneurial class in India arises from the necessity to speed up the process of activating the factors of production, leading to a higher rate of economic growth, creation of employment opportunities, improvement in the standard of living and involvement of all the sections of the society in the process of growth.



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Chapter II

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Chapter II

Research Design

2. 1. Introduction

Entrepreneurship plays an important role in the growth of any society. Development of entrepreneurship culture and qualitative business development services are the major requirements for industrial growth. Entrepreneurship emerges from an individual's creative urge into long-term business ownership, employment creation, capital formation and economic security. Entrepreneurial skills are essential for industrialization and reduction of employment and poverty.

As technology speeds up life, women are becoming an emerging economic force, which cannot be neglected by the policy makers. The world's modern democratic economy depends on the participation of both the sexes.[1] Women, by virtue of gender and non-discrimination in terms of equal access to power structure can play a crucial role in the society. Men and women need to share power on equal terms. In the present era of liberalization, privatization and globalization, women need to be given a unique place in the society.[2] Commercialization and modernization of the economy is gradually eliminating many of the employment avenues to women in agriculture and industries and so they have to find various ways of supplementing their family income. As a result of this, a section of the urban and rural women have emerged as potential entrepreneurs.[3]

Today, women in advanced market economies own more than 25 per cent of all businesses. In some regions of the world, due to shift to market economy, women entrepreneurship is becoming a growing trend.[4] Women have been performing exceedingly well in different spheres of activities like, engineering, scientific research, academics, politics, medicine, administration, social work and so on. Now they are also running their own enterprises successfully.[5] However, in India, the actual participation of women in income generating activities is not quite satisfactory; only 8 per cent of the manufacturing units are owned and operated by women.

Women contribute a major share to the development and economy of the country.[6] Females' (and female entrepreneurs) in-built traits, which are reflected in the

careful budgeting and efficient management of the household, are directly transferable into the business context also.[7] Women have the ability to balance different tasks according to priority and tend to find satisfaction and success in and from building relationships with consumer sand employees and in having overall control, which are useful in business too. They have the potential and the will to establish and manage enterprises on their own. These qualities and strengths of women are to be tapped and channeled for productive purposes.[8] Entrepreneurship development among women may be looked at from two angles :(*i*) to create the environment needed for healthy and sound entrepreneurship, and (*ii*) to organize more and more rational and motivational campaigns for women entrepreneurs when she takes on the challenging role and wants to adjust her personal needs, family requirements, social life, and economic independence.[9]

Women entrepreneurship in India represents a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Women in India entered business arena due to 'pull' and 'push' factors. In spite of the family opposition, many women have proved themselves independent and successful entrepreneurs. The emergence of women entrepreneurs and women-owned firms and their significant contribution to the economy are visible in India and these businesses are poised for continued growth in the future.[10] India's female population is larger than the combined total population of Canada, USA and the Russian Federation[11] but their participation in the economic activities was very low. Female work participation rate was 25.7 per cent in 2001.

Their participation in remunerative work in the formal and non-formal labor market has increased significantly during the past decade. As per the 1981 Indian Census, out of the total number of self-employed persons, women account for only 5 per cent. The majority of self-employed women were engaged in the unorganized sectors like agriculture, handloom, handicrafts and cottage industries. During 1988-89 there were more than 1,53,000 women entrepreneurs in India. Only 12 per cent of the total self-employed women were in the organized sector. There were more than 2,95,680 women entrepreneurs, being 11.2% of the total 2.64 million entrepreneurs during 1995-96. This is almost double the percentage of women (5.2 per cent) among the total population of self -employed during 1981.[12]

Jain women entrepreneurs have a better chance of success since they grow up in an entrepreneurial environment. Jain women are well versed with the intricacies involved in the daily handling of business enterprises. The researcher feels that if the potentials of Jain women entrepreneurs are identified, harnessed and fructified, they can contribute greatly to the up-liftment of the society and the nation as a whole. An increase in the number of women entrepreneurs will result in increased opportunities for a number of other women also. This also plays an important role in making the women independent.

2.2 Objectives of the Study

2.2.1 To study the socio-economic conditions of Jain women entrepreneurs in the Pune district.

2.2.2 To study the profiles of Jain women entrepreneurs.

2.2.3 To ascertain the motivating, facilitating and compelling factors influencing the Jain women entrepreneurs.

2.2.4 To study the role of Jain women entrepreneurs in the development of rural areas.

2.2.5 To study the extent of fulfillment of expectations of Jain women entrepreneurs.

2.2.6 To evaluate their entrepreneurial progress, performance and to highlight their problems.

2.3 Limitations of the Study

2.3.1 This study is limited to the Pune district only; therefore conclusions derived from this study will be applicable to the Pune district only.

2.3.2 There exist no authoritative sources for listing of the Jain women entrepreneurs in Pune district so the exact percentage of samples to the total could not be ascertained.

2.3.3 There is a possibility that some of the registered units obtained from the District Industrial Centre Pune may not exist.

2.4 Need and Importance of the Study

The reason for choosing this topic is because the researcher feels that there exists a tremendous amount of unexplored potential latent among Jain women

entrepreneurs who can effectively contribute to the country's march towards the social and economic development in all spheres of activity. Former President of India, Dr. A.P.J Abdul Kalam has said: "Empowering women is a prerequisite for creating a good nation. When women are empowered, the society's stability is assured. Empowerment of women is essential as their thoughts and their value system lead to the development of good a family, a good society and ultimately a good nation."[13]

Empowerment of women does neither exclude other individuals of the society, nor they become powerless. On the contrary, if a woman is empowered, her competencies towards decision making will surely influence her family's, her neighbor's and her nation's behavior for the better.

According to a survey conducted in the year 2008 there were 7459 women entrepreneurs managing different enterprises in the city.[14]

2.5 Hypotheses of the Study

2.5.1 Entrepreneurial development among women depends upon social, educational and economic background of the entrepreneurs.

2.5.2 Jain women entrepreneurs in urban and rural areas have different problems.

2.5.3 Jain women entrepreneurs promote the development of rural areas.

2.6 Methodology

The present study is based on primary and secondary data.

2.6.1 Primary Data: Primary data are those which are collected afresh and for the first time; thus, these data are considered to be original. The different methods used for collecting the primary data are observation, questionnaires, interviews using mechanical devices, etc. The Researcher has used the following methods to collect primary data:

Questionnaire: Here regular marking method is applied. The samples are selected according to the classification of businesses like engineering, plastic, chemical, food, and textile, painting, fabrication and others.

(a) ***Interview*****:** Personal interviews of women entrepreneurs whose names were taken from the offices of the institutes like WIMA, MITCON, DIC, MCED, Mahila Vikas Mahamandal, Swanand Mahila Mandal Jain Social Group, Maratha Chamber of Commerce, JITO, Bharatiya Jain Sanghatana and bank managers.

(b) ***Observation*****:** Analysis of the information obtained from workshops, conferences and competitions of women entrepreneurs.

(c) Attending various ***social gatherings*** of different Jain communities.

(e) Attending ***religious discourses*** by Jain saints.

2.6.2 Secondary Data

Secondary data consist of published and unpublished works of researchers whose accumulation and analysis of data have already been successfully subjected to the process of statistical scrutiny. When the researcher utilizes these secondary data, she has to look into the various sources from where s/he can obtain them.

Secondary data related to this thesis consist of : review of existing research, data contained in reports published by the Ministries of various industries, expert committee reports, books, research papers published in trade journals, technical proceedings of seminars, conferences and workshops. The most important sources of secondary data which have been used are the following:

1. Bureau of Industries, Government of India
2. District-wise profiles published by the Government of Maharashtra
3. The records of District Industrial Centers, Pune
4. Economic Survey of Maharashtra and Pune district in particular.
5. Census of India, Maharashtra and Pune district

The second set of data consists of research theses, published in books and other publications by eminent authors in India and abroad in the field of entrepreneurial development and socio-economic life of women in particular. These vast and authentic data, often original, are very useful for developing the basis of the current research and forming an understanding of the specialized area under study. These also help in preparing the model guidelines and get an initial perspective of the subject of research.

The third set of sources of secondary data consists of research-based reference books, journals, and periodicals published by various Jain federations and the ancient Jain literature like *Uttar Adyansutra and Tatvarthasutra.*

2.6.3. Selection of Area

Pune, a city in the state of Maharashtra was chosen for the purpose of the study because it has a long history of women participation in the mainstream of society. Maharashtra currently has the second largest Jain population in the country and Pune has a concentration of Jains. Female entrepreneurial activity both by way of cooperation and self-proprietorship has sufficient experience and expertise. The examples of 'Veer Vanita Mandal' and 'Kantaben Vora Udyog' are well known. Education and other facilities available in Pune have given further boost to women economic empowerment. The researcher being a resident of Pune city personally knows many Jain women entrepreneurs, thus making data collection easier. The researcher therefore chose Pune district so that she could use purposive sampling technique.

Table 2.1

Taluka-wise Classification of Jain Women Entrepreneurs

Sr. No.	***Taluka***	***Entrepreneurs***
1	Pune City	149
2	Haveli	186
3	Shirur	9
4	Daund	8
5	Junnar	3
6	Khed	11
7	Purander	3
8	Baramati	6
9	Indapur	3
10	Bhor	4
11	Maval	11
12	Mulashi	8
13	Ambegaon	8
14	Velhe	0
Total		409

Sources : MCCIA,WIMA, DIC, JIWO, Swanand Mahila Mandal, Jain Social Group, Bharatiya Jain Sanghatana.

In view of the objectives of the study mentioned above, it was decided that the study would cover 14 talukas in Pune district. The taluka of Velhe was not selected because no record of Jain women entrepreneurs was available. Table 2.1 gives the 14 different talukas of Pune district and the number of Jain women entrepreneurs.

2.6.4 Selection of Industries

Table 2.2 gives the different types of industries, i.e. automobile, chemi-tech, computer and electronics, mechanical engineering, fabrication, etc. A total of 409 Jain women entrepreneurs control the following various industries.

Table 2.2

Industry-wise Classification of the Jain Women Entrepreneurs 1985 – 2008

No.	*Type of Industries*	*Entrepreneurs*
1	Automobile	6
2	Chemi-tech	4
3	Computer and Electronics	27
4	Mechanical Engineering and Metal	59
5	Fabrication	20
6	Food	85
7	Packing	13
8	Paints	8
9	Plastic	18
10	Printing	12
11	Textile	57
12	Other	100
Total		**409**

Sources: MCCIA, WIMA, DIC, JIWO, Swanand Mahila Mandal, Jain Social Group, Bharatiya Jain Sanghatana.

Thus the researcher has drawn up one comprehensive list of 409 women entrepreneurs according to DIC registration and other sources of information. The researcher has selected traditional as well as non-traditional industries as follows:

- Animal, Beverage and Food – labeled Food Industry.
- Base Metal and Mechanical Engineering – Mechanical Engineering Industries.
- Chemical industries.
- Computer, Electrical and Electronics – Electronic Industries
- Plastic and Rubber – Plastic Industries
- Textile Industries.

The researcher has prepared a second list of selected product-wise industries of women entrepreneurs in Pune district and prepared the following table for sample selection purpose.

As mentioned above, the second list of 132(32.27%) women entrepreneurs was prepared by using stratified random sampling method, after going through 90 bound registers of the District Industries Centre, Pune, and other sources. This was a hectic work as compiled data was not available.

Table 2.3 gives the industry-wise classification in which Jain women entrepreneurs are engaged in.

Table 2.3

Sample Size

Sr. No.	***Type of Industries***	***Total Jain Women Entrepreneurs***	***Selected Jain Women Entrepreneurs (%)***
1	Automobile	6	1(16.67)
2	Chem-itech	4	1(25.00)
3	Computer & Electronics	27	4(14.81)
4	Mech. Engg. & Metals	59	8(13.56)
5	Fabrication	20	1(5.00)
6	Food	85	68(80.00)
7	Packing	13	0(0.00)
8	Paints	8	4(50.00)
9	Plastic	18	2(11.11)
10	Printing	12	2(16.67)
11	Textile	57	33(57.89)
12	Other	100	8(8.00)
Total		**409**	**132(32.27)**

Sources: MCCIA,WIMA, DIC, JIWO, Swanand Mahila Mandal,

Jain Social Group, Bharatiya Jain Sanghatana.

2.6.5 Selection of Samples

According to the industrial registration at the District Industrial Center, Pune, 36,329 small-scale units had been registered before 2000. As the study is limited to the Pune district, the researcher prepared a Taluka- and industry-wise comprehensive list of women entrepreneurs who had registered their names from the year 1985 to 2008. Before 1985, gender-wise classification was not adopted and the categorization was based on the type of industry.

The researcher also approached various other associations to collect data pertaining to the registration of women entrepreneurs in the Pune district. These associations were:

(a) Maratha Chamber of Commerce Industry and Agriculture, Pune

(b) The Association of Women Entrepreneurs and Industrialists of Maharashtra (WIMA)

However, it was noticed that the list consisted of non-updated data of mostly Maharashtrian entrepreneurs. Hence, sufficient sample of enterprises run by women from the Jain business community could not be obtained from the above sources.

Subsequently, the researcher approached Jain community associations like Swanand Mahila Mandal Pune and Chinchwad, Jain Social group, Jain International Women's Organization, Bharatiya Jain Sanghatna in Pune to get the list of women entrepreneurs of the respective communities. Out of 409, Jain Women Entrepreneurs chosen as the sample respondents were 132 (32.27%).

2.6.6 Processing and Data Analysis

The data collection has to be processed and analyzed in accordance with the outline laid down for the purpose at the time of developing the research plan. This is essential for a scientific study and for ensuring that all relevant data for making contemplated comparison and analysis are obtained. Technically speaking, processing implies editing, coding, classification and tabulation of collected data so that they are amenable to analysis.

(a) ***Editing***: After the raw primary and secondary data are collected, observations tabulated and interviews conducted, the entire relevant material is edited systematically to get the full information.

(b) ***Classification***: The vast amount of raw data is reduced to homogenous groups and meaningful relationships are woven. Thereafter classifications are made with the help of class intervals for quantitative data. The researcher however did not adopt this method.

(*c*) ***Tabulation***: Tabulation is done to present the data in a concise and logical manner. Tabulation helps in applying statistical tools to the data collected. It also facilitates comparison of data.

The primary data collected from the respondents was tabulated to make it suitable for further statistical analysis. Mean and percentages were extensively used while integrating and analyzing the collected data.

2.7 CHAPTER SCHEME

The chapter scheme is as follows:

Chapter 1 : **Introduction**

This chapter examines the concept of entrepreneur and entrepreneurship, its meaning, definition of women entrepreneur, qualities, functions, entrepreneurial values, types of entrepreneurs, and need of entrepreneurship development programmes, significance of entrepreneurship, role of entrepreneurs in economic development, entrepreneurial development in India and growth of women entrepreneurs in India. This chapter also provides theoretical background for analyzing the fresh data.

Chapter 2 : **Research Design**

Research design is the conceptual structure within which research is conducted. It constitutes the blueprint for collection, measurement and analysis of data. This chapter provides the objective, limitations, significance, methodology, and sources of data and research design of the study.

***Chapter 3* : Literature Review**

This chapter deals with review of literature. The review process has the purpose to obtain background information on women entrepreneurs. Peter Kilbay, Hagan Everett, Cochran, Young F. W. Sharma K. L and Indians a lot of research in this area. Hence, an attempt has been made to give a brief review of their research work.

***Chapter 4* : Profile of Pune District**

Socio-economic and industrial profile of Pune district includes details of name, history, location and size, climate, talukas of Pune, demographics, population of the district, taluka-wise distribution of the total population, sex ratio, literacy, industries, road, water resources, religion, education.

***Chapter 5*: Introductions to Jain Community**

Main events of Jainism History, Digambara and Swetambara traditions, doctrine, philosophy, customs and practices, Jain fasting, Jain worship and rituals, Jain symbolism, Jain contribution to Indian culture, Jain literature, customs and traditions, holydays, languages used in Jain literature, constitutional status of Jainism in India.

***Chapter 6:* Socio-Economic Study of Jain Women Entrepreneurship**

This chapter is based on research data, and covers socio-economic profile of Jain women entrepreneurs and their family members, *viz.*age, religion, caste, education, type of family, number of family members, number of children, native district, native state, general education, technical education, previous occupations, fathers' and husbands' occupations, total family income, mode of transport.

***Chapter 7: Jain* Women Entrepreneurs' Business Performance and Problems**

This chapter discusses in detail the performance of the enterprises run by Jain women entrepreneurs and their performance and the problems they face while they

run their enterprises. The problems are related to manpower, raw materials, power and finance. In spite of these problems they have been able to achieve great success in running their businesses.

***Chapter 8*: Theoretical Framework and Analysis**

Many theories about 'entrepreneur' and 'entrepreneurship' have been developed in the past; and. each of these theories emphasizes one or the other particular aspect of entrepreneurship. This chapter discusses the psychological theories and describes the circumstances in which the quality of entrepreneurship takes roots in the mind of the people. An analysis of the entrepreneurial theories propounded by different experts provides an interesting study and will help understand the complex nature of entrepreneurship.

***Chapter 9*: Conclusions, Hypotheses Testing and Suggestions**

Finally, the study ends with the findings of the survey. The final testing of the hypotheses are validated thereafter. At the end of the chapter, some suggestions are given to various agencies involved with women entrepreneurs to make women entrepreneurship more effective in the Jain community. The relevant appendices (Bibliography and Questionnaire) are attached for the convenience of the reader.



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Chapter III

Review of Literature

3.1 Introduction

3.2 Studies of Male Entrepreneurs in World

3.3 Studies of Male Entrepreneurs in India

3.4 Studies of Women Entrepreneurs in World

3.5 Study of Women Entrepreneurs in India

3.6 Conclusion.

Chapter III

Review of Literature

3.1. Introduction

Most of the studies (books and articles by foreign as well as Indian research scholars) on **Entrepreneurship** are micro-level research based on limited number of samples. These studies have been carried out at different points of time during the last five decades and deal with diverse situations. There is considerable literature on women's studies in the developed countries. However the socio-economic conditions prevailing, the infrastructural facilities available and the level of development of industries, trade and commerce in the West are very different from the conditions available in India. Hence, their comparisons with the Indian scenario would not reflect the reality *in toto*. Therefore, drawing conclusions from them also would neither be valid nor totally realistic.

The Industrial Revolution in the western world took place more than two centuries ago and provided greater impetus and prospects to women entrepreneurs. Whereas in India, the development of industries at a rapid pace and extension of facilities for development of women entrepreneurs are mostly a post-independence phenomenon, and, that too, only from the 1970's onwards. Hence, studies carried out to meet the requirements of a postgraduate degree by Indian students would naturally suffer from certain limitations and constraints. Most of the research scholars had no prior experience and their studies were carried out on a small scale in a city or town where the research scholars resided. There are hardly any studies based on an all-India sample. Further, due to the limited interest of the research scholars, the objective, scope and emphasis widely differ. The researcher has reviewed some of these books, articles, and other literature and referred to published Ph. D thesis. The presented brief reviews have only the purpose of serving as the background information about the development of women entrepreneurs here and abroad.

3.2. Studies of Male Entrepreneurs in World

3.2.1. Hagen (1962)[1], In his book '*On the Theory of Social Change'*, has stated that economic development is a process of technological change which is brought about

by the technological creativity of individuals in a society. He postulates that a sequence of changes that causes the emergence of creative entrepreneurial activity from a typical authoritarian personality of a stable traditional society. He believes that a key factor to economic development is the presence of 'creative' personalities, individuals who are willing and have the capacity to bring about technological changes. He attributes the lack of innovation in present society to the typical social structure operating through the child-rearing practices generation after generation and producing authoritarian type of personalities who are non-innovative in nature. The state of affairs continues unless some exogenous factors deprive these groups of their social status. Hagen's key factor 'Creative Personality' emerges when the members of some social group experience the withdrawal of status respect; withdrawal of status respect gives rise to four different responses and creates four different personality types, out of which one emerges as an innovator.

3.2.2. Cochran (1965)[2] has tried to characterize an entrepreneur as a model personality in society. He represents certain ascertainable levels of education, social status and types of cultural conditioning that produce roughly adefinable model personality. According to him, an individual's performance as a businessman is influenced by three factors, (*i*) his own attitude towards occupation, (*ii*) the role expectations held by sanctioning groups, and (*iii*) the operational requirements of the job. Society's values are the most important determinants of these factors.

3.2.3. Kilby (1969)[3] maintained that socio-cultural factors impeded the development of entrepreneurial characteristics in Lagos. L.E. Grayson concluded from his research that these being potent and latent entrepreneurial capabilities, as in India, Pakistan, Kenya and Nigeria, entrepreneurial class can be 'forcibly' created by exogenous circumstances. Development of contacts, breaking away from the vicious circle of isolation and widening the horizon of experience can foster entrepreneurship in African countries.

A number of social scientists have contended that entrepreneurship is the key variable that links the socio-cultural milieu with the rate of economic development. Recently, even economists have shifted the emphasis from the rate of capital

formation to the growth of high-level manpower capability, such as entrepreneurs, as the major determinant of the rate of economic growth. There are several research studies on the various factors that have promoted entrepreneurship in different societies.

3.2.4. Young(1971)[4] in his study, *Micro Sociological Interpretation of Entrepreneurship*, concluded that entrepreneurial activity is generated by particular family traits, backgrounds and experiences and as a member of certain ethnic groups that reflectedtheir general cultural values in the professions they chose. These personality characteristics are the forceful reflections of these antecedent conditions and these constitute an independent factor, which mediates structural factors and consequent economic growth.

3.3. Studies of Male Entrepreneurs in India

Empirical findings of several research studies conducted on male entrepreneurs in India highlight the importance of the sociological factors and occupational experiences in developing entrepreneurship.

3.3.1. Sangvey(1950)[5], a researcher in Bombay University, published a paper titled:"Jain Community : A Social Survey". The major objective of this study was to portray the distinctive role played by prominent families in influencing and enriching the Jain way of life. In addition, he analysed the specialised institutions in the field of education, health, social welfare, etc., that were started and conducted by Jains in the interest of the general public.

According to him, the most important reason which contributed to the continued existence of the Jainas is the excellent organisation of the community. The significant factor is that its'laity' has been made an integral part of the Jaina community. Another important reason for the survival of the Jaina community is its inflexible conservatism in holding fast to its original institutions and doctrines for hundreds of centuries. The Jains followed and continue to follow this path of attaining the goodwill of the people by being committed to various social causes like educating the masses, the alleviating the pain and misery of the people by conducting several types of charitable activities.

3.3.2 Sharma (1975)[6] in his book : *Entrepreneurial Performance in Role Perspective*, explored the emerging patterns of growth of entrepreneurs, their performance and problems for earnest attention for the healthy and sustained socio-economic growth of the Indian society. The study was conducted to tackle some theoretical and methodological issues concerned with the analysis of entrepreneurial role of conformity and to throw light on some applied aspects of entrepreneurial growth in the state of Uttar Pradesh. The researcher selected 100 units as his sample. The units of analysis were both the industrial firms and the entrepreneurs. He studied the caste, religious and family occupational backgrounds of the entrepreneurs. The study brought to light the lack of response of entrepreneurs to the facilities, the ineffectiveness of the institutions providing the facilities and the inefficiency of the personnel employed therein. In the caste-based distribution of the sample, 57% of the entrepreneurs consisted of Vaishyas, followed by 24% Khatries, 5% Brahmins, and 2% Kayasthas and 1% Thakurs. The religious break-up of the sample reveals that the Hindus constituted 81%, Jains 8%, Sikhs 7% and Muslims 4%. The study concluded that there is severe lack of response of entrepreneurs to the facilities made available by the Government.

3.3.3. Venkatapathy (1980)[7] studied the psychological characteristics of entrepreneurs of hosiery units of Tripura and Coimbatore in Tamil Nadu. A purposive sample was used for drawing 60 entrepreneurs running hosiery units from the official list of South Indian Hosiery Manufacturers' Association.

The researcher used primary and secondary sources for testing the hypothesis. The administration of personality and fatigue inventory of 60 entrepreneurs enabled the collection of primary data on personality and motivation. These inventories provided scores on extroversion, neuroticism, psychoticism and fatigability of individuals. Secondary data pertaining to personality and motivation of the non-experimental samples were taken from the studies by Narayan (1975) and Srinivasan (1978).

It was observed that the primary and the secondary samples used in the present study have some common characteristics that permit their comparison. The sample also differs among themselves in certain characteristics that might place limitations on generalization.

The researcher found that the entrepreneurs in general are less psychotic and fatigable than non-entrepreneurs', contrary to the expectations on extroversion dimension on the entrepreneurs. With regard to extroversion, the four comparisons made between entrepreneurs and non-entrepreneurs yielded inconsistent results.

It was concluded that entrepreneurs in general distinguish themselves from non-entrepreneurs only with regard to certain specific personality traits and motivational characteristics, while an all-round, generalized personality and motivation theories could not be readily applied to interpret entrepreneurial behavior. For the study, he referred to researchers like McClelland, Schumpeter.

3.3.4. Mashiuddin (1980)[8] parried personality differences between successful and unsuccessful entrepreneurs. For the study, theresearcher selected a set of 100 entrepreneurs; out of which 30 successful and 30 unsuccessful entrepreneurs were identified on the basis of:

(*a*) Regular repayment of bank loans, and
(*b*) Regular payment of real estate installments.

The industrial estate consisted of a number of units, which were either sealed off by the bank or had to be closed down on their own due to lack of funds. The entrepreneurs of the closed or locked units and also those entrepreneurs running their units on day-to-day job work or temporary labor were considered as failed or unsuccessful. Those entrepreneurs who were regularly paying bank loan were considered successful.

The researcher further found that most of the successful entrepreneurs are relatively sociable or outgoing, emotionally stable and assertive. The unsuccessful entrepreneurs on the other hand were found to be more reserved, emotionally unstable or affected by feelings and hurts.

3.3.5. Deshpande (1981)[9]**,** in his study, *Entrepreneurial Development in Marathwada,* has observed that backwardness of the Marathwada was mainly due to the absence of the right type of entrepreneurs in the region. The objectives of his study were to: trace the socio-economic origin of entrepreneurs; entrepreneurial role;

the different stages of development of an industrial unit and locate the exact problem of small entrepreneurs at the various stages. The study suggested guidelines for the healthy growth of the small industrial units in an underdeveloped region.

For the purpose of the survey of the small-scale industrial units in the Marathwada region, three centers, i. e. Aurangabad, Jalana, and Bhir were selected. The deliberate selection of these three centers had been effected with a broad spectrum of representative samples from places that have varied commercial and industrial backgrounds and uniqueness.

The author concluded that the government efforts to create favorable conditions for the development of industrial sectors in these underdeveloped regions are paying dividends. Government incentives like central subsidy, development of the industrial areas and provision of infrastructure have initiated an accelerated process of industrialization and encouraged some people to take up entrepreneurship. It appears that the backwardness of the Marathwada region was mainly due to the absence of the right type of entrepreneurship. The study indicates that the emergence of entrepreneurship is not strictly a psychological or socio-psychological phenomenon but it is also conditioned by political environment, the administrative system and commitment to economic development.

The author suggested that a team of industrialists, psychologists, economists and management experts should help the development agencies. This team is expected to evaluate not only the economic feasibility of the proposed units but also that of the prospective entrepreneurs.

3.3.6. Upadhye's (1983)[10] research topic was: "A Study in Development of Entrepreneurship in Small Scale Sector in Pune City'. Out of the sample size of 90 small scale units studied, 10 were successful, 65 were marginally successful and 15 were unsuccessful. It is remarkable that some of the successful industries in the small scale sector are well developed because of the incentives offered by the development agencies of the Government of India and Maharashtra state. It was observed that the average age of entrepreneurswas between 32 and 33.Most of the successful units are partnership firms having good family support. It was also observed that the successful

entrepreneurs are those who have good family upbringing from a particular caste or craft. It was his observation that their educational backgrounds also had helped the entrepreneurs for promoting their businesses. A few units had the problem of under capitalization. Entrepreneurs with formal education were doing better. No problem of the small scale industries can be solved just by policies and procedures. Financial institutions should develop better understanding of SSIs' role and the problems they face.The researcher recommended that budding women entrepreneurs should observe strict financial discipline and proceed carefully.

3.3.7. Venkatapathy (1983)[11] studied the characteristics of the first and second generation entrepreneurs. He selected 75 first generation entrepreneurs and 58 second-generation entrepreneurs from Coimbatore district in Tamil Nadu, The researcher developed the biographical data bank of 20 samples for studying the characteristics of the entrepreneurs. The items were classified into the major areas relating to personal and social variables and those relating to the industry. The personal data include the name of the entrepreneur and his industry, age, education marital status, attitudes towards parents and influential persons. The variables regarding industry consist of information relating to the attitudes towards production.

The researcher selected those industrial units as samples that are engaged in manufacturing process, situated within the Revenue Division of Coimbatore and officially registered with the District Industrial Centre as a genuine small scale industry. On the basis of his study, he drew up the following profile of the first and second-generation entrepreneurs.

(a) The first-generation entrepreneurs belong mostly to the age group of 31-40 years, while the second-generation entrepreneurs come from the age group of 26-30 years.

(b) First generation perceives father as a loving person and the second generation perceives father as a dominating person.

(c) First generation want to be trend setters and model to others; the second generation generally prefer to enjoy the fruits of their predecessors

3.3.8. Bhanushali (1987)[12] chose as objective of his study the correlation between performance of the entrepreneurs with their antecedents. In his study of 125 small-scale engineering units in Kolhapur district of Maharashtra, the researcher found that persons hailing from the minority communities or marginal groups and trained in the art of engineering have higher capabilities to achieve better success rate. These conclusions suggest that environmental and physical improvements would not only augment the supply of entrepreneurial talent but also improve the chances of their success.

He also concluded that entrepreneurs who were in the engineering discipline and also those who had received higher education in other disciplines have proved to be more successful. Similarly, the successors of the persons who were serving in the engineering industry also were successful entrepreneurs – even on caste basis.The contention that the minority communities produced successful entrepreneurs is confirmed. Hence, caste, education and parental occupations have greater impact on attaining higher degree of entrepreneurial success.

The author is of the opinion that environment and physical facilities would not only augment the supply of entrepreneurial talent but would also improve chances of their success. Entrepreneurial talent is a very scarce resource and therefore once the talent is identified, presence of facilitating environmental and physical factors would definitely ensure success. No country, especially a developing one, can afford to ignore the scarce talent that is the kingpin of economic development.

3.3.9. Khairoowala, Siddiqui, and Siddhiqui (2000)[13] in their "Study of *S*ocio-Economic *S*urvey of Muslim Entrepreneurs in Sellampur Constituency of Delhi", have stated that Muslim entrepreneurs emerged from various socio-economic and educational backgrounds. The sample data of 25 Muslim entrepreneurs (hailing from Uttar Pradesh), settled in Sellampur of Delhi area are engaged in various entrepreneurial activities. No specific relation was found between a person's caste and his profession. Majority of the entrepreneurs started their enterprises before the age of 25 years. Many of them worked in similar industries for some time to gain experience and then started their own units. Their father's occupation was not of much importance to the respondents' choice of occupation. Educational standard of the

entrepreneurs was very low and that of their fathers was even lower. Monthly earnings of all the entrepreneurs were good but their standard of living was very low. This may be due to the large size of their families. They provided employment to a large number of people in their small units. They faced various infrastructural and marketing problems; however, they did not know how to solve them.

3.3.10. Anwar (2002)[14]from the social point of view opines that the wide-spread unemployment in India is one of the chief reasons for the socio-economic problems. Unemployment implies frustration and anger of the unemployed, which may find expression in agitation and outlet even in violence. Unemployment among the Indian educated youth is also an alarming problem which has become more pronounced in recent years. Therefore, efforts should be made to provide employment through the promotion of income generating subsidiary occupations, development of cottage and small scale industries, modernization of agriculture. He also emphasized on the role of entrepreneurship in the current era of economic liberalization, privatization and globalization. In modern era entrepreneurs will have to be innovative, research and development oriented, and industrial activities should be conducted to keep pace with international standards. This calls for committed entrepreneurs with regard to adoption and adaptation of innovative methods of production, technology transfer and coping with competition with foreign markets.

3.3.11. Mittal's (2006)[15] research is related to the subject of *Economic Aspects of Jainism*. The main purpose of this research was confined to the examination of Jainism from the economic point of view as elucidated in the various scriptures and texts. One can come across many references which have an economic bearing. The fundamental principles of Jainism, i. e. the five *Mahavratas*, have been discussed in the light of their economic content. The methodology has been plain and simple. It can be summarised under three heads :(*i*) review of literature unpublished and published,(*ii*) discussion with leading saints and lay followers, and (*iii*) analysis of the sample of 1000 respondents taken from Jain community to know their economic ideas and the impact of religion on their professions. The area-coverage of such study were big towns including Delhi, Kolkata, Ahmedabad, Jaipur, Indore, Udaipur, Bangalore where a large number of Jains reside.From the extensive study, the researcher has come to the following conclusions:

- The general attitude of Jainism towards material attainments of its lay followers has been permissive in its nature. After evaluating all the five great vows, there are only a few points where religion may come into direct clash with the economic interest of the lay followers.
- The restriction on occupation has been a major factor regarding the industrial orientation of Jain community.

3.3.12. Shankarnarayana (2007)[16] presented a paper titled "Entrepreneur Spirit Tomorrow". The researcher writes about women entrepreneurship, the types of women entrepreneurs, and the organisations supporting women entrepreneurs. The researcher has also put forth some of the problems faced by women entrepreneurs like stiff competition from male counterparts, non-cooperation from the family, etc. The researcher has also provided some suggestions for development of women entrepreneurs. He suggests that all possible access to information should be given to the entrepreneurs and the government should come forward and provide special incentives to economically backward women entrepreneurs to boost their morale. While concluding the paper, the researcher suggests that women must be brought to the main stream by means of entrepreneurial activities, so that they can effectively contribute to the women community in particular through empowerment and overall economic development of the country in general.

3.3.13. Valarmathi (2010)[17] has done a study on "Challenges to Entrepreneurial Development of Women in India". Some of the major challenges the researcher short listed were lack of easy finance, shortage of raw materials, historical and social restrictions. The researcher also observed that lack of technical knowledge and availability are among the major challenges. He suggests that an environment should be created for the success of women entrepreneurs also. It should be ensured that the entrepreneurs have access to the right skills and capital. The researcher came to the conclusion that government sponsored development activities have benefited only a small selection of women. A large majority of them are still unaffected by them.

3.4. Studies of Women Entrepreneurs in the World

3.4.1. O'Meally-Nelson (1991)[18] in his study on "Small Business Opportunities for Women in Jamaica" revealed that women were concentrated in businesses which

required the least capital outlay, or which were an extension of household activities, for example small scale retail or dress making / garment manufacturing. Majority ofthe women had encountered gender-bias while establishing and developing their business and 29 per cent believed that they would be socially isolated if they exhibited the assertiveness and strength usually associated with the male entrepreneurs. But 30 per cent of the women however identified advantages of being female. They could negotiate better, obtain preferential treatment and obtain cooperation from males. Their households' encouragement and support played a significant role in the choice of their economic activities. The sample respondents stated that they depended on their businesses to maintain their homes and support their families; the respondents also echoed the need for specialized training programmes for women in small businesses.

3.4.2 Carter and **Cannon** (1992)[19] conducted a research to find the reasons for British women starting their own businesses, the problems they encounter, and the successful strategies they employed to overcome them. This is a case study of 60 successful female entrepreneurs and 10 women who closed down their businesses.

Carter and Canon utilized the chronological approach, tracing the steps one takes when starting a new business. The authors' hypothesis is that women's motivation and behavior will differ from traditional models. Results show that female entrepreneurs face unique challenges, which are seen by some as gender-related characteristics of business owned by women, that include different routes taken when starting up a business – planning is essentially important, changes for continuing the business are seen as having a gender dimension, successful management is often dependent upon single-minded attention to the business, training, professionalization, networking, domestic relationship and friendship affect the progress of business.

3.4.3 Baijal and **Asoken** (1997)[20] in their study: "Banks and Women Enterprises Development: A Comparison of Approaches in India and UK",say that in India women enterprises are separately defined but in the UK women enterprises do not have any special and separate definition. Conclusions of their study are:

(a) In both India and the UK commercial banks continue to be the major sources of finance for small firms.

(b) As per British Bankers' Association figures, as of June 1996, the total bank deposits by small firms were £25.4 billion while total borrowing (term loans and overdrafts) by small businesses totaled £34.8 billion. This indicates that exposure of commercial banks with respect to finance for small business is very limited.

(c) There is no significant evidence to suggest that women entrepreneurs are discriminated by banks either in the UK or in India.

(d) In both the countries, women entrepreneurs prefer service and retail trading activities.

(e) In both the-countries, the main difficulty that women face when starting up is the burden of family responsibilities.

3.5. Study of Women Entrepreneurs in India

The very concept of women entrepreneur is rather new in the Indian context. People are still reluctant to acknowledge the non-traditional image of women as a journalist, chief executive, administrator or an entrepreneur. However, some small but directed efforts are on the way to give a new dimension and view to the traditional tag of women in Indian society.

3.5.1. Nadkarni (1982)[21]in her study: "Women Entrepreneurs: A Social and Economic Study with Reference to Pune", has presented her findings on problems and difficulties faced by women entrepreneurs in different industries. She has divided the industries into two groups:(*i*) producer goods industries, and (*ii*) consumer goods industries. The following observations are worth mentioning:

(a) 57% of the respondents accept the statement that women are more suitable for desk work than manual work.

(b) A change is occurring in society attitude but the pace of the change is rather slow.

(c) Educated family is more likely to adopt a relatively liberal approach towards women entrepreneurs as compared to non-educated.

3.5.2. Panandikar (1985)[22] in the study regarding the "Problems and Potential", highlights the problems of women entrepreneurs. She observed that a woman is recognized as an entrepreneur only when she earns hard cash or has some monetary

gains. The nature of work is about the same in the case of such units as are engaged in manufacturing of pickles, *papads* and other snacks. With the spread particularly of higher education, and the growing awareness of their status, women are spreading their wings to reach the higher levels of 3-Es (Engineering, Electronics and Energy). She observed that there are hurdles in general for any entrepreneur, but for women entrepreneurs the greatest constraint is that they are 'women'. The attitude of the society, despite the constitutional provision and proclamation of legal equality, in practice the bias is still the same towards women as it existed in ancient times. The biggest problem they face is finance, the reason being lack of confidence among the men about women's ability to manage finance. Procedures of bank loans are often delayed and much running about is involved in completing paper work; this deters many women from venturing into business arena. Another hurdle is marketing the finished products.

3.5.3. Rani (1986)[23] in her study: "Potential Women Entrepreneurs", found that the desire to do something independently was the prime motivation factor to start a business activity amongst the sample respondents. For study purpose the respondents were selected during a Training Programme for Potential Women Entrepreneurs, held at Hyderabad in October 1985, organized by APITCO in collaboration with the Department of the Science, Technology and Environment, Government of Andhra Pradesh. The total sample size was 30. The respondents were mostly from the twin cities of Hyderabad and Secunderabad. Most of the respondents were in the age group of 21-30 years. The respondents who qualified came from middle class families.The objective of her study was to find out the factors that prompted women to start their own businesses. She came to the following conclusions:

(*a)* Desire to do something independent was observed as the prime motivating factor which had influenced women irrespective of age in setting up of the unit. Some women viewed entrepreneurship as a tool for earning money.

(b) Educational and income factors do not influence women to become entrepreneurs.

(c) Women too are capable and confident of taking independent decisions.

(d) Women do not have any reservation or hesitation in venturing into any sector of industry as entrepreneurs, be it engineering, chemical, electronics or food processing or any other.

3.5.4. Dubhashi (1987)[24] for her study: "*Socio Economic Study of Women Entrepreneurship of Delhi",* selected 50 industrial units spread over different kinds of enterprises. The object of the study was to ascertain the socio-economic backgrounds of women entrepreneurs in Delhi. The major conclusions of the study are as follows:

(a) In metropolitan Delhi, people in low and middle income groups with some education and moderate experience in specific line of manufacture entered small scale industries in larger numbers.

(b) The experience of women entrepreneurs suggests that banks should adopt more flexible formalities and procedures.

(c) There is a need to regulate, if not to control, the prices of basic raw materials sold in the open market as the problem in Delhi is the heavy premium on the price. In view of the heterogeneous character of the market, this task may prove very difficult but steps should be taken to ensure that the flow of raw material to women entrepreneurs and small-scale sector is not impeded.

(d) In some areas of Delhi, the problem is in obtaining municipal licenses, absence of which precludes government assistance.

The researcher suggests that from the entrepreneurs and also the assisting agencies more attention is required in matters like streamlining of the assistance required, acquiescence to procedures and evolving a better code for assisting agencies. The setting up of a single government agency to look into all the requirements of the entrepreneurs, who are not fully conversant with the various laws, formalities, regulations, etc., could save a lot of heartburns to both. It is essential that small entrepreneurs who have the necessary technical skill receive a good grounding in management methods as well.

3.5.5 Chitnis (1999)[25] for the research : "Jain Dharmatil Achar sanhita Karmakand and Ahimsa : Social Science Study", selected 50 samples and covered Daruwala Pool, Sonya Maruti Chowk, Phadtare Chowk, Kasba Peth and Jijamata Chowk areas of Pune city. The objectives of this research were; The importance of Jain Dharma in

social life; Study of Jainism from the perspective of other religions; Study of the Jain principles and their application in the day to day life; Study of the principles applied to promote the spirit of brotherhood; and, to offer suggestions on how to take Jainism to a higher levels of achievement in this era of industrialisation. The researcher has concluded that Jains are stringent on vegetarian diet. During the paryusana period most of the Jains do not eat garlic and onion. It was also seen that though Jains do not have the tradition of not paying any dowry (openly), in reality majority of the Jains do pay dowry. Remarrying of widows is prevalent amongst Jains. The researcher has suggested that Jain women should be encouraged to come forward and work to take their own place in the society and become economically independent.

3.5.6 Harinarayana (1991)[26] in his study of: "Promotion of Women Entrepreneurs: A Brief Comment", tried to find out the problems impeding the promotion of grass-roots entrepreneurship among women. The study is limited to the participants of entrepreneurial awareness-*cum*-promotional campaigns conducted by the District Industries Centre, Anantapur. The required information and data were collected by administering a structured questionnaire. A total of 81 rural women were selected as the sample. The main objective of this research study was to assess the factors that impede and slow down the process of entrepreneurial development among women in the backward *mandals* of Anantapur district of Andhra Pradesh. He used stratified random sampling for the selection of sample. He observed that:

(a) The poor financial status was found to be a very critical factor impeding the promotion of entrepreneurship amongst women.

(b) Lack of co-operation from the family and community kept them away from the mainstream entrepreneurship development. It indicates that women entrepreneurs need the approval of her kith and kin, group and community.

(c) Because of widespread illiteracy and ignorance, the rural women are not aware of the various programmes.

(d) Meaningless and ancient traditions and customs prevent women's participation in entrepreneurial activity.

(e) Reticence, shyness, inhibition and lack of motivation are mostly the obstacles to their entrepreneurial enthusiasm.

In addition to these, lack of managerial skills, apathy, sense of uncertainty and insecurity about the concept of entrepreneurship, high degree of illiteracy, outdated customs and traditions were some of the hindrances in the way of entrepreneurship.

3.5.7. Chandra Shanta (1991)[27]: carried out the study : *Development of Women Entrepreneurship in India*, which shows that majority of the women though quite young and have all the vigor and time to pursue their ventures, did not belong to business families.

There were young entrepreneurs who took challenges on their own initiative and motivation. Marital status or family background in majority of the cases did not interfere significantly in continuing with the enterprises. The main difficulties faced by them were with regard to finance and the labor problems. Many of them faced the problem of marketing of products. Inadequate, untimely and irregular orders created some problems. Large number of entrepreneurs thought that the government's policies were good, but they desired that they should not be required to waste time at various offices and fall prey into the hands of corrupt officials and middlemen. Majority of the entrepreneurs suggested subsidies should be given on easier terms and wanted the establishment of a special cell that would attend to their grievances, speedy registration, and licensing,

3.5.8. Easwaran Sunanda (1991)[28] in her study *Women Entrepreneurship: A review* observed that the primary motive for engaging in some economically gainful activity by women is a desire for gainful time structuring or more money to support the family.

The major reasons for most women opting for business rather than a job is flexible management of time, i.e. to adjust the working hours in such a way as to shoulder family commitments also and yet have more independence compared to a 9-to-5 job. She further observed that family members and funding agencies' cooperation mainly influence the decision of women entrepreneurs embarking upon a business

career. Unmarried women are considered as the most undependable by the funding institutions, in anticipation of the possibility of changes in the family environment (marriage) and place of domicile due to spouses' transfer of such entrepreneurs.

3.5.9. Samuel (1991)[29] examined the managerial efficiency of women entrepreneurs in food processing units of Madurai district of Tamil Nadu. The study covered 56 women and 10 men entrepreneurs in the urban area; all of them were married and belonged to the age group of 31-50 years. All the enterprises were having a capital investment of less than Rs. 20,000. The hypothesis that there is no difference in the managerial performance of women and men entrepreneurs was tested in this study. The test reveals that there is no significant difference in the managerial performance in terms of profit earningsby male and female entrepreneurs. Further she stated that there is a:

(a) Positive correlation between age and managerial performance.
(b) Negative correlation between educational level and managerial performance.
(c) Positive correlation between time allocation and managerial performance.

3.5.10. George (1991)[30] in her study on *Women Entrepreneurs*, in readymade garments in Ernakulam district of Kerala, covered 80 women entrepreneurs; 92 percent of them were sole proprietors of the units. All of them were married and in the age group of 30-35 years. All units earned profit. It was observed that women entrepreneurs, who had undergone special training in tailoring, could earn higher profits because they could cater to the changing demands of the market.

A Regional Workshop on Development of Women Entrepreneurship, held at the Indian Institute of Management, Ahmedabad, in 1992, strongly recommended the establishment of micro enterprises for Indian women, since the advantage of such enterprises is that the women themselves could run the businesses according to their capacity.

Risks involved in micro enterprises are minimal, since it can be managed by careful planning, execution and consultations and at the minimum cost. The marketing of the products or services, which is a major concern, can be managed easily since the span of control can be kept well within the limit.

3.5.11 Singh(1992)[31] in her research work : *Women Entrepreneurs* has stated that due to increased industrialization and technological development in India, women have been displaced from their previously held jobs and have turned to entrepreneurship in order to ensure regular income. Singh's research used a system's approach to investigate strategies that could meaningfully encourage the growth of entrepreneurship particularly in women. Singh's definition of female entrepreneur is unique because it includes the concept of adjusting one's business with other aspects of life. Although difficult to read, because of errors in English language, the book offers interesting information relating to entrepreneurial motivations, support and communications among Indian women. Singh opined that primarily more privileged women have progressed better in the area of entrepreneurship.

3.5.12 Gaote's (1992)[32] "Entrepreneurship Development: Case Studies of Women Entrepreneurs in Selected Urban Centers in Maharashtra" is divided into two parts. The first part is devoted to the radical framework. A case study of 22 women entrepreneurs has been presented in second part of the study. The focus of the study is on Entrepreneur and not Enterprise. Entrepreneurship is not related to gender of an individual. It is observed from the study that women can also be equally successful entrepreneurs as men.

A great majority of women entrepreneurs are self-motivated and it is a vocation (call) and a voluntary acceptance of entrepreneurship. The role played by friends and relatives as motivators seems to be significant. Unemployment and the desire to provide good life to the family are seen to be the other compelling factors. To earn money was considered as a low level motivating force that drove women to the threshold of entrepreneurship. Another important finding of the study is that entrepreneur's family members play a vital role in giving shape to the entrepreneur's ambition and consequent action. This is so because most of the women entrepreneurs

who desired to enter into business for the fulfillment of their desire had very strong support from their family members and friends.

3.5.13. Kirve and Kanitkar (1993)[33] in their work pertaining to rural women discuss the experience of a Pune-based Non-Government Organization (NGO) *Jana Probodhini* (JP) in developing income-generating activities for rural women through skill training in technical and business areas. The study revealed that the awareness building, which was incorporated as part of the training input, proved extremely useful for the trainees. Subsequent interactions with trainees during the evaluation showed a definite change in the mental makeup of most of the trainees. It was also found that certain issues, apparently trivial, assume significance in the dynamics operating in the villages, for example the refusal of the family members to encourage the purchase of an asset by unmarried women in the house points to subtle but invisible gender-related discrimination.

The author recommends that Entrepreneurship Development Agencies need to get involved in income-generating activities. Nothing else would serve the cause of entrepreneurship better than the development of the rural sector.

3.5.14. Tondon (1994)[34] in his "Trends of Women Entrepreneurship in Bombay" has furnished personaldetails of sample women entrepreneurs. It consists of age group, marital status, income groups and education. Business details of women entrepreneurs included place of business, types of business and investment range of the organization. In her study, motivational factors consisted of omission of need, utilization of spare time, self-satisfaction and utilization of knowledge. The researcher classified her suggestions into two groups as (*i*) suggestions from experts, and (*ii*) suggestions from herself.

3.5.15. Anurup (1995)[35] in her research work, "Women Entrepreneurs in Non-traditional Industries/Business in Western Maharashtra",for which study she had selected 80 women entrepreneurs from Western Maharashtra, used the case study method. In her study she found out that most of the respondents were Hindus and

coming from the Brahmin community. This community may have comparatively greater exposure to modern influences and ideas. Further, she mentioned that higher education; training programmes in entrepreneurship development, association with business and prior experience in business management are not the prerequisites to make successful entrepreneurs. She also found that some cooperatives are defunct and a large number of those in production are manly engaged in making and selling traditional food items like P*apad, Pickle, Masala Powders* and some salted snacks. There are only a small number of women's industrial cooperatives that are engaged in manufacture of non-traditional items. She found out that 45 per cent of the women employed and entrepreneurs are successful in creating employment.

3.5.16 Paul (1996)[36] in his book: *Entrepreneurship Development*, has stated that the main problems faced by Indian women entrepreneurs are financial constraints, over dependence on intermediaries, scarcity of raw materials, intense competition, high cost of production, limited mobility, family ties and responsibilities, lack of education, skill acquisition and low need for achievement. He further stated that Indian women entrepreneurs are handicapped by lack of adequate finance, technical know-how, non-availability of raw materials, lack of technical and managerial skills. Due to their family responsibilities, women have less time compared to males. They have to look after the family, children and business. He also observed that banks and financial institutions have a negative attitude towards women entrepreneurs while providing finance because they generally don't have property rights and security.

3.5.17 Dhameja, Bhatia and Saini (2000)[37] did a study on "Women Entrepreneurs: Their Perceptions about Business Opportunities and Attitudes, Entrepreneurial Support Agencies: A Study of Haryana State." One of the objectives of the study was to ascertain the attitude of women entrepreneurs towards various support agencies. The manufacturing /trading / servicing units, in which the women were the owners or had a majority stake and management control, were considered for this study. Women enterprises, set up during the 14-year period from 1982 to 1996, were chosen for the study. All the women who were employing five or more employees were considered as women entrepreneurs. A sample of 75 women entrepreneurs (25 per district) was selected. The researcher found that there was a lack of information and knowledge

regarding various schemes of assistance launched by the Government of India through various support agencies, including those exclusively for women entrepreneurs. Only 55 per cent of the respondents were aware of these schemes.

3.5.18 Rathakrishnan and Sellammalle (2001)[38] in their study "Micro Women Entrepreneurs and Socio EconomicEmpowerment"made an attempt to analyze the role of women in generating income through micro entrepreneurial activities by the fishing community. It also aimed at highlighting the relationship between entrepreneurs and socio-economic empowerment of the community. The researchers collected data from 40 respondents. The sample was chosen by using stratified random sampling method. Out of the 400-fisher families in Kalapet in Kerala state, the study found that most (60%) of the respondents have small normal families of less than four members. Only 20 per cent of the sample households had large family sizes of six persons. All belonged to the Hindu religion, fall under backward class category. The respondents were trying to uplift the socio-economic status of the family. They further observed that the power of their entrepreneurship could be further enhanced if they dispose the fish collectively or in an organized manner by identifying export market network, which will further boost the fisherwomen's socio-economic status in the society.

3.5.19 Moitra (2001)[39] in "Women and Entrepreneurship" studied the Sundarban region of West Bengal. She states that Sundarban Khadi and Village Industrial Society in the beginning used to produce hand-made items like chalks tried their hands at batik printing, bag making and so on. They tried to market their individual products since the establishment of the society in 1981 with 9 members. Today they have 950 women members, have their own head office and operatein 9 blocks of the district.

Initially they started marketing products in the West Bengal markets; gradually they developed the export market too and in 1998-99, they could export

Khadi goods worth Rs. 53 lakh to England and Germany.It is a great success story of rural development by women participants.

3.5.20 Arvinda (2001)[40] in "Women Entrepreneurs: An Exploratory Study"takes a sample of 100 women entrepreneurs who were selected by random sampling technique. The twin cities of Hyderabad and Secundarabad were purposely chosen for the study, as the area is the capital of the state. A variety of women entrepreneurs involved in different enterprises were covered. The selected respondents were divided into three basic groups:(i) Service sector, (ii) Trading sector and (iii) Manufacturing sector, based on the activity of the enterprise they were engaged in. 37 respondents were in service and trading sectors, 26 respondents were in the manufacturing sector.

The responses obtained in this study in a way suggest that there is an absolute need for more entrepreneurship development programmes and societal support for women. Women entrepreneurs in general face conflicts of work and home roles. The main conflicts in work role pertained to inability to expand the enterprise and utilize optimum of skills available. Non-availability of time to spend with family and being a good spouse were the conflict areas faced in the performance of home role. It may be concluded that women entrepreneurship, requires a congenial entrepreneurial climate, which is conducive to motivate and facilitate women to take up entrepreneurial careers.

3.5.21 Dadalani (2002)[41]for *A Study of Women Entrepreneurs in Non-Conventional Line of Business* selected 40 circumstantial and 20 non-circumstantial women entrepreneurs or tiny commercial enterprises in Pune city. The object of the study was to find their reasons for starting the businesses and problems they encountered in running them. In her study the author concluded that:

(a) The success of entrepreneurship is not gender specific.

(b) Women entrepreneurs do not expect any special favors.

(c) Women entrepreneurs have started making their mark in society.

(d) The success ratio is surprisingly high; industrial family background is not a necessary condition for becoming a successful entrepreneur. Hobbies of women are turning into regular professional income-business activities.

The author has grouped her recommendations and suggestions into 4 categories as:

1. Recommendations to banks and the government.
2. To Mahila Mandals.
3. To universities, colleges and educational institutions.
4. To women entrepreneurs.

3.5.22 Patole (2002)[42] selected 30 per cent of the available beneficiaries of the training programmes. The study focused on women entrepreneurs in the Pune and Pimpri-Chinchwad areas. The researcher collected the information from three groups of people:*(i)* Beneficiary women, *(ii)* Government officers and *(iii)* Voluntary organizations. In this study the researcher used stratified random sampling method for selection of samples. The objectives of the study were to examine the various schemes meant for women entrepreneurs and their implementation, and, to study the effects of their employment. The observations of this study were:

(a) In order to encourage the entrepreneurship aspirations of women, organizations have stressed upon the need for training, making capital available, making grants, easy availability of loans, counseling and guidance.

(b) Many of the available schemes are for low income groups, thus many women belonging to these groups utilize them.

(c) Women entrepreneurs belong to all age groups – the proportion of young women entrepreneurship is higher while those above 50 is very low, but still significant.

(d) The beneficiaries have varying degrees of literacy. Due to burden of business, family responsibilities, etc., education often gets neglected.

The study came to the following conclusions:

(a) The women belonging to backward classes have benefitted the most due to the availability of grants.

(b) The grants for schemes are sufficient, but training for the efficient utilization of these grants is necessary.

(c) There has been an increase in income of the women who have taken part in the various schemes.

(d) The medium of television, newspapers, radio have not been sufficiently utilized to advertise the scheme.

The researcher has given separate suggestions to the government, the participating women and other related actors. The number of training programmes should not only be focused on increasing production but should also include marketing, sales techniques and different sources of training. The government should utilize mass communication media to transmit information regarding various schemes.

Women who have benefited from the schemes should pass on the information to other fellow women. If the participants have businesses that depend on each other or are complementary, they should form cooperatives. This would save a lot of costs related to marketing, production, etc.

3.5.23 Krishnan (2003)[43] has carried out a research on the subject: "Women Entrepreneurs in Kerala".The object of this study was to assess the effects of socio-economic status of women entrepreneurship in the state, and the impact of the new economic policy on women entrepreneurs in various sectors. The objectives of the research were :(*i*) To assess the women entrepreneurship among women in Kerala,

(*ii*) To study the status of women enterprises in the state,(*iii*) To examine the efficiency of institutional support system for entrepreneurship development among women in Kerala, (*iv*) To find out the weakness and shortcomings in the working of women enterprises, (*v*) To analyse the problems faced by women to promote and run their units and suggest possible solutions.

The main hypotheses were :(*a*) The government supported measures are not sufficient for the sustainable growth of this sector; (*b*) Lack of real entrepreneurial traits and management ability is one of the major causes of failure among women entrepreneurs; (*c*) Formal education has no significant impact on the level of managerial ability of entrepreneurs. A sample of 30 women entrepreneurs was selected from Thiruvananthapuram, Kottayam and Thrissur districts. The researcher has concluded that though most of the social factors such as education, literacy, health standards and

gender parity are not found to be detrimental to the development of women entrepreneurship, yet the level of overall economic development of women entrepreneurship is not satisfactory in the state. It is also found that the total number of units registered had increased by more than five times during a period, 85 per cent of total units in the women's sector were engaged in just six items –garments and readymade alone accounted for 55% of the total units. From 1990-91 to 1999-2000 women enterprises increased from 7,551 to 38,364.

3.5.24 Gangurde (2006)[44] for her study on "A Comparative Study of Women Entrepreneurs from Business Communities like Parsi, Sindi, Bohri, Marwari Gujarathi and Non-business Community like Maharashtrians working in Pune-Pimpri-Chinchwad Municipal Corporation Areas", selected the samples of the different women entrepreneurs in different businesses, for example construction, postal agency, saree shop, imitation jewelry, ladies Shoppe, catering, insurance agent, nursery, cooking classes, etc.The researcher used snowball-sampling method for selecting the samples.

She concluded that the Marwari and Guajarati communities are known as successful business groups. The spirit of adaptability, preparedness to undertake risk, determination, hard work, helping nature, good public relations and entrepreneurial skills are the distinctive qualities of the women entrepreneurs from these communities. On the other hand the Maharashtrian women entrepreneurs are more career minded. Also the number of Maharashtrian women entrepreneurs who take up business as a career is 2.69 times more than other communities. The researcher used snow ball sampling method for selecting the samples.

3.5.25 Zimare's (2006)[45] "Socio-Economic Study of Women Entrepreneurs in Pune District"was partly a research on women entrepreneurial determination and partly an analysis of the impact of women entrepreneurial activity on industrial development in general and also the impact of micro level family economy of the women entrepreneurial households in particular. To achieve the objectives of the study, the

survey method of investigation has been used along with the questionnaire for obtaining information from women entrepreneurs. In this study the researcher used stratified random sampling method and in some cases purposive incidental sample or quota sampling method for selecting the sample.After an elaborate examination on the basis of an extensive primary and secondary data, the researcher has no doubt about the powerful impact of women entrepreneurial development on the study area.

Another important factor in determining women entrepreneurial development or self-employability is the still the dominant caste structure. The women from high-caste background seem to find it easy socially and economically to enter the field of self-employment through the entrepreneurship route because few women from the study area were found belonging to socially and economically backward categories.

Women entrepreneurship development in Maharashtra coincides with the small-scale industrial revolution in the country ignited after the 5th Five Year Plan. Majority of the women enterprises in the survey area are found to have been established during the period of the 1980's, because up to the 5th Plan, which was redesigned by the Janta Government, the industrial policy of India was dominated by Nehruvian model of socialistic pattern of large-scale industries.

An interesting fact, which has emerged from the study of capital investment, was that majority of women's industrial units were started with their own capital or by family support and very few of them are found to have obtained support from financial institutions. The role of financial institutions and government machinery has not been satisfactory in accelerating the women entrepreneurship development.

Another important observation of the study worth mention is the dominance of the locals rather than by migrated women in the area of business activities. Local Maharashtrian women started most of the industrial units owned by women. It means it was difficult for someone to come from other part of the country and start a business activity in a locality unknown to them.

3.5.26 Santhas (2007)[46] conducted a research on the topic "A Study of Women Entrepreneurship in Kerala: A Comparative Study with Tamil Nadu" for which 3,130 women of Tamil Nadu and 6,541 of Kerala were taken as sampleusing the random

sampling method. The main objectives of this study were to: (*i*) Investigate the socio-economic status of women entrepreneurship in Kerala and Tamil Nadu ;(*ii*) Identify the role and involvement of government agencies and financial institutions; and (*iii*) Explore the problems facedby the women entrepreneurs. The hypothesis of the study being: 'There is no difference in the socio-economic status of women entrepreneurs in Kerala and Tamil Nadu'. There are no variations in the roles and involvement of government agencies in the development of women entrepreneurship in Kerala and Tamil Nadu. The researcher has recommended that training camps should be started in every district; conduct meetings of women entrepreneurs to facilitate interaction among them; and give subsidised loans to women entrepreneurs.

3.5.27 Sowani (2007)[47] in " A Study of Business Practices of Vaishya Communities in India", describes the social gatherings of different communities she has attended. The researcher also examined their family culture, their community bonding and their attitude to money making and spending. She selected 200 companies as sample, which include Agarwals, Maheshwaires, Aray, Vaishyas, Chettiars, Patels, Banias, Sindi-Vaishyas, Jain and Punjabi Vaishyas, etc. She concluded that:

(a) An average Vaishya businessman works for 10 to 18 hours a day. Naturally the large efforts put in the business activity give high returns in terms of profit.

(b) A Vaishya businessman assumes the business risks with the intention to earn profit over the investment. With such risk bearing capacity they have a potential to maximize the returns.

(c) The research reveals that more than 60 percent of the Vaishyas live in joint families due to which they get the benefits of shared cost or joint family system.

(d) All Vaishyas included in the research had received the typical Vaishya training from the elders. Through this typical training the family traditions are passed on from one generation to the next and preserved.

(e) They get mental support through faith in risk taking.

(f) Vaishyas are extremely efficient in managing working capital.

(g) Vaishyas look upon loses as an unavoidable part of business. Moreover they interpret loss as an opportunity to learn. Therefore their risk taking capacity is very high.

She also suggested that a Vaishya should:

(a) Conduct a SWOT analysis of his own personality as well as that of his/her business.

(b) Should come out with timely equitable and workable succession plans.

(c) Develop professionalism in management.

3.5.28 Auti (2010)[48] has done research on the subject: "Socio Economic Study of Women Entrepreneurship in the Development of Maharashtra with Special Reference to Pune District". The objectives of the research are to: (*i*) Study the social, educational, technical and economic background of women entrepreneurs;(*ii*) Evaluate the economic impact of the entrepreneur's development; (*iii*) Study the effect of globalization on women entrepreneurs and assess the difficulties faced by them in promoting their units. The hypothesis of this study is: 'Women entrepreneurs influence positively on women employment'. The formal education of the entrepreneurs helps in improving performance of women. 203 samples were selected and classified into groups like engineering, electronics, plastics, chemical, food readymade garments and printing. The author has concluded that women decide to enter into business only after their marriage. Very few women are aware about training schemes. Women run their businesses using private sources of capital; this is partly due to lack of knowledge about government schemes. Many women entrepreneurs get different facilities and subsidies from the government; hence it is important that women become aware of these schemes. The researcher suggests that entrepreneurial awareness camps need to be conducted in rural areas with a view of making rural women aware of their hidden entrepreneurial capabilities. Special training and orientation programmes for appraising officers of banks and state agencies should be planned to change their mindset which is even now biased while dealing with women entrepreneurs. In view of the current technological boom in electronics and information technology, more women entrepreneurs in these businesses areas need to be encouraged to participate. Special courses need to be

designed at college and university levels to impart entrepreneurial management education.

3.6 Conclusion

The above review of Indian research reveals that studies conducted in the past have covered various aspects such as motivation, available support system and problems faced by women entrepreneurs. Zimare (2006) has also carried out an earlier research under the title: *Socio Economic Study of Women Entrepreneurs in Pune District.*He had includedJain women entrepreneurs as a part of this study but the sample was small, i.e.15 only. Also Gangure Saroj Purushottam has done a research titled: “A comparative study of women entrepreneurs from business communities like Parsi, Sindhi, Bohari Marwari, Guajarati and non-business community like Maharashtra working in Pune and Pimpri Chinchwad Municipal Corporation Areas". Here too Jain women are studied but only from a comparative perspective; also the samples are limited to Pune and Pimpri-Chinchwad areas of the city.

The project under study has a larger number of samples and will be applicable to the entire Pune district.



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Chapter IV

Profile of Pune District

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Chapter IV

Profile of Pune District

4.1. Introduction

Pune is the second largest city in the state of Maharashtra in Western India, around 160 kilometers south East of the state capital, Mumbai. Situated 560 meters above sea level on the Deccan plateau at the confluence of Mula and Mutha Rivers, it is the administrative capital of Pune District.[1]

Pune has existed as a town since at least 937 AD. Chatrapati Shivaji spent his early years in this city.[2] Pune has been known for its cultural and political heritage. After Indian Independence, Pune has developed into an industrial city with an effective road, rail and air communication system with Mumbai and other parts of India and the rest of the world by satellite telecommunication. Pune is emerging as a flourishing information technology city, with C-DAC and several software parks. Maratha Chamber of Commerce and a flourishing Stock Exchange operate effectively in the city.

It is regarded as a centre of learning with large number schools, colleges, universities and research institutions of national stature. As a result, it is urbanizing at a rapid pace. Pune's own industrialists Kirloskar, Garware and Bajaj have spread their industrial empires throughout the world from this city. The people, institutions and industries in Pune have contributed towards the development of the country and hence Pune has achieved an important place in the economic development of India.[3]

4.2 Name

The oldest reference to Pune is found on a Rashtrakuta copper plate dating back to 758 AD in which the town is referred to as 'Punya Vishay' (Pune vibhag, Pune Region).

In a second copper plate dating back to 768 AD of the Krushana Raj 1 period, it is named as 'Punak Vishay' (Pune Vishay means Pune Region).

Another copper plate belonging to the Rashtrakuta reign (960AD) has been found on which Pune is referred to as "Panakwadi". Here wadi means a cluster of houses. Later in some othet copper plates, Pune has also been referred to as "Punak

desh". A copper plate, belonging to the period of Shilaher Aparajit Deo in 993AD, was found in Murud and Janjira region. This plate also mentions Pune as "Punak Desh".[4]

There is a theory that the original name may have been Punyapur because it stood near the confluence of the Mutha and Mula rivers, since such places were regarded as holy. Writing in 16th Century, Govind Das, a disciple of the Bangali Sant Chaitanya, refers to it as Purhanagur. It is generally now agreed that the modern variant Pune came into use as early as the 13th Century when the small settlement was named "Kasba Pune" by its Arab commandant.[5]

Chatrapati Shivaji and his associates initiated a lot of development activities, as a result Pune became one of richest, culturally developed cities in the 'Maharashtra Deccan plateau' and this status is unchanged even today. After 1730, Pune rose in prominence to the national level as a power center due to Peshwe, the prime ministers of Maratha Empire reporting to their master, the Chatrapati of Satara. After the town was brought under the control of the Birtish rule in 1817, it served as a cantonment town and as the "monsoon capital" of the Bombay Presidency until the independence of India in 1947. In independent India, Pune is known for its educational facilities, having more than a hundred educational institutes and nine universities. It also boasts of a growing industrial hinterland, with many technical and automotive companies setting up factories and offices in Pune district.

4.3 History

4.3.1. Early and Medieval Period

Copper plates dating from 758 and 768 AD show that, by the 8th Century, an agricultural settlement known as Punnaka existed where Pune is today. These plates indicate that the Rashtrakutas ruled this region. The Pataleshwar rock-cut temple complex was also built during this era.

Pune was a part of Yadava Empire of Deogiri from the 9th Century to the 14th Century. The Nizamshahi sultans later ruled it, until the Mughal Empire annexed it in the 17th century. In 1595, Maloji Bhosale was appointed the Jahagirdar of Pune and Supe by the Mughals.

4.3.2 Maratha and Peshwa Rule

In 1625, Shahaji Bhonsle appointed Rango Bapuji Dhadphale as the administrator of Pune. He was one of the first major developers of the town, overseeing the construction of the Kasba, Somwar, Ravivar and Shaniwar Peths. Construction also began on the Lal Mahal palace, as Shahaji's son, Shivaji Bhonsle (later Chattrapati Shivaji) was to reside there with his mother Jijabai. The Lal Mahal was completed in 1640. Jijabai is said to have commissioned the building of the Kasba Ganapati temple herself. The Ganapati idol located at this temple is regarded as the presiding deity of the city.

From 1630 to 1647, Dadoji Kondev, Shivaji's childhood mentor and teacher, oversaw the development and construction of the area. As a child, Shivaji is said to have commemorated agricultural activities personally by using specially made golden ploughs. After Shivaji was crowned Chhatrapati (King) in 1649, he oversaw further development in Pune, including the construction of the Guruwar, Somwar, Ganesh and Ghorpade Peths.

Baji Rao I became Peshwa of the Maratha Empire, ruled by Chattrapati Shahuji, in 1720.[6] By 1732, the palace of Shaniwarwada had been constructed on the banks of the Mutha River, ushering in the era of Peshwa control of the city. The patronage of the Peshwas resulted in the construction of many temples and bridges in the city, including the Parvati Temple and the Sadashiv, Narayan, Rasta and Nana Peths.[7] The Peshwas fell into decline after their loss in the Third Battle of Panipat in 1761. In 1802, Yashwantrao Holkar in the Battle of Poona, directly preceding the Second Anglo-Maratha War of 1803-05, captured Pune from the Peshwa.[8]

4.3.3 The British Raj

The Third Anglo-Maratha War broke out between the Marathas and the British in 1817. The Peshwas were defeated at the Battle of Khadki near Pune, and the city was seized. It was placed under the administration of the Bombay Presidency, and the British built a large military cantonment to the East of the city. The Pune Municipality was established in 1857. Pune was at one time the "monsoon capital" of the Bombay Presidency.

During the struggle for Indian independence, Pune was an important center for the social and religious reform movements that were sweeping the country. Many prominent reformers lived here, including Mahadev Govind Ranade, Ramakrishna Gopal Bhandarkar, Gopal Krishna Gokhale, Maharshi Vitthal Ramji Shinde and Jyotirao Phule. The most important political reformer of this era was Bal Gangadhar Tilak, who dominated the Indian political scene for six decades.[9]

4.4 Location and Size

Pune district lies in the Bhima and Nira River Basin. It is located between 73^0.19' and 75^0.10' East longitude. The district is surrounded by Ahmadnagar district to the North and North East. Sholapur district is to the East-South East direction. Satara district is to the South. Raigad district is to the West and Thane district to the Northwest.

The headquarters of the district is located at Pune. Pune is known as the "Queen of the Deccan" on account of its importance as a great cultural, social and political center in the Deccan. It is an important administrative and educational center. Among the 35 districts of the state, Pune ranks 2nd in terms of area, 3rd in terms of population and 4th in terms of density.[10]

The total geographical area of Pune district is 15,642 sq. kms. This is around 5% of the total area of the Maharashtra State.[11]

4.5 Climate

Pune experiences three distinct seasons in a year: summer, monsoon and winter. Typical summer months are from March to May, with the maximum temperature ranging between 27.7^0C to 37.5^oC. The warmest month is April. Although summer doesn't end until May, the city often receives locally developed heavy thunder showers in May. Even during the hottest months, the nights are usually cool due to the high attitude.[12] The highest temperature ever recorded was 43.3^oC on April 30, 1897.[13]

4.6 Municipal Corporations and Talukas of Pune

Pune district has two municipal corporations, namely Pune Municipal Corporation (PMC) and Pimpri-Chinchawad Municipal Corporation (PCMC) under which there are 14 talukas and 13 Panchayat Samitis.

The 14 talukas are as follows: 1. Pune city. 2. Daund. 3. Baramati. 4. Bhor. 5. Indapur, 6. Velhe. 7. Purandar. 8. Shirur. 9. Ambegaon. 10. Khed. 11. Junnar 12. Maval. 13. Mulshi. 14. Haveli. According to the socio-economic survey of Pune district (2005), there were 1,866 villages.

4.7. Demography

According to the 2001 Census, which includes the towns of Khadki, Pimpri-Chinchwad, and Dehuroad, the district's total population is 72.33 lakh of which 37.69 lakh are men and 34.64 lakh are women. The population of Pune city has been increasing steadily over the years. Growth in the software and educational sectors has led to a further influx of skilled labor from other states. Table 4.1 shows the growth of the population in Pune city over the years from 1901 to 2001.[14]

Table 4.1

Population of the District at Each Census: 1901 to 2001

Year	Male	Females	Total
1901	5,53,661	5,42,197	10,95,858
1911	5,95,481	5,81,757	11,77,238
1921	5,64,751	5,40,263	11,05,014
1931	6,53,480	6,22,402	12,75,882
1941	7,55,979	7,16,993	14,72,972
1951	10,06,201	9,44,775	19,50,976
1961	12,68,710	11,98,170	24,66,880
1971	16,43,864	15,34,165	31,78,029
1981	21,50,088	20,14,382	41,64,470
1991	28,61,460	26,71,072	55,32,532
2001	37,69,128	34,63,427	72,32,555

Source:-Census-Pune-District-2001

It can be seen from Table 4.1 that the population of the district has increased from 10.95 lakh in 1901 to 72.33 lakh in 2001. It can also be seen that the district has a higher population of males as compared to females.

As per the taluka wise distribution of the total population 37% people reside in Pune city, 19% in Haveli taluka, 25% in the talukas of Baramati, Indapur, Junnar, Daund and Khed, 8% in Mawal and Shirur, 6% in Ambegaon and Purandar, 4% in Bhor and Mulshi, 1% in Velhe.[15]

The taluka-wise the percentage distribution of the total population is given in Table 4.2.

Table 4.2

Taluka-wise Distribution of Total Population

Taluka	*% of Total Population*
Pune City	**37**
Haveli	**19**
Baramati, Indapur, Junnar	**25**
Mawal and Shirur	**8**
Ambegaon and Purandhar	**6**
Bhor and Mulshi	**4**
Velhe	**1**
Total	**100**

Source: Socio-economic Survey : 2005.

The data in Table 4.2 shows that the majority (56%) of the population resides in the Pune city and Haveli areas. The talukas of Bhor Mulshi and Velhe have a comparatively lower share in the total population.

4.8. Population Density

According to the 2001 Census, the population density for Pune is 462. In the city it is 6765 persons per sq. km while for the rural areas it is 202 persons per sq.km.

Pune city is the densest having a population density of 14,652 persons while Velhe taluka has the lowest density of 112.

4.9 Rural and Urban Population

42% of the total population is rural while the rest 58% is urban. 89% of the urban population resides in the twin cities of Pune and Pimpri-Chinchwad.

4.10 Sex Ratio

The district as a whole has a sex ratio of 919 females per 1000 males. And the ratios for the rural and urban areas are 946 and 899 respectively.

4.11 Literacy

According to the 2001 Census, 50.39 lakh, i.e. 80% of the population is literate. For rural and urban areas it is 72% and 86% respectively. While the figures for female and male literacy stand at 72% and 88% respectively.[16]

4.12 Industries

There were 3,730 factories registered till December 2004, of these 2,659 were in operation and provided employment to 2, 03,415 workers.[17]

Pune is one of the industrially developed districts in the state of Maharashtra. Availability of adequate transport facilities has contributed to the development of industries. In the district there are some sugar industries. Besides there are auto parts manufacturers, cloth manufacturing and medicine manufacturing units. In the district there are co-operative industrial estates at Hadapsar, Gultekdi, Parvati, Baramati, Bhor, Lonawala, Kirkee and Dehu Road. There is an ammunition factory and fireworks manufacturing unit set up by the Central Government. Pimpri is known for manufacture of penicillin and Mundhwa for paper, Pimpri-Chinchwad for manufacturing two- three- and four-wheeler vehicles, trucks, scooters and motorcycles, Junnar is known for handmade paper manufacturing. Other registered units in the district are: oil mills in Junnar and Khed. bidi manufacturing, rope making, poultry farming, and ancillary industries. The increase of factories in the district has been impressive.[18] Table 4.3 gives the growth in the number of industrial units and their turnover in Pune district over the period from 1972 to 2007.[19]

Table 4.3

Growth in Number of Units and Turnover 1972-2007

Year	*No. of Industrial Units*	*Turnover (crore)*
1972	1473	200
1978	2575	687.66
1985	4529	2749.32
1990	6736	5445.42
1995	5838	15655
2000	6670	28026
2007	9500	52000

Source: Profile and Analysis of Pune Mfg. Inc. Feb. 2008, MCCIA

From the above table we can get a fair picture of Pune's industrial growth, which has increased steadily from 1,473 in 1972 to 9,500 units in 2007. The phenomenal growth in manufacturing units in Pune has been especially rapid during the last 5 years.

Table 4.3 gives also the turnover, which has recorded a tremendous increase in sales by the industrial units in Pune district from Rs 200 crore in 1972 to 52,000 crore in 2007.

Table 4.4

Percentage of Units in Various Industry Hubs in Pune

Broad Areas	*Percentage of units*
PCMC	38.4
Pune Talegaon Lonavala	8.0
Pune Alandi Markal Moshi Chakan	13.5
Pune Nagar Road Ranjangaon	8.0
Pune-Katraj-Khed Shivapur-Satara	4.5
Hadapsar-Fursungi-Saswad	4.0
Pirangut-Urawada	3.0
Jejuri	0.8
Baramati	0.9
Kurkumbh	0.5
Junnar	0.5
City Industrial Areas	12.2
Total	100

Source ; Profile and Analysis of Pune Mfg. Inc. February, 2008, MCCIA

Table 4.4 shows that the PCMC has a major percentage of industrial units (38.4%). The areas of Pune, Alandi, Markal, Moshi, Chakan also have a significant number of units. However, Junnar and Kurkumbh have a very low (i.e. 0.5% of the total) number of units.

Table 4.5 shows that the majorities (i.e. 48%) of the organizations are of the proprietorship type while the least number (i.e. 4%) are of the public limited type.

Pune's industry and economy are integrated with global the economy. A number of industries have fruitful collaborations with foreign companies; some of them even contribute technical inputs. Among the first 7 companies to obtain ISO 900 certification, two are from Pune.

Table 4.5

Forms of Organization

Type of Organization	*Percentage*
Proprietorship	48
Partnership	20
Private Ltd.	28
Public Ltd.	4
Total	**100**

Source : Profile and Analysis of Pune Mfg. Inc
February 2008, MCCIA.

Pune is emerging as a fast flourishing information technology city having C-DAC and Software Parks. Pune has a Maratha Chamber of Commerce and a very active Stock Exchange.[20]

4.13 Roadways

Pune is well connected to other cities by national and state highways.

- National Highway 4 (NH4) connects it to Mumbai and Bengaluru.
- NH 9 to Sholapur and Hyderabad
- NH 50 to Nasik
- State Highways connect it to Ahmednagar, Aurangabad and Alandi.
- Since 2002, Pune has been connected to Mumbai *via* the Express Highway – India's first six-lane high speed expresses way.[21]

4.14 Water Resources

The river plays a very important role in molding the economy of Pune district. Many rivers originate from the Sahyadri ranges and flow from West to South. Bhima, the major river, flows along the eastern boarder of Pune district for over 160 kms. Its tributaries are Vel and Ghod on the left and Indrayani, Mula, Mutha and Nira on the right. During the rainy season all these rivers swell, but shrink to almost a dry stream after the monsoon. The Nira flows along the southern boundary of the district for a considerable distance.

The Ghod rises near Ahupe on the crest of the Sahyadris, about 14 kms north of the source of the Bhima. It has a winding course and meets the Bhima north of Daund on the eastern border of the district. The water of the Ghod is famed for its wholesomeness.

The Indrayani has its origin near Kurvande village at the head of the Kurvande pass on the crest of the Sahyadris about 5 kms west of Lonwala. The river flows in a general East-Southeasterly direction and joins the Bhima near Tulapur after a course of about 95 kms.

The Mula or Mula-Mutha is formed of seven streams, which arise at various points along the crest of the Sahyadris between 13 and 35 kms south of the Bhor pass. The streams flow in a generally eastward direction and join the Mutha River at Pune. Then taking the name "Mula-Mutha" it winds eastwards and joins the Bhima at Rangangaon.[22]

4.15. Pune : The City of Gennext

Pune is a city of the young and celebrates youth like no other. Pune the 'Oxford of the East' is home to around 5,00,000 students from all over the world. One can find state of the art recreational centers shopping malls, interesting multiplexes and a number of film societies and libraries.[23] The famous Film Training Institute of India is also situated in Pune.

4.16 Religion

There are numerous places of worship of different religions and caste groups in Pune. Many people visit these on various occasions for religious purposes.

The earliest communities that settled in Pune were the Hindus and the Muslims. Later on Christians and Jews also settled here. All these communities find solace in their places of worship such as Muslim *dargas, the* Hindus temple. With the arrival of Christians, churches were built. Sikhs later on constructed Gurudwaras. Jains built temples in their own architectural style.

The earliest Muslim *dargas* in Pune were called Shsikhasallas (1242-1244). Later on we find Kasaba Ganapati and Jogeshwri, the Gram Devat of Pune city (1159). During the Peshewa period various temples of Shri Ganesh, Parvati, Rama Krishna, Hanuman were built. Some idols are Swayambhu.

The various sects of Hindus have their own temples for their gods and goddesses. The Immaculate Conception – "City Church" – is the oldest Christian church and contains a picture of Shaniwarwada and a saffron flag. Savai Madhavrao Peshwa donated the piece of land as an act of gratitude for building the church.[24]

4.17 Education

In 2002-03, in the 4,440 primary schools, and 1,099 higher secondary institutes, a total of 6.70 lakh students attended classes. There were 73 junior colleges with 0.95 lakh students in 2003-2004. There are 4 Medical, 4 Ayurveda, 3 Homeopathy, 5 Law and 12 B. Ed colleges; 15 post/graduate colleges and several ITI institutes are also functioning in Pune.

4.18 Income of Pune District

The net incomes of Pune District at current prices in the years 2003-04 and 2004-05 in were Rs 27,783 and Rs 31,152 crore respectively, and, the per capita income was Rs 36,325 and Rs 39,882 respectively. In the same years, the per capita income in Maharashtra state were Rs.28,848 and Rs. 32,170 respectively, and the percentages of income of Pune district were 9.57 and 9.48 respectively.[25]

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Chapter V

Jainism : An Introduction

5.1 Introduction

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Chapter V

Jainism

An Introduction

5.1 Introduction

Jainism, traditionally known as Jain *Dharma* (**जैनधर्म**), is a spiritual, religious and philosophical tradition of Indian origin dating back at least as far as the 9th Century BC. But Jainsstrongly believe that its beginnings dateback to many centuries into the hoary past. A Jain is a follower of *Jinas. Jainas* are human beings who have rediscovered the *dharma* and have become fully liberated(attained *moksha*). Jains follow the teachings of 24 special Jinas who are known as Tirthankaras.[1]

A major characteristic of the Jain belief is the emphasis on the consequences of physical and mental behavior**.** In Jainism there is a special emphasis laid on a strict code of conduct for both the monks and the lay members (laity) of the community.[2]

Jainism is a religious tradition in which all life forms are considered worthy of respect and it emphasizes equality of all life, advocating the protection of even the smallest creatures. Jainism encourages spiritual independence (in the sense of relying on and cultivating one's own personal wisdom) and self-control (**व्रत**,) considered vital for spiritual development.[3] The goal, as with all other Indian religions, is *moksha:* realization of the soul's true nature.[4]

Jains are a small, industrious and influential religious minority with at least 4.2 million followers in modern India[5] and more in the growing immigrant communities of the United States, Western Europe, the Far East including Australia and elsewhere.[6]

5.2 Tenets of Jainism

1. Every living being has a soul**.**[7]
2. Every soul is potentially divine with innate infinite knowledge, infinite perception, infinite power, and infinite bliss.[8]

3. Therefore, regard every living being as yourself and harm no one.In other words, have benevolence for all living beings.[9]
4. Every soul is born as a celestial, human, sub-human or hellish being according to its own karmas.[10]
5. Every soul is the architect of its own life here or hereafter.[11]
6. When a soul is freed from karmas, it becomes liberated.[12]
7. Right View, Right Knowledge and Right Conduct (triple gems of Jainism) provide the way to this realization.[13]
8. Non-violence (Ahimsa) is the basis of Right View, the condition of Right Knowledge and necessary for Right Conduct.[14]
9. Control of your senses.[15]

5.3 Doctrines

- Jains believe that every human being is responsible for his/her actions, and, all living beings have an eternal soul *java.* Jains believe that all souls are equal because they all possess the potential of being liberated and attaining *Moksha*.[16]
- The two main sects called Digambar and Svetambar, both believe in Non-violence (or *ahimsā),* asceticism, *karma, sanskār,* and *jiva.*[17]
- Compassion for all life, human and non-human, is central to Jainism. Human life is valued as the unique, has unique opportunity to reach enlightenment.[18] To kill any person, no matter their crime, is considered unimaginably abhorrent.[19]
- Jainism requires monks and laity, from all its sects and traditions to be strictly vegetarian. Jains have laid down very strict rules about eating.[20]Jains refuse food obtained with unnecessary cruelty. Many practice a lifestyle similar to Vegetarianism due to the violence of modern dairy farms; and others exclude root vegetables from their diets as violence is involved in the plucking of vegetables out of the ground. Living organisms under the ground are likely to die in this process. Another reason for not eating root vegetables lies in the fact that most of these make persons aggressive by nature. Hence Jains avoid potatoes, garlic and onions in particular.[21]

Eating after sunset is not allowed because many minute living microbes can get killed while eating. When darkness spreads after sunset, the number of insects and organisms in the airincrease. Most of these are invisible to the naked eye. These are consumed accidently at night. Some of the insects could even be harmful. It is also true that our digestive system slows down at night and has lesser capacity to digest the food.[22]

5.4 Jain Philosophy

PrimarilyJainism assumes that the universe is without a beginning or an end, being everlasting and eternal.[23]

The wheel of time incessantly revolves like a circle. In the first half circle it revolves from the descending to the ascending stage where human prosperity, happiness, and life span increase and in the second half circle it revolves from the ascending stage to the descending stage where prosperity, happiness, and life span decrease.[24]

Mahavir explained that from eternity every living being (soul), due to its ignorance, is in bondage of *karmic* atoms known as *karma*. This *karma pudgals* are continuously accumulated by our actions of body, mind and speech. Under the influence of *karma*, the soul is habituated to seek pleasure in materialistic things and possessions. This is the deep-rooted cause of self-centered violent thoughts, deeds, anger, hatred, greed, and such other vices that result in further accumulation of *karma.*[25]

One can get rid of *karma* and attain liberation by simultaneously following the path of right faith (*samyak-darshan*), right knowledge (*samyak-jnan*), and right conduct (*samyak-charitra*). Proper knowledge of the six universal substances (*Dravya*) and the nine fundamental truths (*Tattvas*) is called right knowledge and true faith in that knowledge is called right faith. The right conduct includes non-violence, self-purification, compassion, penance, austerity, and meditation.[26]

The Six Universal Substances or Entities are: [27]

Soul or consciousness	*Jiva*	Living substance
Matter	*Pudgal*	Non-living substance
Medium of motion	*Dharma*	Non-living substance
Medium of rest	*Adharma*	Non-living substance
Space	*Akasa*	Non-living substance
Time	*Kal* or *Samay*	Non-living substance

The Nine Tattvas (Principles) are:

Jiva	Soul or living being (Consciousness)
Ajiva	Non-living substances
Asrava	Cause of the influx of *karma*
Bandha	Bondage of *karma*
Punya	Virtue
Papa	Sin
Samvara	Stoppage of the influx of *karma*
Nirjara	Exhaustion of the accumulated *karma*
Moksha	Total liberation from *karma*

The nine *tatvas* are the single most important subject of Jain philosophy. It deals with the theory of *karma*, which provides the basis for the path of liberation. Without the proper knowledge of these *tatvas*, a person cannot progress spiritually.[28]

The doctrine of *karma* occupies a significant position in the Jaina philosophy. It provides a rational and satisfactory explanation to the apparently inexplicable phenomena of cycle of birth and death, cause of happiness and misery, inequalities in mental and physical attainments, and of the existence of different species of living beings. It explains that the principle governing the successions of life is *karma.* Our intentions behind our actions of body, mind, and speech bind us.[29]

5.5 Customs and Practices

The laity, who pursues less rigorous practices and life styles, strives to attain rational perception and to do as much good as possible and get closer to the goal of attaining freedom from the cycle of transmigration. Following strict ethics, the laity usually chooses professions that revere and protect life and totally avoid violent methods and means of livelihood.[30]

Jains practice *Samayika*, which is a Sanskrit word meaning equanimity. It is derived from the root *samaya* (the soul). The goal of *samayika* is to attain equanimity. If this current moment is defined as a moving line between the past and the future, *samayika* happens by being fully aware, alert and conscious on that moving time line when one experiences *Atma,* one's true nature, common to all life forms.[31]There are many types of *samayika* but the one which is mostly followed consists of sitting for 48 minutes in a quiet place, meditating, chanting a few verses. The mind is purified and one who performs s*amayika* becomes more calm, humble and friendly.

Many Jains also practice *Pratikaman*. It means going back to a noble and religious form. It is the process of removing bad thoughts out of your minds. Past deeds are reviewed and forgiveness is sought for any sinful deeds. It involves sitting over a long period in contemplation and being repentant of the past and present actions and thoughts.[32]

5.6 Panch Mahavrata

Basically the Jainideology is dependent upon the five *mahavratas, which* are of fundamental importance. Strictly speaking, these *mahavratas* have been included in the code for monks and nuns. But lay followers can also follow these great vows without much hindrance because the rules governing these vows are not very rigid but elastic in nature.[33]

The strict Jain ethical code for both laity and monks/nuns includes:

Sr. No.	Panch Mahavrat	Description
1	Non violence*(ahimsa)*	Not to cause harm to any living being
2	*Truthfulness(satya)*	To speak the harmlesstruth only
3	Non stealing*(asteya)*	Not to take anything not properly given
4	Chastity*(brahmcharya)*	Not to indulge in sensual pleasures
5	Non-attachment to temporal possessions(*Aparigraha)*	Complete detachment from people, placesand material things

For laypersons, *brahmacharya* means either confining sex to marriage only or complete celibacy. For monks and nuns, it means complete celibacy.

Non-violence includes vegetarianism. Jains are expected to be non-violent in thought, word, and deed, both towards humans and towards all living beings, including their own selves. Jain monks and nuns walk barefoot and sweep the ground in front of them to avoid killing insects or other tiny organisms. Even though all life is considered sacred by the Jains, human life is deemed to be the highest form of life. For this reason, it is considered vital never to harm or even upset any person.[34]

While performing holy deeds, Svetambara Janis wear cloth mask, *muhapatti,* over their mouths and noses to avoid saliva falling on texts or revered images. Many healthy concepts are entwined in this practice. For example, Jains drink only boiled water. In ancient times, people used to get ill due to drinking non-boiled water, which could prevent equanimity, and illness may engender intolerance.

5.7 Jain Contributions to Indian Culture

While Jains represent less than 1 per cent of the Indian population, their contributions to culture and society in India have been considerable. Jainism had a major influence in developing a system of philosophy and ethics that had a major impact on all aspects of Indian culture throughout allages: from the time of

Upanishads to Mahatma Gandhi's eras. Scholarly research and evidences have shown that philosophical concepts considered typically Indian are: *Karma, Ahimsa, Moksa,* reincarnation; these originated either in the *Sramana* school of thought or were propagated and developed by Jaina teachers. These concepts were later assimilated into Hinduism and other religions, often in a different form and with different shades of meanings.

Jains have also wielded great influence on the culture and language of Karnataka, Southern India and Gujarat most significantly. A Jain monk has written the earliest known Gujarati text, *Bharat-BahubaliRas.* Some important people in Gujarat's Jain history were Acharya Hemachandra Suri and his pupil, the Chalukya ruler - Kumarapala.

Jains are both among the wealthiest Indians and the most philanthropic. They run numerous schools, colleges and hospitals and are important patrons of the *Somapuras,* the traditional temple architects of Gujarat. Jains have greatly influenced the Gujarati cuisine. Gujarat is predominantly vegetarian and its food is mild as onions and garlic are omitted.

Jains encourage their monks to do research and obtain higher education. Jain monks and nuns, particularly in Rajasthan, have published numerous research monographs. This is unique among Indian religious groups and parallels the erudition of Christian clergy. The 2001 Census states that Jains are India's most literate community and that Jain institutions preserve India's oldest libraries at Patan and Jaisalmer.

5.8 Role of Jainism in Modern India

Jainism is equated with *Ahimsa*. In modern times it is useful in its three-fold aspects. Practicing *Ahimsa* will help the country. Jainism has another '*Vrata*' in the form of '*Aparigraha*'. Today people live and spend extravagantly because of black money (ill-gotten wealth). This *aparigraha* will go a long way in molding the behavior of people both socially and economically. If one has money and wants to spend why not give the extra money as donations to build and maintain schools, colleges, universities, hospitals, etc. Everybody has to be educated today. If money

is generously poured into educational institutions, the society and the country would greatly benefit. Jainism has another *vrata* in the name of '*Brahmacharya*'. By effectively practicing this, Jainism can contribute to reducing the size of the family. During the last 2000 years the population has enormously increased more so in the last century.[35]

5.9 Emancipation of Women

From the very beginning, women in the Jain community have been enjoying almost equal social and religious status. The Jain monasteries have had monks as well as nuns and both have enjoyed equality. The economic status of women in the Jain community has been praiseworthy. The property rights to a widow are a clear example of this equality. After the death of the husband, a widow inherits her husband's property and not his sons as it happens in the Hindu family.[36]

5.10 Geographical Spread and Influence of Jainism

Jainism is among the smallest of the major world religionsin terms of its followers, but in India its influence is much more than its numbers would suggest. Though Jains live throughout India, Maharashtra, Rajasthan, Delhi and Gujarat have the largest Jain population. Madhya Pradesh and Karnataka too have relatively large concentrations of Jain population. There are many Jain communities in different parts of India and around the world. They may speak local languages or follow different rituals but essentially follow the same tenets and principles of Jainism.[37]

Outside India, the United States, the United Kingdom, Canada and East Africa, Kenya, Tanzania and Uganda have large Jain communities. Jainism is presently a strong faith in the United States and several Jain temples have been built there. American Jainism accommodates all the sects. Smaller Jain communities exist in Nepal, South Africa, Japan, Singapore, Malaysia, Australia, Fiji, and Surinam. In Belgium the very successful Indian diamond community, almost all of which are Jain are also establishing a temple to strengthen Jain values in and across Western Europe.

Historically, four distinctive patterns of Jain emigration can be identified.

- Contracted labor emigration.

- Free or passage emigrations.
- Voluntary emigration to countries of Europe,USA, Canada, andOceania (Brain drain)
- Labor emigration to West Asia.[38]

5.11 History of Jainism

Jainism is a religion propounded by Jaina, one who has conquered the sensual and worldly passions. Jainas are the followers of Jaina.[39]

The Jainism is one of the oldest religions in India. The Arya religion progressed in a particular direction leading to the evolution of Hinduism. However, some people did not like some principles of the Arya religion and also felt the need of reformation of Hinduism. This led to many divisions of the Arya religion. Two of these popular religions were Jainism and Buddhism.[40]According to the Jaina tradition, Lord Rishabhadeva was the first Jaina of the present age. He was born in very primitive times when people were illiterate and did not know any art. It is believed that Rishabhadeva was the first person to initiate the people into various arts and crafts like cooking, writing, making pottery, painting and sculpture and to establish the social institutions like marriage and family, *Varna* or class, education, etc. He taught the people how to behave in society, introduced social customs and manners and showed the way of performing religious rituals. He was also known as the first Tirthankar – a person who guides the people to attain liberation.

23 Tirthankaras followed Rishabhadeva and they in turn tried to reform and refine the society and preach the religion as handed over to them from the time of Rishabhadeva.

The last two Tirthankaras namely Parshvanatha, the 23rd and Mahavira the 24th are regarded as historic personages. There issufficient literacy evidence in the Jaina and Buddhist texts which presuppose the existence of Nirgratha, an order headed by the Parshwanatha before the advent of Mahavira.[41]According to the Jaina tradition, Mahavira was not the founder, but only a reformer of the religion of Jains.[42] Parshvnatha flourished towards the end of the 19th Century BC, 250 years before Mahavira. He was a great (famous) religious teacher and had fought against

the egoistic Brahmanic practices and traditions and the tyranny of the cruel caste system prevalent at the time.

Consequently, he threw open the doors of his religion to all persons without any distinction of caste, gender and colour. He ensured that both malesand females could enter the order of *Parshvanatha* on the basis of equality. He preached the four great vows: *ahimsa* (non injury), *satya* (truth), *asteya* (abstinence from stealing) and *aparigraha* (non-attachment to worldly things). Moreover Parshvanatha divided the followers of Jaina religion into four categories according to the gender and strictness to which they should adhere:

1. *Yaties*or *Sadhus* or *Munies* – Male ascetics.
2. *Arjikas or Sadhvis*– Female ascetics.
3. *Sravakas*– Male laity.
4. *Sravika,*– Female laity.

This foundation of the four orders in the community to look after and supervise the conduct of the members comprising the order shows that there was systematic arrangement to govern and organize the Jaina community from the earliest times. In fact this is one of the important reasons put forward for the survival of Jainism in India as against its rival of Buddhism. After Parshvanatha, Mahavira became the leader of the Jains. The religion preached by Mahavira was substantially the same as the one taught by his predecessor Parshvanatha. Mahavira added *Bramacharya* as the fifth great vow to the four great vows already preached by Parshvanatha. Mahavira strengthened further the practices of the four-fold branches of the community, and, it is stated that at the time of his death there were 1400 *vatis*, 36,000 *sadhvis*, 1,59,000 *sravakas* and 3,18,000 *sravikas*.[43]

Soon after Mahavir's death, a split occurred in the community. With the spread of the religion into new regions, its preachers started to incorporate and interpolate their own beliefs and teachings into the unwritten Jaincodes and canon, as a result serious differences arose amongst them. Out of the several sects, which arose, the Digambara and Svetambaras sects played a greater role in the whole history of Jainism and they still continue to do so even at present.

The Digambara sect is closer to the original Jainism. First of all, it stands for ritualistic nudity and demands that the images of Tirthankaras should not be

adorned. The Svetambaras s, i.e. 'clothed in white' protest against full nudity and do not insist on the images of Tirthankaras without ornaments.

The Digambaras are more orthodox also with regard to austerity of the ascetics. The Digambaras do not accept this canon, affirming that the real canon, created according to the legend by Risabha is lost. The Svetambaras adhere to the canon, which was accepted in Patliputra, and consider it to be the right one.[44]

5.12 Growth of Jain Population

The population of Jains in India according to the 2001 Census is only 42.25 lakh in the total population of 1.028 billion. The distribution of population of the major religious communities and their percentages to the total population is given in Table 5.1.

Table 5.1
Population Distribution in India(Religion Wise)

Sr. No.	*MajorReligious Communities*	*Population*	*% to Total Population*
1	Hindus	827,578,868	80.45
2	Muslims	138,188,240	13.44
3	Christians	24,080,016	2.35
4	Sikhs	19,215,730	1.86
5	Buddhists	7,955,207	0.78
6	Jains	4,225,053	0.41
7	Others	6,639,626	0.64
8	Religion Not stated	727,588	0.07
Total		**1,028,610,328**	**100**

Source : Census of India 2001, p. xxxvii.

From the above table it is evident that the Jain community is the smallest among the six major religious communities of India. Since the Jain population is only about 42.25 lakh (i.e. 0.41per cent of the total population) for every 10,000 persons there are only 41 Jains .In fact this figure of 42.25 lakhs in 2001 is much larger than the corresponding figures recorded in thelast 10 census reports of India.

Table 5.2 gives the total Jain population as per census reports of India from 1911 to 2001.

Table 5.2

Total Jain Population in India (Decade-wise)

Census Year	*Total Jain Population in India*
1911	12,48,182
1921	11,78,596
1931	12,52,105
1941	14,49,286
1951	16,18,406
1961	20,27,248
1971	26,04,646
1981	32,06,038
1991	33,52,706
2001	42,55,053

Source: Census of India 1931, 1951, 2001.

From the above table, it can be seen clearly that there has been a considerable increase of Jain population in 2001 as against the 1991Census figures. However, we find a decline in the Jain population from 1911 to 1921, but in general there has been a steady and continuous increase in the Jain population from 1921 to 2001.

Table 5.3

Increase / Decrease inPopulation (Decade-wise)

Decade	*Increase / Decrease in Population*
1911 - 1921	- 5.6%
1921 – 1931	+ 6.2%
1931 – 1941	+ 15.8%
1941 – 1951	+ 11.7%
1951 – 1961	+ 25.3%
1961 – 1971	+ 28.5%
1971 – 1981	+ 23.7%
1981 – 1991	+ 4.6%
1991 – 2001	+ 26.0%

Source: Census of India 1931, 1951, 2001.

It is a fact that in the beginning there was a continuous decline in the Jain population during the decades from 1911 to 1921. During this period there was a tendency amongst the Jains to regard themselves as Hindus. After independence, there has been a great religious awakening amongst the Jains and now-a-days they definitely regard themselves as Jains and not as Hindus. This situation is clearly reflected in the census figures of 1961 and 1971 and 2001. During 1951 to 1961, the Jain population increased by 25.3 per cent and from 1961 to 1971, there has been a steady increase of 28.5per cent and the 1991 to 2001 Census showed an increase of 26 per cent. Taking the census figures as they stand, it can be stated that the Jain population has increased greatly during the last 80 years.

The percentage of increase of Jain populationfrom 1991 to 2001 compares very favorably with the corresponding increase in other religious communities as given in Table 5.4.

Table 5.4

Percent Increase in Religious Communities

Major Religious Communities	***Percent Increase 1991 -2001***
Hindus	20.3
Muslims	36.0
Christians	22.6
Sikhs	18.2
Buddhists	24.5
Jains	26.0

Source: Census of India 2001. xxxviii

From these figures it is evident that the percentage increase of the Jains during 1991–2001 was less than that of the Muslims, Buddhists but more than that of the Hindus, Christians and Sikhs.

The population of Jains per 10,000 of the total population in India during the last 10 censuses is given in Table 5.5.

Table5.5

Jain Population per 10,000 Persons : Number

Year	*Jain Population per 10,000 - Number*
1901	45
1911	40
1921	37
1931	36
1941	37
1951	45
1961	46
1971	47
1981	48
1991	40
2001	41

Source: Census of India 1931, 1951, 2001.

It is clear from the table that the Jain community now stands at 0.41% of the total population of India as against 0.45% in 1911. In other words per 10,000 of the total population of India, the proportion of Jains has decreased from 45 in 1911 to 41 in 2001.

5.13 Distribution of Population

The Jain community is spread all over India from Kashmir to Kerala and from Gujarat to Nagaland. Even though Jains are dispersed all over the country, their concentration is in some states only.Table 5.6 shows the distribution of population in different states and union territories as per 2001 Census.

Table5.6
Total Jain Population (State-wise)

No. No.	*State/Union Territory*	*Total Jain Population*	*Percent to Total Population*
1	Jammu & Kashmir	2,578	0.06 %
2	Himachal Pradesh	1,408	0.03 %
3	Punjab	39,276	0.93 %
4	Chandigarh	2,592	0.06 %
5	Uttaranchal	9,249	0.22 %
6	Haryana	51,167	1.35 %
7	Delhi	1,55,122	3.67 %
8	Rajasthan	6,50,493	15.40 %
9	Uttar Pradesh	2,07,111	4.90 %
10	Bihar	16,085	0.38 %
11	Sikkim	183	0.004 %
12	Arunachal Pradesh	216	0.005 %
13	Nagaland	2,093	0.05 %
14	Manipur	1,461	0.03 %
15	Mizoram	179	0.004 %
16	Tripura	477	0.01 %
17	Meghalaya	772	0.02 %
18	Assam	23,957	0.60 %
19	West Bengal	55,223	0.31 %
20	Jharkhand	16,301	0.39 %
21	Orissa	9,154	0.22 %
22	Chhattisgarh	56,103	1.33 %
23	Madhya Pradesh	5,45,446	12.91 %
24	Gujarat	5,25,305	12.43 %
25	Daman & Diu	268	0.006 %
26	Dadra, Nagar Haveli	864	0.02 %
27	Maharashtra	16,01,843	30.81 %
28	Andhra Pradesh	41,846	0.99 %
29	Karnataka	4,12,659	9.80 %
30	Goa	820	0.02 %
31	Lakshadweep	-	-
32	Kerala	4,528	0.11 %
33	Tamil Nadu	83,359	1.97 %
34	Pondicherry	952	0.02 %
35	Andaman & Nicobar	23	0.0005 %

Source: Census of India 2001, pp. xxix,xxxvi.

From the table it is clear that Jains are concentrated largely in the western region of India. Maharashtra state has the maximum, 1/4(30.81%) of the Jain population among the different states and union territories of India. The states of Rajasthan (15.40%), Madhya Pradesh (12.91%) and Gujarat (12.43%) account for nearly 3/4th (71.55%) of the total population of Jains. The states of Karnataka (9.80%) and Uttar Pradesh (4.90%) stand next in importance from the point of view of Jain population concentration. Thus, 86.21% of the Jains are concentrated in these six states and the remaining 13.79% of the Jains are scattered over the remaining 29 states and union territories of India.

5.14 Gender Distribution of Jain Population

The sex composition of the Jains reveals a clear deficiency of females. There are only 940 females per 1000 males in the Jain community. The sex ratio among the Jains during the last 10 decades is shown in Table 5.7. From the table it will also be seen that the number of females per 1000 males has increased from 929 in 1901 to 940 in 2001.

Table 5.7

Number of Females per 1000 Males

Census Year	***No. of Femalesper 1000 Males***
1901	929
1911	940
1921	931
1931	940
1941	930
1951	927
1961	924
1971	940
1981	940
1991	946
2001	940

Source: Census of India 1931, 1951, 2001.

Table 5.8

Rural and Urban Jain Population in Talukas of Pune District

Taluka	*Category*	*Persons*	*Male*	*Female*
Haveli	Total	4933	2607	2326
	Rural	2851	1166	1005
	Urban	2602	1441	1241
Hadapsar	Rural	379	209	170
Lohegaon	Rural	49	25	24
Khadakwasla	Rural	12	9	3
Dehu	Rural	8	3	5
Vadgaon Sheri	Rural	1120	597	523
Kalas	Rural	65	34	31
Varje	Rural	149	86	63
Keule	Rural	41	21	20
Bopkhel	Rural	7	3	4
Kharadi	Rural	232	120	107
Dhankavdi	Rural	472	255	217
Vadgaon Bk. (a) Shivneri (b)Vadgaon Bk.	Rural	 41 107	 20 54	 21 53
Khed	Rural	1734	888	846
Ambegaon	Rural	938	494	444
Junnar	Rural	1183	617	566
Shirur	Rural	1337	686	651
Daund	Rural	1205	643	562
Indapur	Total	2524	1300	1224
	Rural	1261	625	636
	Urdan	1263	675	588
Kalamb	Rural	964	485	479
Bihgvan	Rural	297	140	157
Baramati	Rural	816	445	371
Purandar	Total	706	372	334
	Rural	488	252	236
	Urban	218	120	98
Nira	Rural	488	252	236
Bhor	Rural	106	63	43
Velhe	Rural	32	22	10
Mulshi	Rural	89	50	39

Source: Census of India 1991, Maharashtra Dharma Table c9 part IV (b II).

5.15 Conclusion

It is seen that the Jain population is almost equally distributed in rural and urban India, i.e. 55% per cent urban and 44% per cent rural. It is also seen that the female population in the Jain community is only slightly behind male population.. Though female education level is not at par with male education, but it is sufficiently high. This high literacy rate has also helped the Jains in maintaining their good economic position in the villages too.



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Chapter VI

Socio-Economic Study of Jain Women Entrepreneurs

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Chapter VI

Socio-Economic Study of Jain Women Entrepreneurs

6.1 Introduction

It is observed that entrepreneurship contributes significantly to the economic development of any region. Entrepreneurship plays an important role in the liberation of women and helps in securing them a place in the society. The hidden entrepreneurial potential of women is now being brought to light and utilised. There is a growing sensitivity to their role and economic status in the society.

The extent of contribution depends to a large extent on entrepreneurial opportunities available and developed. Therefore, this study on entrepreneurial socio-economic background becomes important to obtain a real insight into entrepreneurial structure and characteristics. The researcher in this study has focussed on two very important aspects regarding women entrepreneurs.

1. Social.
2. Economic

While studying the social aspects, the researcher has considered factors like sect, mother tongue, marital status, present age, age at the time of starting the enterprise, age at the time of marriage, family structure, native place and native district, number of family members, number of children.

Whereas for the economic aspect, the researcher has focused on the income of the entrepreneurs, occupational status of father, mother, husband and also her household income.

The researcher has thus attempted to understand the socio economic condition of the 132 respondents Jain women entrepreneurs. A detailed analysis of various factors mentioned above is presented in this chapter.

6.2 Classification of Jain Women Entrepreneurs according to Their Sects

The Jain community is divided into two major sects, namely: Digambaras and Svetambaras

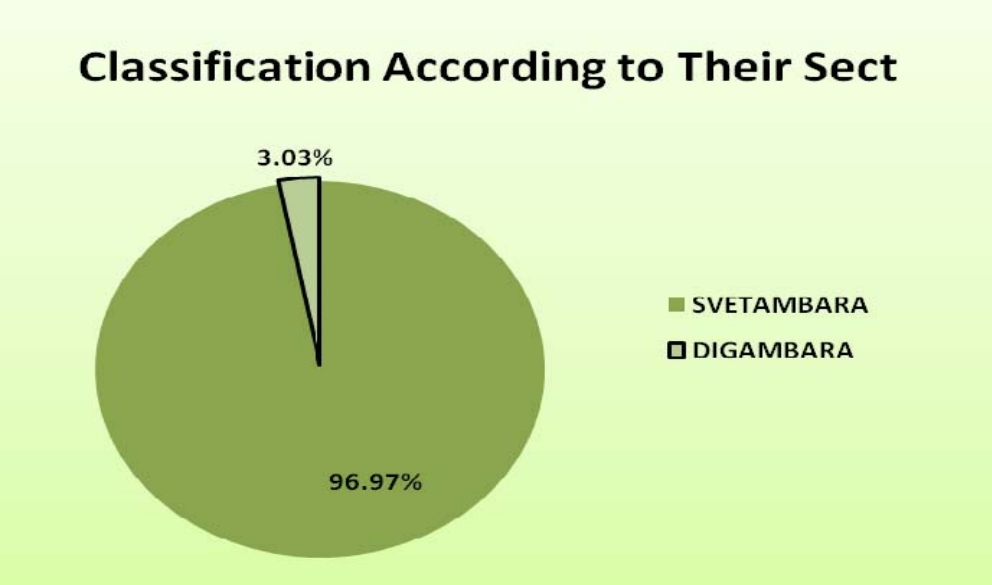
Digambaras are more orthodox than the Svetambaras; they strictly follow the principles and tenets, customs and traditions of Jainism.

Table 6.1
Classification of Jain Women Entrepreneurs According to Jain Sects

Sr.No.	*Industry*	*Svetambara*	*Digambara*	*Total*
1	Engineering	8 (6.25%)	0 (0.00%)	8 (6.06%)
2	Electronics/Computer	4 (3.13%)	0 (0.00%)	4 (3.03%)
3	Food	66 (51.56%)	2 (50.00%)	68 (51.52%)
4	Textile	32 (25.00%)	1 (25.00%)	33 (25.00%)
5	Box Manufacturing	3 (2.34%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (0.78%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (3.13%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (0.78%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.78%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.78%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (1.56%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (25.00%)	1 (0.76%)
13	Automobile	1 (0.78%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.56%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (1.56%)	0 (0.00%)	2 (1.52%)
Total		**128 (96.97%)**	**4 (3.03%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table 6.1 shows that 128 (96.97%) Jain women entrepreneurs were Svetambaras while only 4 (3.03%) were Digambaras. So it is clear that majority of Jain women entrepreneurs belong to the Svetambara sect. This could be because of the fact that Svetambara women enjoy more freedom in matters of their socio-economic life while Digambaras lead comparatively a restricted life.



Graph 6.1

6.3 Classification of Women Entrepreneurs According to Age Group

The capabilities of a person in undertaking the various jobs vary with age because perceptions, physical endurance, confidence level and the time available due to other responsibilities vary with age. Therefore, the age at which an entrepreneur enters into industry is very significant.

The details of the age at which the entrepreneurs entered into the activity are presented in the following tables with different dimensions. They indicate an early or late entry of the entrepreneur into the various entrepreneurial activites.

6.3.1 Women's Age Group at the Time of Establishment of the Enterprises

Age of the sample respondents at the time of starting their units varied from below 20 years to above 60 years in general. It is clear from Table 6.2 that :

- A majority, i.e. 56 (42.42 %) out of 132 sample respondents stated that they entered the entrepreneurial career while they were in the age group of 30 to 39. This means, the maximum number of Jain women entrepreneurs started their business units comparatively at young age, because at this age they can accept new challenges. They can easily adjust to the changing environment of the business. It can also be said that by this age women have completed their education; are well settled in their married lives, and can think in terms of starting an enterprise.

Table 6.2
Classification of Women Entrepreneurs According to Age Group at the Time of Establishment of the Enterprises

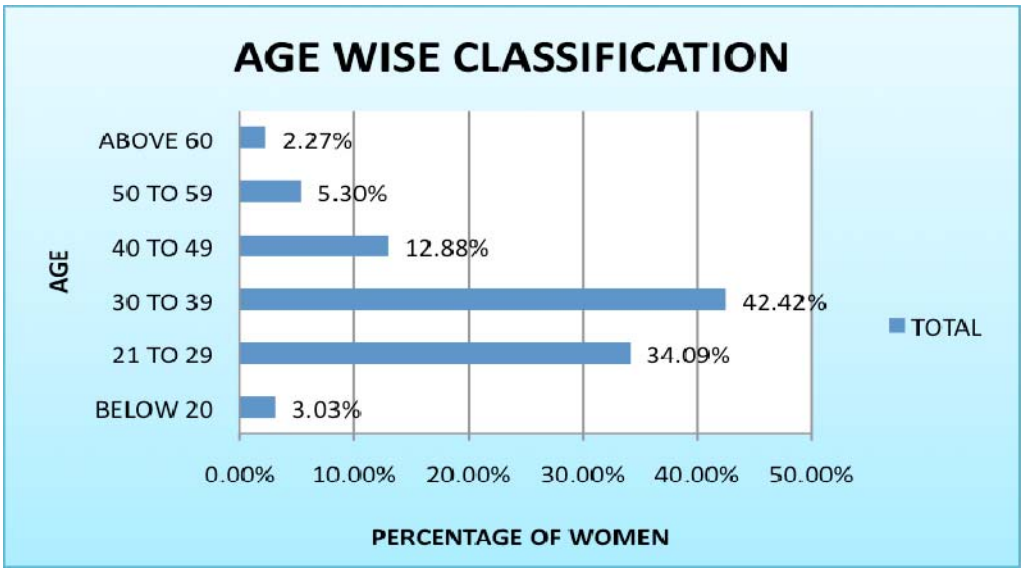
Sr. No.	*Industry*	*Below 20*	*21 to 29*	*30 to 39*	*40 to49*	*50 to 59*	*Above 60*	*Total*
1	Engineering	0 (0.00%)	4 (8.89%)	3 (5.36%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/Computer	0 (0.00%)	4 (8.89%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	4 (100.00%)	22 (48.89%)	21 (37.50%)	12 (70.59%)	6 (85.71%)	3 (100.00%)	68 (51.52%)
4	Textile	0 (0.00%)	8 (17.78%)	21 (37.50%)	3 (17.65%)	1 (14.29%)	0 (0.00%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	1 (2.22%)	2 (3.57%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	3 (6.67%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	1 (2.22%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (2.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (2.22%)	1 (1.79%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	2 (3.57%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**4 (3.03%)**	**45 (34.09%)**	**56 (42.42%)**	**17 (12.88%)**	**7 (5.30%)**	**3 (2.27%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- 45 (34.09 %) Jain women entrepreneurs in the age group of 21 to29 were comparatively much more enthusiastic to start their enterprise than to get married and then make a foray into business.

- Women who entered into business in the age group of 40 to 49 are 17 (12.88%); 50 to 59 are 7 (5.30 %); and above 60 years are 3 (2.27 %); while below 20 years are 4 (3.03 %). The enterprises started by these women generally belong to the food industry as these do not require much of an expertise in setting up a business.

Thus it can be concluded that most Jain women entrepreneurs start their own enterprises after being well settled in their married life.



Graph 6.2

6.3.2 Classification of Jain Women Entrepreneurs According to Age at the Time of Marriage

Marriage age is closely related to the development and social life of women entrepreneurs. When women marry at an early age it becomes difficult for them to develop their careers as the burden of family responsibilities fall on the women.

Table 6.3 shows the age groups of Jain women entrepreneurs at the time of their marriage. In the case of married entrepreneurs, all were below the age of 30 years.

Table 6.3
Classification of Jain Women Entrepreneurs
According to their Age at the Time of marriage

Sr.No	*Industry*	*Below 20*	*20-29*	*Unmarried*	*Total*
1	Engineering	2 (3.77%)	5 (6.41%)	1 (0.76%)	8 (6.06%)
2	Electronics/Computer	0 (0.00%)	4 (5.13%)	0 (0.00%)	4 (3.03%)
3	Food	33 (62.26%)	35 (44.87%)	0 (0.00%)	68 (51.52%)
4	Textile	15 (28.30%)	18 (23.08%)	0 (0.00%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	3 (3.85%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (1.89%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (1.89%)	3 (3.85%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (1.28%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.28%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (1.28%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	2 (2.56%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (1.28%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (1.28%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.89%)	1 (1.28%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (2.56%)	0 (0.00%)	2 (1.52%)
Total		**53 (40.15%)**	**78 (59.09%)**	**1 (0.76%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 respondents, 78 (59.09 %) Jain women entrepreneurs married between the ages of 20 and 29 years; While 53 (40.15 %) married below the age of 20 years; while only 1 (0.76 %) was unmarried.

In the Jain community late marriage is not preferred. A Jain woman gets married soon after her education is completed. It is observed that the age group

between 20 and 29 is the ideal age for marriage, because by then their scholastic education would have been completed and also they would be mature enough to handle the responsibilities of their families and businesses.

6.3.3 Classification of Entrepreneurs According to Their Present Age

Table 6.4 shows the present age of Jain women entrepreneurs in Pune district.

Table 6.4
Classification According to Present Age

Sr. No	***Industry***	***Below 20***	***20-29***	***30-39***	***40-49***	***50-59***	***Above 60***	***Total***
1	Engineering	0 (0.00%)	1 (20.00%)	2 (5.71%)	3 (5.66%)	2 (7.41%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computers	0 (0.00%)	0 (0.00%)	3 (8.57%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	4 (3.03%)
3	Food	0 (0.00%)	0 (0.00%)	15 (42.86%)	30 (56.60%)	16 (59.26%)	7 (58.33%)	68 (51.52%)
4	Textile	0 (0.00%)	3 (60.00%)	12 (34.29%)	11 (20.75%)	7 (25.93%)	0 (0.00%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.77%)	0 (0.00%)	1 (8.33%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	1 (0.76%)
7	Painting	0 (0.00%)	1 (20.00%)	1 (2.86%)	2 (3.77%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	0 (0.00%)	1 (2.86%)	1 (1.89%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.89%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.77%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.89%)	0 (0.00%)	1 (8.33%)	2 (1.52%)
Total		**0 (0.00%)**	**5 (3.79%)**	**35 (26.52%)**	**53 (40.15%)**	**27 (20.45%)**	**12 (9.09%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- It is can be observed that 53 (40.15%) Jain women entrepreneurs, out of 132 respondents, are in the age group between 40-49 years; this is followed by 35 (26.52%) respondents in the age group between 30-39 years; and 27 (20.45%)

in the age group between 50-59 years, and, those in the age group between 20 and 29 years and above 60 years are 5 (3.79%) and 12 (9.09%) respectively. There were no Jain women entrepreneurs below the age of 20 years.

6.3.4 Co-relation between Age and Turnover

Turnovers of the enterprises are tabulated in Table 6.5.

Table 6.5

Relationship between Age and Turnover of Jain Women Entrepreneurs

Turn Over/ Age	*Below 50,000*	*50,000 To 1 Lakh*	*1 Lakh To 5 Lakh*	*5 Lakh To 25 Lakh*	*25 Lakh To 50 Lakh*	*50 Lakh To 75 Lakh*	*Above 75 Lakh*	*Total*
Below 20	0	0	3	0	0	0	1	4
C	0.00%	0.00%	9.68%	0.00%	0.00%	0.00%	6.25%	3.03%
R	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	25.00%	100.00%
21 To 30	2	0	9	14	7	2	11	45
C	14.29%	0.00%	29.03%	38.89%	29.17%	66.67%	68.75%	34.09%
R	4.44%	0.00%	20.00%	31.11%	15.56%	4.44%	24.44%	100.00%
31 To 40	8	4	10	14	15	1	4	56
C	57.14%	50.00%	32.26%	38.89%	62.50%	33.33%	25.00%	42.42%
R	14.29%	7.14%	17.86%	25.00%	26.79%	1.79%	7.14%	100.00%
41 To 50	2	2	6	5	2	0	0	17
C	14.29%	25.00%	19.35%	13.89%	8.33%	0.00%	0.00%	12.88%
R	11.76%	11.76%	35.29%	29.41%	11.76%	0.00%	0.00%	100.00%
51 To 60	2	1	2	2	0	0	0	7
C	14.29%	12.50%	6.45%	5.56%	0.00%	0.00%	0.00%	5.30%
R	28.57%	14.29%	28.57%	28.57%	0.00%	0.00%	0.00%	100.00%
Above 60	0	1	1	1	0	0	0	3
C	0.00%	12.50%	3.23%	2.78%	0.00%	0.00%	0.00%	2.27%
R	0.00%	33.33%	33.33%	33.33%	0.00%	0.00%	0.00%	100.00%
Total	14	8	31	36	24	3	16	132
C	10.61%	6.06%	23.48%	27.27%	18.18%	2.27%	12.12%	100%
R	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Source: Based on survey of Women Entrepreneurs of Pune District

C:(Figures in brackets indicate column percentage to total)
R:(Figures in brackets indicate row percentage to total)

- It is seen from the table that 36 (27.27 %) respondents have a turnover between Rs 5 and 25 lakhs. The data also show that out of 36 respondents, 28 (77.77 %) were below 40 years of age, [i.e. 14 (38.89%)] entrepreneurs are in the age group between 21 and 30 and 14 (38.89%) are in the age group between 31 and 40]; 5 (13.89%) between 41 and 50; 2 (5.56%) between 51 and 60 and 1 (2.78 %) was above 60 years of age.

- The entrepreneurs who had a turnover of 1 lakh to 5 lakhs were 31 (23.48 %); of these 10 (32.26 %) are in the age group bvetween 31 and 40; 9 (29.03 %) between 21 and 30; 6 (19.35 %) between 41 and 50; 3 (9.68 %) below 20; 2 (6.45 %) in the range between 51 and 60; and 1 (3.23 %) was above 60. It means that out of 31 respondents, 22 (70.96 %) were below 40.

- Next to these are 24 (18.18 %) Jain women entrepreneurs who have a turnover of Rs 25 to 50 lakh. Of these, 22 (91.66%) are below 40. 16 (12.12%) have turnover above Rs 75 lakh; all of these were below 40 years of age; For 14 (10.61%) entrepreneurs the turnover was below Rs 50,000; 10 (71.42%) of them were below the age of 40.

It can be concluded that most of the Jain women entrepreneurs who have high turnovers are below the age of 40 years. It implies that an early entry into business is helpful for the setting up an enterprise. These women entrepreneurs are more efficient; they have more risk taking capacity, possess the right attitude, self-confidence and they also work very hard.

6.4 Classification Jain Women Entrepreneurs According to Marital Status

Marital status is one of the important social characteristics; therefore, it would be very necessary to examine the marital status of Jain women entrepreneurs. Generally, career-oriented woman establish their enterprises before getting married. After their marriage, factors like family support, time which they can spend on their work/home and role conflict play an important part.

- Table 6.6 shows that from the sample of 132 respondents, 119 (90.15 %) women were married and 1(0.76%) was unmarried when they started their entrepreneurial careers. Women have a tendency to start their enterprises only after marriage. This may be because of the deeply seated doubt about their own competence, which begins in early childhood when girls feel the need for protection, if they want to survive. This belief is instilled into women by misguided social expectations.

Table 6.6

Classification of Jain Women Entrepreneurs According to Marital Status

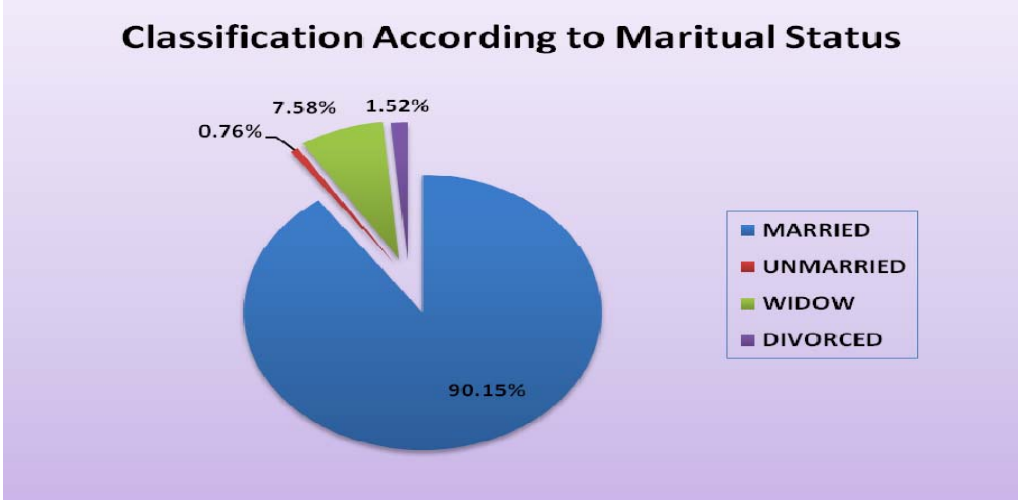
No.	*Industry*	*Married*	*Unmarried*	*Widow*	*Divorced*	*Total*
1	Engineering	7 (5.88%)	1 (100.00%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/Computers	3 (2.52%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	4 (3.03%)
3	Food	60 (50.42%)	0 (0.00%)	7 (70.00%)	1 (50.00%)	68 (51.52%)
4	Textile	31 (26.05%)	0 (0.00%)	1 (10.00%)	1 (50.00%)	33 (25.00%)
5	Box manufacturing	3 (2.52%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (0.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (3.36%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (0.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (1.68%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (0.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.84%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.68%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (0.84%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	2 (1.52%)
Total		**119 (90.15%)**	**1 (0.76%)**	**10 (7.58%)**	**2 (1.52%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- During the course of the field visits, some of the women respondents informed the researcher that unmarried women entrepreneurs face a lot of difficulties in finding prospective grooms because for parents marriage of daughters' was the foremost priority. They prefer spending money on the marriage of their daughters instead of investing and/or establishing them in business.

- 10 (7.58%) women entrepreneurs were widows who started their enterprises in order to support their family. Among the respondents only 2 (1.52 %) were divorced.

Thus, it is seen that generally Jain women start enterprises after the marriage and that too after they are well settled in their family life. Then they can also expect full family support.



Graph 6.3

6.5 Classification Jain Women Entrepreneurs According to Native State

Pune is considered as a cosmopolitan city due to the influx of people from various states for the job and business. There is a sizable number of people in Pune who are from other parts of India. An analysis was made to ascertain if there was any relevance to the native state amongst Jain women entrepreneurs. The data is presented below.

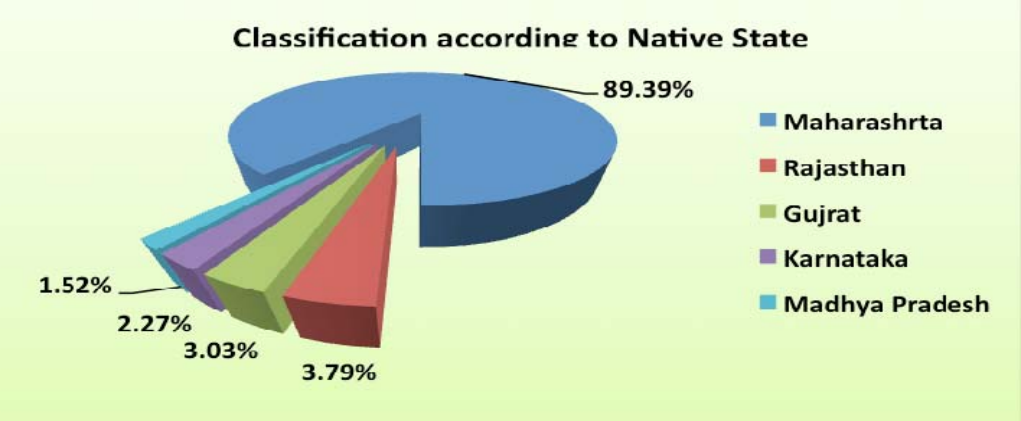
Table 6.7

Classification of Jain Women Entrepreneurs According to Native State

State	*No. of Women Entrepreneurs*	*Percentage*
Maharashtra	118	89.39
Rajasthan	5	3.79
Gujarat	4	3.03
Karnataka	3	2.27
Madhya Pradesh	2	1.52
Total	**132**	**100.00**

Source: Based on survey of Women Entrepreneurs of Pune District

From the point of view of entrepreneurship development, it is interesting to note from Table 6.7 that a higher percentage [118 (89.39%)] of entrepreneurs were from Maharashtra state and 14 (10.60%) were from other states; among them 5 (35.71%) were from Rajasthan, 4 (28.57%) from Gujarat, 2 (14.29%) from Madhya Pradesh and 3 (21.42%) from Karnataka.



Graph 6.4

6.6 Classification of Jain Women Entrepreneurs According to Native District

Analysis was made to ascertain the number of women entrepreneurs belonging to Pune district.

- Table 6.8 shows that 87 (65.91%) entrepreneurs were from Pune district and 45 (34.09%) had migrated from outside the district.

Majority of the Jain entrepreneurs are now educated and prefer to pursue their careers within the city itself. Also a significant number of women have migrated from other districts into Pune city.

Table 6.8

Classification of Jain Women Entrepreneurs according to Native District

Sr.No	*Industry*	*From Pune District*	*Outside Pune District*	*Total*	*From Maharshtra*	*Outside Maharashtra*	*Total*
1	Engineering	6 (6.90%)	2 (4.44%)	8 (6.06%)	8 (6.78%)	0 (0.00%)	8 (6.06%)
2	Electronics /Computers	2 (2.30%)	2 (4.44%)	4 (3.03%)	4 (3.39%)	0 (0.00%)	4 (3.03%)
3	Food	41 (47.13%)	27 (60.00%)	68 (51.52%)	59 (50.00%)	9 (64.29%)	68 (51.52%)
4	Textile	26 (29.89%)	7 (15.56%)	33 (25.00%)	30 (25.42%)	3 (21.43%)	33 (25.00%)
5	Box manufacturing	2 (2.30%)	1 (2.22%)	3 (2.27%)	3 (2.54%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (1.15%)	0 (0.00%)	1 (0.76%)	1 (0.85%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (2.30%)	2 (4.44%)	4 (3.03%)	3 (2.54%)	1 (7.14%)	4 (3.03%)
8	Earthmoving	1 (1.15%)	0 (0.00%)	1 (0.76%)	1 (0.85%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.15%)	0 (0.00%)	1 (0.76%)	1 (0.85%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (2.22%)	1 (0.76%)	1 (0.85%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (1.15%)	1 (2.22%)	2 (1.52%)	2 (1.69%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (2.22%)	1 (0.76%)	1 (0.85%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (1.15%)	0 (0.00%)	1 (0.76%)	1 (0.85%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.15%)	1 (2.22%)	2 (1.52%)	1 (0.85%)	1 (7.14%)	2 (1.52%)
15	Printing	2 (2.30%)	0 (0.00%)	2 (1.52%)	2 (1.69%)	0 (0.00%)	2 (1.52%)
Total		**87 (65.91%)**	**45 (34.09%)**	**132 (100%)**	**118 (89.39%)**	**14 (10.61%)**	**132 (100%)**

Source : Based on Survey of Women Entrepreneurs of Pune District.

6.7 Reasons for Migration as Stated by Jain Women Entrepreneurs

After finding that a significant number of the women entrepreneurs had migrated to Pune district, it becomes important to study the reasons which prompted them to leave their native places and come to Pune district.

The reasons are given in Table 6.9. From the table one can observe that the major reason for the migration of women entrepreneurs was the desire to start a new

business 44 (33.33%). The other major reasons were migration due to marriage 14 (10.61%) and father's/husband's job(9.09%).

Table 6.9

Classification of Jain Women Entrepreneurs According to Reasons for Migration

Sr. No	***Industry***	***Marriage***	***Business***	***Education***	***Father's/ Husband's Job***	***Other***	***Native Enterprises***	***Total***
1	Engineering	1 (7.14%)	2 (4.55%)	0 (0.00%)	1 (8.33%)	0 (0.00%)	4 (7.27%)	8 (6.06%)
2	Electronic /Computer	1 (7.14%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	0 (0.00%)	2 (3.64%)	4 (3.03%)
3	Food	9 (64.29%)	24 (54.55%)	3 (60.00%)	6 (50.00%)	0 (0.00%)	26 (47.27%)	68 (51.52%)
4	Textile	3 (21.43%)	11 (25.00%)	2 (40.00%)	2 (16.67%)	1 (50.00%)	14 (25.45%)	33 (25.00%)
5	Box manufacture	0 (0.00%)	1 (2.27%)	0 (0.00%)	1 (8.33%)	0 (0.00%)	1 (1.82%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	2 (4.55%)	0 (0.00%)	1 (8.33%)	0 (0.00%)	1 (1.82%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	1 (1.82%)	2 (1.52%)
Total		**14 (10.61%)**	**44 (33.33%)**	**5 (3.79%)**	**12 (9.09%)**	**2 (1.52%)**	**55 (41.67%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.8 Classification of Entrepreneurs According to Mother Tongue

Mother tongue plays a very impotant and crucial role in the development of a business. It is a general feeling that localities have more advantage in business, as they can converse well with the prospective customers. When women entrepreneurs talk with their customers in their own native language they can convince the customers

more effectively and the sale will be increased. There are different languages which are used as mother tongue by the Jain community like Marwadi, Gujarathi, Marathi, Hindi, etc. Hence the mother tongues of the respondents are presented in Table 6.10.

Table 6.10

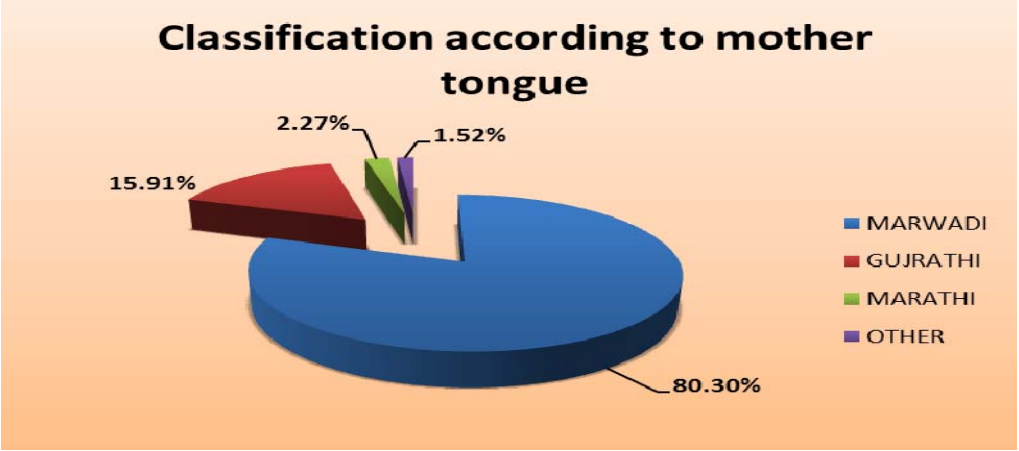
Classification of Jain Women Entrepreneurs According to Mother Tongue

Sr.No	*Industry*	*Marwadi*	*Gujrathi*	*Marathi*	*Other*	*Total*
1	Engineering	8 (7.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/Computers	4 (3.77%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	51 (48.11%)	15 (71.43%)	2 (66.67%)	0 (0.00%)	68 (51.52%)
4	Textile	28 (26.42%)	3 (14.29%)	1 (33.33%)	1 (50.00%)	33 (25.00%)
5	Box manufacturing	2 (1.89%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (4.76%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (3.77%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (0.94%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.94%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.94%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (1.89%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (4.76%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.94%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.89%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (0.94%)	1 (4.76%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**106 (80.30%)**	**21 (15.91%)**	**3 (2.27%)**	**2 (1.52%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- From Table 6.10 it can be concluded that out of the 132 sample respondents, 106 (80.30%) entrepreneurs speak Marwari; 21 (15.91%) Gujrathi; 3 (2.27%) speak Marathi; . only 2 (1.52%) use Hindi as their native language. Thus, it is seen that majority of the Jain women entrepreneurs have migrated to Pune for business purposes.

However, the researcher has also observed that many women entrepreneurs have become fluent in the local language too as they have been residing in Pune for a long period of time. It is thus observed that though the mother tongues of these women are different, they transact business with ease using the language their customers prefer.



Graph 6.5

6.9 Educational Background of the Entrepreneurs

The entrepreneurship development is dependant largely upon the educational level of the entrepreneurs, which in turn determines the quality and the pace of the industrial as well as economic development.

Education is the foundation on which entrepreneurship is built. Education is also the backbone of prosperity as it helps to promote developmental activities in the firm such as the adoption of improved and sophisticated techniques of production and new marketing methods. It enables them to be aware of the various government incentives. Therefore, the educational backgrounds of women entrepreneurs and their husbands, parents and other close relatives give an insight into the cultural level of the family and the women entrepreneurs' preparedness to opt for entrepreneurship.

6.9.1 Classification of Jain Women Entrepreneurs According to Educational Level

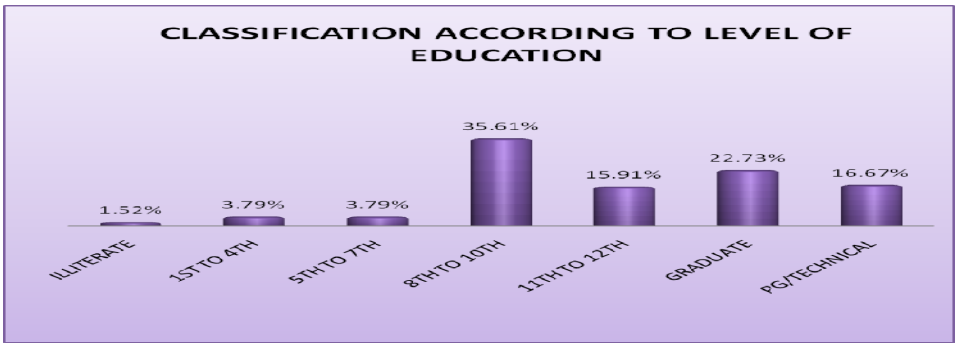
It is a fact that entrepreneurship is not a special preserve of the educated; but in the case of women already burdened with many social pressures, education is a powerful tool in breaking down the barriers to successful entrepreneurship. The data indicates that a good educational background and success in an enterprise are positively co-related. Good academic background enables the women to deal with the various problems as well as techniques of production, new marketing methods, skill in handling workmen/women and meeting the legal requirements of business in an effective manner. Besides in a country where opportunities are few and society is dominated by men, education plays a vital role in shaping the aspirations, ambitions and achievement of women.

The respondent Jain women entrepreneurs were classified into different groups according to their educational qualifications ranging from illiterate to those who have received post graduate and/or technical education.

- Out of the total sample of 132 respondents, 47 (35.61%) had completed 8th to 10th standard of education; 30 (22.73%) were graduates; 22 (16.67%) were post-graduates and had also obtained technical education; 21 (15.91%) were between 11th and 12th standard, 5 (3.79%) were educated upto the 1st and 4th standards and another 5 (3.79%) women had received education between 5th and 7th standards. Only 2 (1.52%) Jain women entrepreneurs were illiterate.

- The number of Jain women entrepreneurs having 10th standard education and engaged in engineering activities were 6 (75%) out of 8; in electronics 3 (75%) out of 4; in food 33 (48.53%) out of 68; in textile 19 (57.57%) out of 33; in box manufacturing 2 (66.66%) out of 3; in painting 2 (50%) out of 4, and In printing 1 (50%) out of 2; in medical 1 (100%); in plastic and rubber 1 (50%) out of 2; in chemical and automobile 1 (100%) each; in construction 1 (50%) out of 2; The highest percentage of above 10th standard educated women is in medical and automobile because this enterprises require a higher level of education.

    - Graph 8 and Table 6.11 depict these details.



Graph 6.6

- 130 (98.48%) respondents were literate which shows a strong educational level of these Jain women entrepreneurs. This is consonance with the Indian Census data on female literacy for the year 2001, which states that the female literacy rate is 90.1.

Table 6.11

Classification of Jain Women Entrepreneurs according to Education Levels

Sr. No	*Industry*	*Illiterate*	*1st to4th*	*5th to 7th*	*8th to 10th*	*11th to 12th*	*Graduate*	*Post graduate/ Technical*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (4.26%)	1 (4.76%)	3 (10.00%)	2 (9.09%)	8 (6.06%)
2	Electronics /Computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.13%)	0 (0.00%)	0 (0.00%)	3 (13.64%)	4 (3.03%)
3	Food	2 (100.00%)	4 (80.00%)	4 (80.00%)	25 (53.19%)	11 (52.38%)	14 (46.67%)	8 (36.36%)	68 (51.52%)
4	Textile	0 (0.00%)	1 (20.00%)	1 (20.00%)	12 (25.53%)	7 (33.33%)	7 (23.33%)	5 (22.73%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.13%)	0 (0.00%)	1 (3.33%)	1 (4.55%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (4.26%)	0 (0.00%)	2 (6.67%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.55%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.13%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	1 (0.76%)
13	Auto	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.55%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.76%)	0 (0.00%)	1 (4.55%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.13%)	1 (4.76%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**2 (1.52%)**	**5 (3.79%)**	**5 (3.79%)**	**47 (35.61%)**	**21 (15.91%)**	**30 (22.73%)**	**22 (16.67%)**	**132 (100%)**

Source : Based on Survey of Women Entrepreneurs of Pune District

6.9.2 Corelation between Education and Turnover

It is important to study the relationship between education and turnover because educated women are more adept at handling their businesses. Educated women can use techniques to reduce losses in their businesses, avoid wastage, use manpower more efficiently and better understand the customers' requirements. Thus they are better prepared and equipped to survive stiff market competition.

Table 6.12

Relationship between Level of Education and Turnover

Turn Over/ Education	*Below 50,000*	*50,000 To 1 Lakh*	*1 Lakh To 5 Lakh*	*5 Lakh To 25 Lakh*	*25 Lakh To 50 Lakh*	*50 Lakh To 75 Lakh*	*Above 75 Lakh*	*Total*
Illiterate	0	1	0	1	0	0	0	2
C	0.00%	12.50%	0.00%	2.78%	0.00%	0.00%	0.00%	1.52%
R	0.00%	50.00%	0.00%	50.00%	0.00%	0.00%	0.00%	100%
1st TO 5th	1	0	2	1	1	0	0	5
C	7.14%	0.00%	6.45%	2.78%	4.17%	0.00%	0.00%	3.79%
R	20.00%	0.00%	40.00%	20.00%	20.00%	0.00%	0.00%	100.00%
5th TO 8th	1	1	0	3	0	0	0	5
C	7.14%	12.50%	0.00%	8.33%	0.00%	0.00%	0.00%	3.79%
R	20.00%	20.00%	0.00%	60.00%	0.00%	0.00%	0.00%	100.00%
8th TO 10th	9	0	16	10	7	0	5	47
C	64.29%	0.00%	51.61%	27.78%	29.17%	0.00%	31.25%	35.61%
R	19.15%	0.00%	34.04%	21.28%	14.89%	0.00%	10.64%	100.00%
10th TO 12th	2	1	4	8	3	0	3	21
C	14.29%	12.50%	12.90%	22.22%	12.50%	0.00%	18.75%	15.91%
R	9.52%	4.76%	19.05%	38.10%	14.29%	0.00%	14.29%	100.00%
Graduate	1	0	5	9	8	2	5	30
C	7.14%	0.00%	16.13%	25.00%	33.33%	66.67%	31.25%	22.73%
R	3.33%	0.00%	16.67%	30.00%	26.67%	6.67%	16.67%	100.00%
Post Graduate And Tehincal Education	0	5	4	4	5	1	3	22
C	0.00%	62.50%	12.90%	11.11%	20.83%	33.33%	18.75%	16.67%
R	0.00%	22.73%	18.18%	18.18%	22.73%	4.55%	13.64%	100.00%
TOTAL	14	8	31	36	24	3	16	132
C	10.61%	6.06%	23.48%	27.27%	18.18%	2.27%	12.12%	100%
R	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100%

Source: Based on survey of Women Entrepreneurs of Pune District

C:(Figures in brackets indicate column percentage to total)
R:(Figures in brackets indicate row percentage to total)

Table 6.12 shows the turnover of the 132 sample respondents. 36(27.27 %) entrepreneurs have turnovers between Rs 5 lakh and 25 lakh.10 (27.78%) of them are educated between 8th and10th standards, 8 (22.22 %) between 10th and 12th standards; 9 (25.00%) were graduates; 4 (11.11%) were post graduates and also technically qualified; and 5 (13.88%) were educated below the 5th standard.

- 31 (23.48%) entrepreneurs' turnover was between Rs 1 lakh and 5 lakh. out of them, 16 (51.61%) had completed 8th to 10th standards; 4 (12.90%) upto 10th to 12thstandards; 5 (16.13%) were graduates, 4 (12.90%) were post graduates or had received technical education; and 2 (6.45%) were below 5th standard.

- 24 (18.18%) entrepreneurs' turnover was between Rs 25 lakh and 50 lakh; of these, 8 (33.33%) respondents were graduates, 7 (29.17%) were between 8th and 10th standards; 5 (20.83%) were post graduates or had technical education, 3 (12.50%) were between 10th and 12th standard; and 1 (4.17%) was below 5th standard.

- 16 (12.12%) Entrepreneurs' turnover was above Rs 75 lakh; out of them, 5 (31.25%) had studied upto 8th and 10th standards; and 5 (31.25%) were graduates, 3 (18.75%) were between 10th and 12th standards; and 3 (18.75%) were post graduates and technically qualified. All the women in this category were educated above the 8th standard.

- 14 (10.61%) entrepreneurs' turnover was below Rs 50,000; out of them, 3 (21.42%) were above 10th standard and 11 (78.57%) were below 10th standard.

- 8 (6.06%) entrepreneurs' turnover was between Rs 50,000 and 1 lakh; 2 (25%) of them were below 10th standard and 6 (75%) were above 10th standard.

- 3 (2.27 %) entrepreneurs' turnover was between Rs 50 lakh and 75 lakh; all of them had the education above 10th standard.

Therefore, it can be concluded from the data that all the educated Jain women entrepreneurs have high turnover in business and so education and turnover can be co-related. Well-educated Jain women entrepreneurs are capable of managing business problems and run their enterprises efficiently.

6.9.3 Co-relation between Education and Motivation

Educated women are career oriented and their ambition is to start their own enterprises and to use their skills. They are higly motivated to launch their own independent careers. Keeping this in mind, the entrepreneurs were asked : What was their motivation for entering into business ? The data in Table 6.13 show the corelation between education they received and the motivation which drove them into business careers.

- Out of 132 respondents, 37 (28.03%) Jain women entrepreneurs had entered into business for utilization of their own skills; out of these,12 (32.43%) had completed post-graduation and also technical education; 11 (29.73%) were graduates, 9 (24.32%) had studied up to 8th and 10th standards; 3 (8.11%) up to 10th and 12th standards; only 2 (5.40%) were below 8th standard.

Table 6.13

Classification of Jain Women Entrepreneurs according to Education and Motivation

Motivation/ education	*Below rich*	*Fulfill self or husbands desires*	*Social status*	*Independent career*	*Utilization of own skills*	*Situational factors*	*Other*	*Total*
Illiterate	0	1	0	0	0	1	0	2
C	0.00%	7.69%	0.00%	0.00%	0.00%	3.85%	0.00%	1.52%
R	0.00%	50.00%	0.00%	0.00%	0.00%	50.00%	0.00%	100.00%
1st TO 5th	0	3	0	0	1	1	0	5
C	0.00%	23.08%	0.00%	0.00%	2.70%	3.85%	0.00%	3.79%
R	0.00%	60.00%	0.00%	0.00%	20.00%	20.00%	0.00%	100.00%
5th TO 8th	0	1	1	1	1	0	1	5
C	0.00%	7.69%	14.29%	2.86%	2.70%	0.00%	7.14%	3.79%
R	0.00%	20.00%	20.00%	20.00%	20.00%	0.00%	20.00%	100.00%
8th TO 10th	0	4	4	8	9	15	7	47
C	0.00%	30.77%	57.14%	22.86%	24.32%	57.69%	50.00%	35.61%
R	0.00%	8.51%	8.51%	17.02%	19.15%	31.91%	14.89%	100.00%
10th TO 12th	0	1	1	7	3	6	3	21
C	0.00%	7.69%	14.29%	20.00%	8.11%	23.08%	21.43%	15.91%
R	0.00%	4.76%	4.76%	33.33%	14.29%	28.57%	14.29%	100.00%
GRADUATE	0	3	1	11	11	2	2	30
C	0.00%	23.08%	14.29%	31.43%	29.73%	7.69%	14.29%	22.73%
R	0.00%	10.00%	3.33%	36.67%	36.67%	6.67%	6.67%	100.00%
Post Graduate And Tehincal Education	0	0	0	8	12	1	1	22
C	0.00%	0.00%	0.00%	22.86%	32.43%	3.85%	7.14%	16.67%
R	0.00%	0.00%	0.00%	36.36%	54.55%	4.55%	4.55%	100.00%
TOTAL	**0**	**13**	**7**	**35**	**37**	**26**	**14**	**132**
C	**0.00%**	**9.85%**	**5.30%**	**26.52%**	**28.03%**	**19.70%**	**10.61%**	**100.00%**
R	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Source: Based on survey of Women Entrepreneurs of Pune District

C:(Figures in brackets indicate column percentage to total)
R:(Figures in brackets indicate row percentage to total)

- 35 (26.52%) women took the business to launch their own independent careers; 11 (31.43%) of them were graduates, 8 (22.86%) were post graduates and had technical education; 8 (22.86%) had studied up to 8th or 10th standard; 7 (20%) up to 10th or 12th standard; 1 (2.86%) was below 8th standard; no one in this group was below 5th standard.

- 26 (19.70%) women entered the business arena due to certain family reasons or due to some compelling factors. Amomg them 17 (63.38 %) were below 10th standard and 9 (34.62%) were above 10th standard.

- 13 (9.85%) became entrepreneurs in order to fulfil their own or their husbands' wish; in this group, 9 (69.23%) were below 10th standard; and 4 (30.76%) were above 10th standard.

- 7 (5.30%) respondents became businesswomen to acquire social status; out of them, 5 (71.42%) were below 10th standard; 2 (28.57 %) were above 10th standard.

- 14 (10.61%) respondents were motivated to enter the world of business because of other factors or reasons.

Therefore it can be concluded that educated Jain women become entrepreneurs either to develop their independent careers or to utilize inborn talents or acquired skills. Others who were illiterate entered the bunisess arena to fulfil their own or their husbands wish.

6.9.4 Co-relation between Age and Education

The ages of the respondents at the time of establishing their units were compared to their educational levels in order to gauge whether the level of education is helpful in starting the enterprise at an early age. The data is given in Table 6.14

- 56 (21.21%) Jain women entrepreneurs in the age group between 30 and 39 established their own units, and among them, 10 (17.86%) were graduates; 7

(12.50 %) were post graduates and also technically qualified; 27 (48.21%) had schooling between 8th and 10th standard; 9 (16.07 %) between 10th and 12thstandard; 2 (3.57%) between 1st and 5th standard; only 1 (1.79 %) was illiterate.

- 45 (17.05%) women entrepreneurs in the age group between 20 and 29 years also started their units; among them 26 (57.78%) were highly qualified, i.e. they were graduate and post graduates with technical education; 9 (20 %) had education between 8th and 10th standards; 8 (17.78%) were educated up to 10th or 12th standards, 2 (4.44 %) up to 5th and 8th standards; none of the women was below 5th standard in this group.

- 17 (6.44%) entrepreneurs in the age group between 40 and 49 years of age set up their units, among them 5 (29.41%) were graduates; 3 (17.65%) were post graduates and technically qualified. It means 47.06 % of the women were highly qualified and only 9 (52.94%) were below 12th standard.

- 7 (2.65 %) respondents who were in the age group between 50 and 59, were below 12th standard, but none of them were graduates or post graduates with technical qualification.

- 3 (1.14%) women entrepreneurs who were above 60 years of age had education below 10th standard.

- The age group between 21-29 years appeared to be the ideal period for Jain women entrepreneurs, who have medium and higher education, to enter the portals of business. It is also seen that majority [101 (76.51%)] of the well educated women entrepreneurs had firmly established their enterprises before the ages of 40

Table 6.14

Co-relation between Age and Education

Age/Education	*Below 20*	*21 TO 29*	*30 TO 39*	*40 TO 49*	*50 TO 59*	*Above 60*	*Total*
Illiterate	0	0	1	0	0	1	2
C	0.00%	0.00%	1.79%	0.00%	0.00%	33.33%	1.52%
R	0.00%	0.00%	50.00%	0.00%	0.00%	50.00%	100.00%
1st TO 5th	0	0	2	1	2	0	5
C	0.00%	0.00%	3.57%	5.88%	28.57%	0.00%	3.79%
R	0.00%	0.00%	40.00%	20.00%	40.00%	0.00%	100.00%
5th TO 8th	1	2	0	1	0	1	5
C	25.00%	4.44%	0.00%	5.88%	0.00%	33.33%	3.79%
R	20.00%	40.00%	0.00%	20.00%	0.00%	20.00%	100.00%
8th TO 10th	2	9	27	5	3	1	47
C	50.00%	20.00%	48.21%	29.41%	42.86%	33.33%	35.61%
R	4.26%	19.15%	57.45%	10.64%	6.38%	2.13%	100.00%
10th TO 12th	0	8	9	2	2	0	21
C	0.00%	17.78%	16.07%	11.76%	28.57%	0.00%	15.91%
R	0.00%	38.10%	42.86%	9.52%	9.52%	0.00%	100.00%
Graduate	1	14	10	5	0	0	30
C	25.00%	31.11%	17.86%	29.41%	0.00%	0.00%	22.73%
R	3.33%	46.67%	33.33%	16.67%	0.00%	0.00%	100.00%
Post Graduate And Tehincal Education	0	12	7	3	0	0	22
C	0.00%	26.67%	12.50%	17.65%	0.00%	0.00%	16.67%
R	0.00%	54.55%	31.82%	13.64%	0.00%	0.00%	100.00%
TOTAL	**4**	**45**	**56**	**17**	**7**	**3**	**132**
C	**1.52%**	**17.05%**	**21.21%**	**6.44%**	**2.65%**	**1.14%**	**50.00%**
R	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Source: Based on survey of Women Entrepreneurs of Pune District

C:(Figures in brackets indicate column percentage to total)
R:(Figures in brackets indicate row percentage to total)

It can be concluded that lower the level of education the greater is the hesitancy of the individual to enter into business. In other words, individuals with higher educational levels were more enthusiastic about starting their own enterprises and make a success of it.

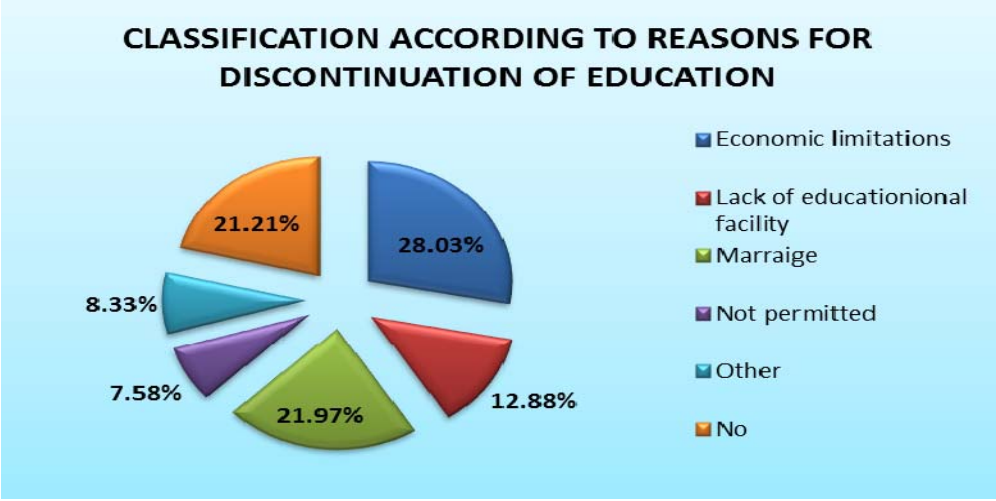
6.9.5 Jain Women Entrepreneurs' Reasons for Discontinuation of Education

Education is an important motivational factor for the establishment of an enterprise. But a variety of other influencing factors like marriage or economic conditions may cause women to discontinue their education. The reasons for discontinuation of education are given Table 6.15

- Table 6.15 shows that out of 132 respondents, 37 (28.03 %) Jain women entrepreneurs discontinued their education for economic reasons; for 17 (12.88 %) women the reason for discontinuation was lack of educational facility; while 29 (21.97 %) discontinued their education because of marriage.

- While 10 (7.58 %) women were not permitted to continue further education, 11 (8.33%) discontinued their education because some other valid reasons.

Thus, it is clear from the table that economic conditions and marriage were the primary reasons for women discontining their education.



Graph 6.7

Table 6.15

Reasons for Jain Women Entrepreneurs' Discontinuation of Education

Sr. No	*Industry*	*Economic Limitations*	*Lack of Educational Facility*	*Marriage*	*Not Permitted to study*	*Other*	*No.*	*Total*
1	Engineering	5 (13.51%)	1 (5.88%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	8 (6.06%)
2	Electronics/ Computers	2 (5.41%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	4 (3.03%)
3	Food	18 (48.65%)	9 (52.94%)	16 (55.17%)	2 (20.00%)	8 (72.73)%	15 (53.57%)	68 (51.52%)
4	Textile	8 (21.62%)	5 (29.41%)	10 (34.48%)	5 (50.00%)	2 (18.18%)	3 (10.71%)	33 (25.00%)
5	Box manufacturing	1 (2.70%)	0 (0.00%)	1 (3.45%)	1 (10.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (5.41%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (10.00%)	1 (9.09%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (3.57%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	1 (3.57%)	2 (1.52%)
15	Printing	1 (2.70%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.57%)	2 (1.52%)
Total		**37 (28.03%)**	**17 (12.88%)**	**29 (21.97%)**	**10 (7.58%)**	**11 (8.33%)**	**28 (21.21%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table 6.15 shows that marriage is one of the primary reasons why many Jain Women Entrepreneurs discontinue their education. The researcher wanted to find out as to whether the entrepreneurs were able to continue their education post-marriage.

Table 6.16 shows data regarding education after marriage. Only 20 (15.15 %) Jain women entrepreneurs could continue their education after marriage, while 112 (84.85%) women could not complete their education after marriage.

The above information indicates that only a few Jain women entrepreneurs were permitted to complete their education after their marriage.

Table 6.16

Possibility of Jain Women Entrepreneurs Continuing Education after Marriage

Sr.No	***Industry***	***Yes***	***No***	***Total***
1	Engneering	2 (10.00%)	6 (5.36%)	8 (6.06%)
2	Electronic/Computer	1 (5.00%)	3 (2.68%)	4 (3.03%)
3	Food	8 (40.00%)	60 (53.57%)	68 (51.52%)
4	Textile	6 (30.00%)	27 (24.11%)	33 (25.00%)
5	Boxes	0 (0.00%)	3 (2.68%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (0.89%)	1 (0.76%)
7	Painting	0 (0.00%)	4 (3.57%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (0.89%)	1 (0.76%)
9	Medicine	1 (5.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (0.89%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	2 (1.79%)	2 (1.52%)
12	Chemical	1 (5.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (0.89%)	1 (0.76%)
14	Construction	1 (5.00%)	1 (0.89%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (1.79%)	2 (1.52%)
Total		**20 (15.15%)**	**112 (84.85%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.10 Classification of Jain Women Entrepreneurs' Families According to Annual Income

Table 6.17

Classification of Families According to Income

Sr. No	*Industry*	*Below 50,000*	*50,001 to 10,0000*	*1,00,001 to 5,00,000*	*5,00,001 to 1,00,0000*	*1,00,0001 to 2,00,0000*	*Above 20,00,000*	*Total*
1	Engneering	0 (0.00%)	0 (0.00%)	3 (4.92%)	1 (3.85%)	2 (22.22%)	2 (15.38%)	8 (6.06%)
2	Electronics /Computer	0 (0.00%)	0 (0.00%)	2 (3.28%)	0 (0.00%)	0 (0.00%)	2 (15.38%)	4 (3.03%)
3	Food	6 (54.55%)	6 (50.00%)	32 (52.46%)	17 (65.38%)	3 (33.33%)	4 (30.77%)	68 (51.52%)
4	Textile	4 (36.36%)	4 (33.33%)	15 (24.59%)	5 (19.23%)	3 (33.33%)	2 (15.38%)	33 (25.00%)
5	Boxes	0 (0.00%)	0 (0.00%)	3 (4.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.85%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	2 (3.28%)	1 (3.85%)	0 (0.00%)	1 (7.69%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (1.64%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.85%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	1 (8.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	1 (1.64%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (8.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	1 (1.64%)	0 (0.00%)	1 (11.11%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (9.09%)	0 (0.00%)	1 (1.64%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**11 (8.33%)**	**12 (9.09%)**	**61 (46.21%)**	**26 (19.70%)**	**9 (6.82%)**	**13 (9.85%)**	**132 (100 %)**

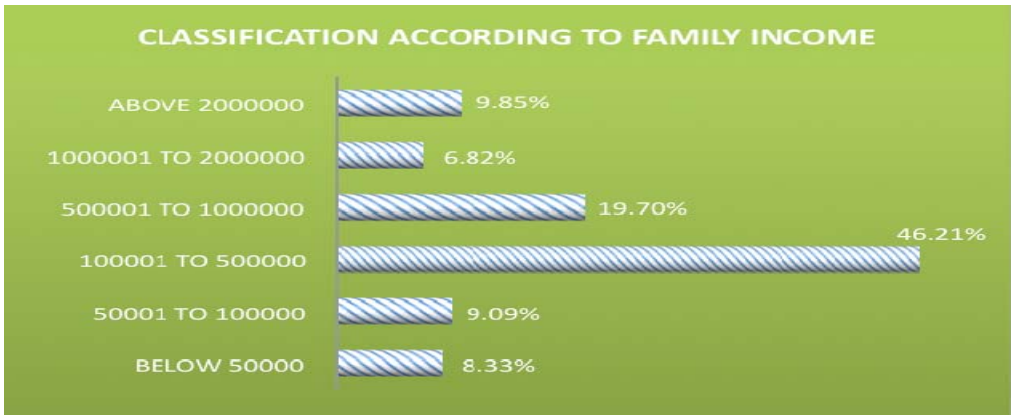
Source: Based on survey of Women Entrepreneurs of Pune District

The standard of living of a particular family is derived from a number of variables like value system, occupation, status, locality, etc. However, economic factor plays the most important role in the determining the standard of living of the family. If the family income is high, a prospective women entrepreneur has more economic liberty and can take more risks. Annual incomes of the families of Jain women entrepreneurs

were analysed to establish whether income had any impact on the the activity and scale of operation they opted for. See Table 6.17

- As given in Table 6.17, the annual incomes of 61 (46.21%) respondents were between Rs 1 lakh to 5 lakh; 26 (19.70%) families had earnings between Rs 5lakh and 10 lakh; 13 (9.85%) had above Rs 20 lakh; 9 (6.82%) had between Rs 10 Lakh and 20 lakh; and 11 (8.33%) families' income was below Rs 50,000.

These data show the healthy financial position of 61 (46.21%) families of women entrepreneurs while only 11(8.33%) families had a low income.



Graph 6.8

6.11 Co-relation between Family Income and Turnover

Family income and turnover are closely interrelated because when the family income is high, there is more investment into the business. Hence, this aspect was examined in the context of women entreprenurship.

- From Table 6.18 it can be found that out of 132 respondents, 14 (10.61%) units turnovers were below Rs 50,000; the income of 9 (64.29%) units were between 1 lakh and 5 lakh; the incomes of 3 (21.43%) families were below Rs 50,000; 1 (7.14%) family's income was between Rs 50,001 and 1 lakh and another family's income was between 5 lakh and 10 lakh.

- 8 (6.06%) units' turnovers were between Rs 50,001 and 1 lakh, the incomes of 4 (50%) of these were between Rs 1 lakh and 5 lakh; 2 (25%) are in the income group between Rs 50,001 and 1 lakh; 1 (12.50%) had income below Rs 50,000 and another family income was between 5 lakh and 10 lakh.

- 31 (23.48%) units' turnovers were between Rs 1 lakh and 5 lakh, out of which, 17 (54.84%) units are in the income group between 1 lakh and 5 Lakh; 3 (9.68%) below Rs 50,000; 6 (19.35%) in the income group between Rs 50,001 and 1 lakh; 2 (6.45%) between Rs 5 lakh and 10 and another family's between Rs 10 lakh and 20 lakh; 1 (3.23%) had income above Rs 20 lakh.

Table 6.18

Classification of Jain Women Entrepreneurs According to Family Income and Turnover

Income/ Turnover	*Below 50000*	*50001 to 1 Lakh*	*1 Lakh to 5 Lakh*	*5 Lakh to 10 Lakh*	*10 Lakh to 20 Lakh*	*Above 20 Lakh*	*Total*
Below 50 000	3	1	9	1	0	0	14
C	27.27%	8.33%	14.75%	3.85%	0.00%	0.00%	10.61%
R	21.43%	7.14%	64.29%	7.14%	0.00%	0.00%	100.00%
50001 to 1 Lakh	1	2	4	1	0	0	8
C	9.09%	16.67%	6.56%	3.85%	0.00%	0.00%	6.06%
R	12.50%	25.00%	50.00%	12.50%	0.00%	0.00%	100.00%
1 to 5 Lakh	3	6	17	2	2	1	31
C	27.27%	50.00%	27.87%	7.69%	22.22%	7.69%	23.48%
R	9.68%	19.35%	54.84%	6.45%	6.45%	3.23%	100.00%
5 to 25 Lakh	3	1	20	9	3	0	36
C	27.27%	8.33%	32.79%	34.62%	33.33%	0.00%	27.27%
R	8.33%	2.78%	55.56%	25.00%	8.33%	0.00%	100.00%
25 to 50 akh	1	2	9	10	1	1	24
C	9.09%	16.67%	14.75%	38.46%	11.11%	7.69%	18.18%
R	4.17%	8.33%	37.50%	41.67%	4.17%	4.17%	100.00%
50 to 75 Lakh	0	0	1	0	1	1	3
C	0.00%	0.00%	1.64%	0.00%	11.11%	7.69%	2.27%
R	0.00%	0.00%	33.33%	0.00%	33.33%	33.33%	100.00%
Above 75 Lakh	0	0	1	3	2	10	16
C	0.00%	0.00%	1.64%	11.54%	22.22%	76.92%	12.12%
R	0.00%	0.00%	6.25%	18.75%	12.50%	62.50%	100.00%
TOTAL	**11**	**12**	**61**	**26**	**9**	**13**	**132**
C	**8.33%**	**9.09%**	**46.21%**	**19.70%**	**6.82%**	**9.85%**	**100.00%**
R	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Source: Based on survey of Women Entrepreneurs of Pune District

C:(Figures in brackets indicate column percentage to total)
R:(Figures in brackets indicate row percentage to total)

- 36 (27.27%) units' turnovers were between Rs 5 lakh and 25 lakh. Out of which, 20 (55.56%) were in the income group between Rs 1 lakh and 5 lakh; 9 (25.00%) between Rs 5 lakh and 10 lakh; 3 (8.33%) below Rs 50,000 and another between 10 lakh and 20 lakh and 1 (2.78%) unit had income between Rs 50,001 and 1 lakh.

- 24 (18.18%) units turnovers were between Rs 25 lakh and 50 lakh; out of which, 12 (50.00%) were in the income group below Rs 5 lakh; 12 (50.00%) had income above Rs 5 lakh.

- 3 (2.27%) unit's turnover were between 50 lakh and 75 lakh.

- 16 (12.12%) units' turnovers were above Rs 75 Lakh, out of which, only 1 (6.25%) was below the income group of 5 Rs lakh; 13 (81.25) units' income was above Rs 5 Lakh.

6.12 Classification of Jain Women Entrepreneurs According to Mode of Transport Used

Generally the mode of transport used is also an indicator of the family's financial position. However, women do not have the freedom of mobility and this becomes one of their constraints. In day-to-day business it is important that the entrepreneur is mobile so that every opportunity can be pursued immediately. As entrepreneurs are agents of economic and social change, lack of mobility should not be one of women's limiting factors to progress. Hence, in order to access their mobility, they were questioned as to the type of transport they used.

Table 6.19

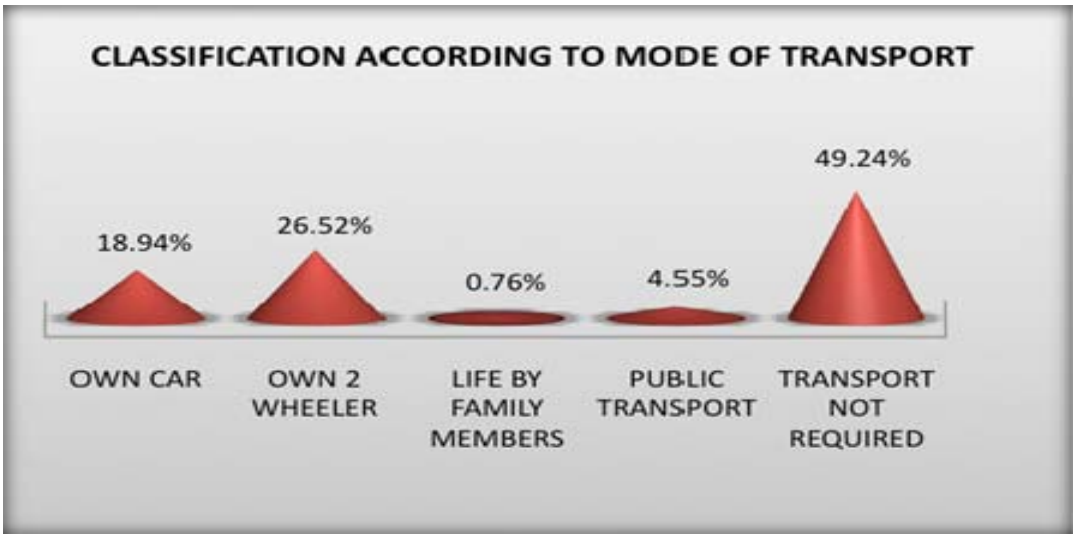
Classification of Jain Women Entrepreneurs According to Mode of Transport Used

Sr. No	*Industry*	*Own Car*	*2- Wheeler*	*Lift by Family Member*	*Public Transport*	*Transport not Required*	*Total*
1	Engineering	6 (24.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.08%)	8 (6.06%)
2	Electronics /Computers	3 (12.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	5 (20.00%)	19 (54.29%)	1 (100.00%)	2 (33.33%)	41 (63.08%)	68 (51.52%)
4	Textile	3 (12.00%)	10 (28.57%)	0 (0.00%)	4 (66.67%)	16 (24.62%)	33 (25.00%)
5	Box manufacturing	2 (8.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.54%)	3 (2.27%)
6	Fabrication	1 (4.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (4.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	2 (3.08%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.54%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (8.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (8.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.08%)	2 (1.52%)
Total		**25 (18.94%)**	**35 (26.52%)**	**1 (0.76%)**	**6 (4.55%)**	**65 (49.25%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table 6.19 shows that 25 (18.94%) respondents used their own cars. These women entrepreneurs are having higly successful businesses; therefore their economic position is extremely good, hence they can very well afford to have their own cars; while 35 (26.52%) women indicated that they were driving their own two-wheelers; only 1 (0.76%) woman took lift from one of her family members; 6 (4.55%) women depended upon public transport; 65 (49.24%) entrepreneurs did not have any type of vehicle. Many of these had their businesses located close to their homes.

This clearly shows that 60 (46.97%) Jain women entrepreneurs were self-reliant regarding the means of transport they used.



Graph 6.9

6.13 Classification of Women Entrepreneurs According to Their Previous Occupations

It is a well-known fact that entrepreneurs are not born but made. The environment in which the individual grows up plays an important part in the making of an entrepreneur. It is thus important to know the professional backgrounds of the respondent women before they became entrepreneurs. This could give insights into what spurred them to start their own enterprises.

- Table 6.20 shows that out of 132 respondents, 79 (59.85 %) Jain Women Entrepreneurs were housewives 30 (22.73 %) already engaged in family business; 10 (7.85 %) were students, 7 (5.30 %) were employed and 1 (0.76 %) was a social worker.

This goes to show that nowadays modern and educated women are not only engaged in managing their household duties but try to use their entrepreneurial talents to do something fruitful. The fact that 30 (22.73.%) entrepreneurs used to be part of

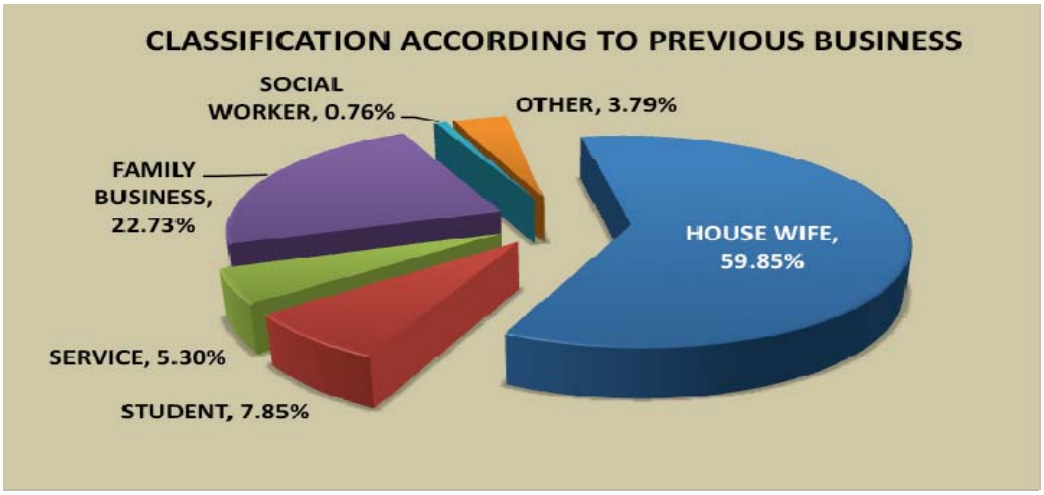
their family businesses before starting their own enterprises implies that they utilised the prior experience for starting a new one.

Table 6.20

Classification of Jain Women Entrepreneurs according to Previous Occupation

Sr. No	*Industry*	*Housewife*	*Student*	*Employ-Ment*	*Family Business*	*Social Worker*	*Other*	*Total*
1	Engineering	4 (5.06%)	2 (20.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	1 (20.00%)	8 (6.06%)
2	Electronics/ Computer	3 (3.80%)	0 (0.00%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	44 (55.70%)	5 (50.00%)	3 (42.86%)	13 (43.33%)	1 (100.00%)	2 (40.00%)	68 (51.52%)
4	Textile	19 (24.05%)	3 (30.00%)	1 (14.29%)	8 (26.67%)	0 (0.00%)	2 (40.00%)	33 (25.00%)
5	Box Manufacturing	2 (2.53%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (1.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (2.53%)	0 (0.00%)	1 (14.29%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (1.27%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (1.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.27%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.27%)	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**79 (59.85%)**	**10 (7.85%)**	**7 (5.30%)**	**30 (22.73%)**	**1 (0.76%)**	**5 (3.79%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 6.10

6.14 Classification of Jain Women Entrepreneurs According to Social Work

By running a successful business, the entrepreneurs help the local community and keep the local economy stimulated, which directly and indirectly generates employment. However, the entrepreneur should also practise sound business etiquette and bring a higher level of integrity into her business practices. This is a social responsibility that benefits the fabric of the community .The researcher would like to mention the social work done by some of the Jain women entrepreneurs. One respondent has made efforts to wean away women of easy virtue from their profession and helped in their rehabilitation; another provided job opportunities to the blind, mentally challenged youth in her factory; another respondent runs the Sister Help Foundation that provides vocational training and personality development courses for women.

Table 6.21 shows that 80 (60.61%) of the Jain Women Entrepreneurs had undertaken some form of social work, while 52 (39.39 %) have not participated actively in any social work.

Table 6.21

Classification of Jain Women Entrepreneurs According to Social Work

Sr. No	*Industry*	*Yes*	*No*	*Total*
1	Engineering	3 (3.75%)	5 (9.62%)	8 (6.06%)
2	Electronics/Computers	3 (3.75%)	1 (1.92%)	4 (3.03%)
3	Food	43 (53.75%)	25 (48.08%)	68 (51.52%)
4	Textile	19 (23.75%)	14 (26.92%)	33 (25.00%)
5	Box Manufacturing	1 (1.25%)	2 (3.85%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.92%)	1 (0.76%)
7	Painting	3 (3.75%)	1 (1.92%)	4 (3.03%)
8	Earthmoving	1 (1.25%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.25%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.25%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (1.25%)	1 (1.92%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (1.92%)	1 (0.76%)
13	Automobile	1 (1.25%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (2.50%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.25%)	1 (1.92%)	2 (1.52%)
Total		**80 (60.61%)**	**52 (39.39%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.15 Women Entrepreneurs' Role in Rural Development

Rural India is said to be the *real India*. Over 76% of the total population of India lives in the villages. Entrepreneurs can and do play an important role in the development of rural areas. One of the major problems in development of rural areas

is the migration of rural people to urban (metros and cities) areas in search of jobs. However, entrepreneurs can generate jobs in rural areas and thus help in decreasing this migration. Table 6.22 gives an idea of the respondents' involvement in rural development.

Total 6.22

Classification of Jain Women Entrepreneurs' Role in Rural Development

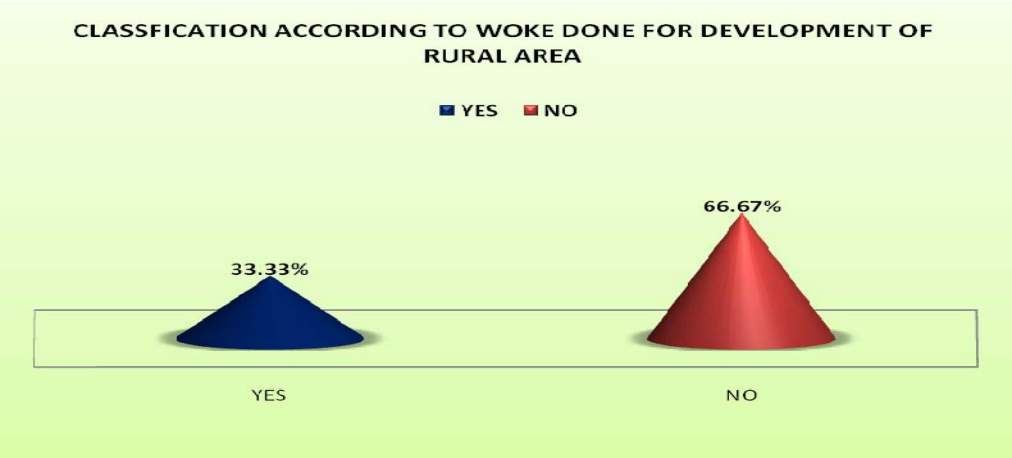
Sr.No	***Industry***	***Yes***	***No***	***Total***
1	Engineering	3 (6.82%)	5 (5.68%)	8 (6.06%)
2	Electronics/Computers	1 (2.27%)	3 (3.41%)	4 (3.03%)
3	Food	20 (45.45%)	48 (54.55%)	68 (51.52%)
4	Textile	10 (22.73%)	23 (26.14%)	33 (25.00%)
5	Box manufacturing	2 (4.55%)	1 (1.14%)	3 (2.27%)
6	Fabrication	1 (2.27%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (2.27%)	3 (3.41%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (1.14%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.14%)	1 (0.76%)
10	Manure	1 (2.27%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (2.27%)	1 (1.14%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (1.14%)	1 (0.76%)
13	Automobile	1 (2.27%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (4.55%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (2.27%)	1 (1.14%)	2 (1.52%)
Total		**44 (33.33%)**	**88 (66.67%)**	**132 (100%)**

Source : Based on Survey of Women Entrepreneurs of Pune District.

- Table 6.22 shows that out of 132 respondents, 44 (33.33 %) have done work for rural development. Though there are very few women who do work for rural development, it is both encouraging and significant. Through several

initiatives like running schools, setting up self-help groups they play a major role in the development of rural India.

- Some of the works done by Jain women entrepreneurs for rural development are as follows: One respondent has completed a water project in the Sonori village of Purander Taluka. Another runs a school in Shirur village and one of the respondents provides monetary help to Sidhachelam Trust which takes care of orphans.



Graph 6.11

6.16 Classification of Women Entrepreneurs According to Money Donated

Offering donations out of the amount earned out of bisiness is an integral part of the Jain custom.The amount of the donation given is an indicator of the entrepreneurs' economic independence. From an essay competition conducted by Swanand Mahila Mandal it was revealed that many Jain women entrepreneurs want to donate money for worthy causes.

- Table 6.23 shows that a total 128 (96.96%) women respondents had donated money, of these 43(32.58%) donated money to a temple; 45(34.09%) provided help to poor people; 27 (20.45%) donated money to different institutions; 13 (9.85%) donated money to some other places. It can be concluded that

majority of the Jain women entrepreneurs are generous and contribute money to various social causes.

Table 6.23

Classification of Jain Women Entrepreneurs According to Money Donated

Sr.No	***Industry***	***Temple / Stahnak***	***Poor People***	***Institution***	***Other***	***No***	***Total***
1	Engineering	2 (4.65%)	3 (6.67%)	3 (11.11%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics /Computers	0 (0.00%)	2 (4.44%)	2 (7.41%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	26 (60.47%)	17 (37.78%)	15 (55.56%)	6 (46.15%)	4 (100.00%)	68 (51.52%)
4	Textile	10 (23.26%)	18 (40.00%)	4 (14.81%)	1 (7.69%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	2 (4.44%)	0 (0.00%)	1 (7.69%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (2.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	1 (2.22%)	2 (7.41%)	1 (7.69%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (2.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (4.65%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (2.22%)	0 (0.00%)	1 (7.69%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (2.33%)	1 (2.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**43 (32.58%)**	**45 (34.09%**	**27 (20.45%)**	**13 (9.85%)**	**4 (3.03%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.17 Classification of Jain Women Who Opted for Love Marriage

Table 6.24

Classification of Jain Women Entrepreneurs Who Opted for Love Marriage

Sr.No	*Industry*	*Yes*	*No*	*Total*	*Own Caste*	*Other Caste*	*Total*
1	Engineering	2 (10.00%)	6 (5.36%)	8 (6.06%)	2 (11.11%)	0 (0.00%)	2 (10.00%)
2	Electronics/ Computer	0 (0.00%)	4 (3.57%)	4 (3.03%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
3	Food	9 (45.00%)	59 (52.68%)	68 (51.52%)	7 (38.89%)	2 (100.00%)	9 (45.00%)
4	Textile	4 (20.00%)	29 (25.89%)	33 (25.00%)	4 (22.22%)	0 (0.00%)	4 (20.00%)
5	Box Manufacturing	0 (0.00%)	3 (2.68%)	3 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
6	Fabrication	0 (0.00%)	1 (0.89%)	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	1 (5.00%)	3 (2.68%)	4 (3.03%)	1 (5.56%)	0 (0.00%)	1 (5.00%)
8	Earthmoving	1 (5.00%)	0 (0.00%)	1 (0.76%)	1 (5.56%)	0 (0.00%)	1 (5.00%)
9	Medicine	0 (0.00%)	1 (0.89%)	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	1 (5.00%)	0 (0.00%)	1 (0.76%)	1 (5.56%)	0 (0.00%)	1 (5.00%)
11	Plastic/Rubber	1 (5.00%)	1 (0.89%)	2 (1.52%)	1 (5.56%)	0 (0.00%)	1 (5.00%)
12	Chemical	1 (5.00%)	0 (0.00%)	1 (0.76%)	1 (5.56%)	0 (0.00%)	1 (5.00%)
13	Automobile	0 (0.00%)	1 (0.89%)	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
14	Construction	0 (0.00%)	2 (1.79%)	2 (1.52%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
15	Printing	0 (0.00%)	2 (1.79%)	2 (1.52%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
Total		**20 (15.15%)**	**112 (84.85%)**	**132 (100%)**	**18 (90.00%)**	**2 (10.00%)**	**20 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Traditionally, Jains are a conservative people. Therefore, love marriages are not readily accepted by the community. Such marriages besides being not sactioned by their religion, affect the family and the social life of the women who have opted for love marriages. These women entrepreneurs would face some difficulty in managing the enterprise. Hence data in this regard was studied and the findings are presented in Table 6.24.

It can be seen from the table that not many Jain women entrepreneurs have opted for love marriage and also marrying outside the community is not the normal practice.

6.18 Classification of Jain Women Entrepreneurs According to Illness

Entrepreneurs need to work hard in areas such as production, marketing, management, etc. Therefore, it is very essential to be physically fit. Only when the person is physically and mentally fit she can work efficiently. Thus, this study enquired into their physical fitness for carrying out the entrepreneurial tasks.

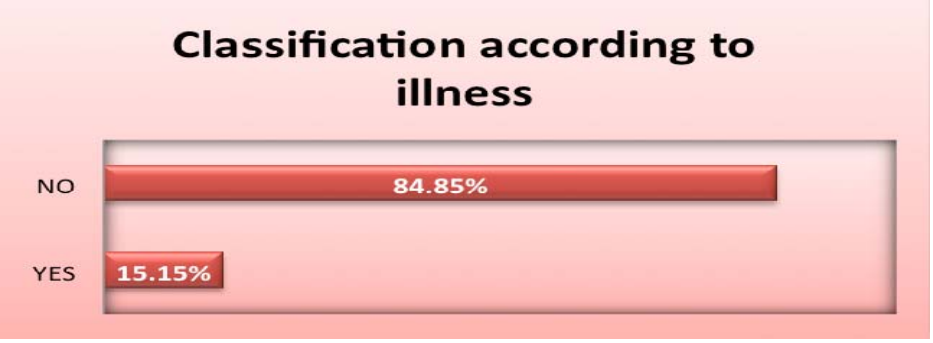
Table 6.25

Classification of Jain Women Entrepreneurs According Physical Fitness

Sr.No	***Industry***	***Yes***	***No***	***Total***
1	Engineering	1 (5.00%)	7 (6.25%)	8 (6.06%)
2	Electronics/Computers	0 (0.00%)	4 (3.57%)	4 (3.03%)
3	Food	9 (45.00%)	59 (52.68%)	68 (51.52%)
4	Textile	6 (30.00%)	27 (24.11%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	3 (2.68%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (0.89%)	1 (0.76%)
7	Painting	1 (5.00%)	3 (2.68%)	4 (3.03%)
8	Earthmoving	1 (5.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (0.89%)	1 (0.76%)
10	Manure	1 (5.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (5.00%)	1 (0.89%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (0.89%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (0.89%)	1 (0.76%)
14	Construction	0 (0.00%)	2 (1.79%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (1.79%)	2 (1.52%)
Total		**20 (15.15%)**	**112 (84.85%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table 6.25 shows that out of the 134 respondents, only 20 (15.15%) Jain women entrepreneurs were ill, while 112 (84.85%) women were enjoying good health. Good health helps the women entrepreneurs to stay focussed on running their enterprises efficiently.



Graph 6.12

6.19 Classification according Place of Treatment

When entrepreneurs fall sick, where they take treatment from is related to their economic status. This factor is examined in Table 6.26

Table 6.26

Classification of Jain Women Entrepreneurs According to Place of Treatment

Sr.No	*Industry*	*Private Hospital*	*Government Hospital*	*Total*
1	Engineering	1 (5.26%)	0 (0.00%)	1 (5.00%)
2	Electronics/Computers	0 (0.00%)	0 (0.00%)	0 (0.00%)
3	Food	8 (42.11%)	1 (100.00%)	9 (45.00%)
4	Textile	6 (31.58%)	0 (0.00%)	6 (30.00%)
5	Box manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	1 (5.26%)	0 (0.00%)	1 (5.00%)
8	Earthmoving	1 (5.26%)	0 (0.00%)	1 (5.00%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	1 (5.26%)	0 (0.00%)	1 (5.00%)
11	Plastic/Rubber	1 (5.26%)	0 (0.00%)	1 (5.00%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)
Total		**19 (95.00%)**	**1 (5.00%)**	**20 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table 6.26 shows that out of the 20 who fell ill, 19 (95.00%) Jain women entrepreneurs took treatment in private hospitals and only 1 (5%) went to a government hospital. Again, out of the 19 who took treatment, 1 (5.26%) was from engineering; 1 (5.26%) each from painting, manure, plastic and rubber; 8 (42.11%) from food and 6 (31.58%) from textile industries. Thus the majority of women prefered to take treatment in private hospitals. This indicates that they are economically well off to afford costly medical treatment in private hospitals and clinics.

6.19.1 Activities Undertaken to Maintain Good Health

Maintenance of good health is important for the entrepreneurs as their jobs are very demanding. An entrepreneur may be subjected to mental stress, and, constant hard work may cause her to neglect her physical well-being. Hence the study focused on the the various activities entrepreneurs did to maintain good health.

Table 6.27

Classification of Jain Women Entrepreneurs according to

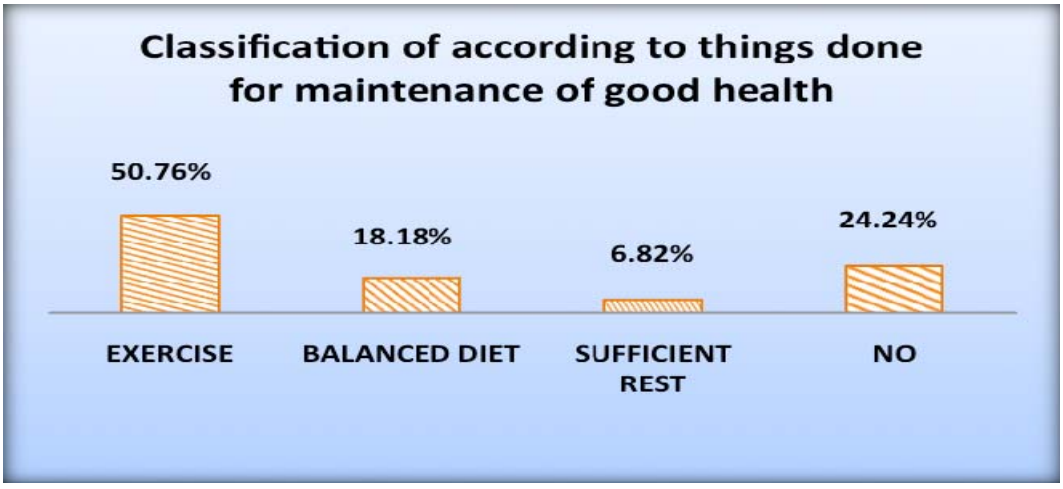
Activities Undertaken for Maintenance of Good Health

Sr.No	*Industry*	*Exercise*	*Balanced Diet*	*Sifficient Rest*	*No*	*Total*
1	Engineering	1 (1.49%)	5 (20.83%)	1 (11.11%)	1 (3.13%)	8 (6.06%)
2	Electronics/ Computers	3 (4.48%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	39 (58.21%)	7 (29.17%)	5 (55.56%)	17 (53.13%)	68 (51.52%)
4	Textile	15 (22.39%)	7 (29.17%)	1 (11.11%)	10 (31.25%)	33 (25.00%)
5	Box Manufacturing	3 (4.48%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (1.49%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (2.99%)	1 (4.17%)	0 (0.00%)	1 (3.13%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (11.11%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.13%)	1 (0.76%)
11	Plastic/Rubber	1 (1.49%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	1 (11.11%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (2.99%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (6.25%)	2 (1.52%)
Total		**67 (50.76%)**	**24 (18.18%)**	**9 (6.82%)**	**32 (24.24%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 6.27 shows that out of 132 respondents, 67 (50.76%) Jain women entrepreneurs did some form of exercise; out of these, 39 (58.21%) are in food industry; 3 (4.48%) in electronics/computer and box manufacturing; 15 (22.39%) in textile; 2 (2.99%) in painting and construction; 1 (1.49%) each in engineering, fabrication and plastic.
- 24 (18.18%) entrepreneurs try to have a balanced diet, out of which, 7 (29.17%) were in food and textile; 5 (20.83%) in engineering; 1 (4.17%) each in electronics and communication, printing, medicine, plastic, rubber and automobile industries.
- 9 (6.82%) women take sufficient rest, out of which, 5 (55.56%) were in food industry and 1 (11.11%) each in engineering, textile, earthmoving, and chemical industries.
- 32 (24.24%) respondents did not mention any particular action they took to take care of their health.

Therefore, it can be concluded that the Jain women jntrepreneurs are quite conscious about maintaining good health, as 100 (75.75%) respondents made some active efforts to remain healthy.



Graph 6.13

6.20 Classification According to Residential Accommodation

Residential accommodation is an indicator of the prosperity of the entrepreneur. If the place of the entrepreneur's residence is owned by her, it is an indicator of good economic position, while staying in a rented accommodation may indicate otherwise. Hence, this aspect has considered to gauge the income/assets of the respondents of the survey and the results are shown in Table 6.28

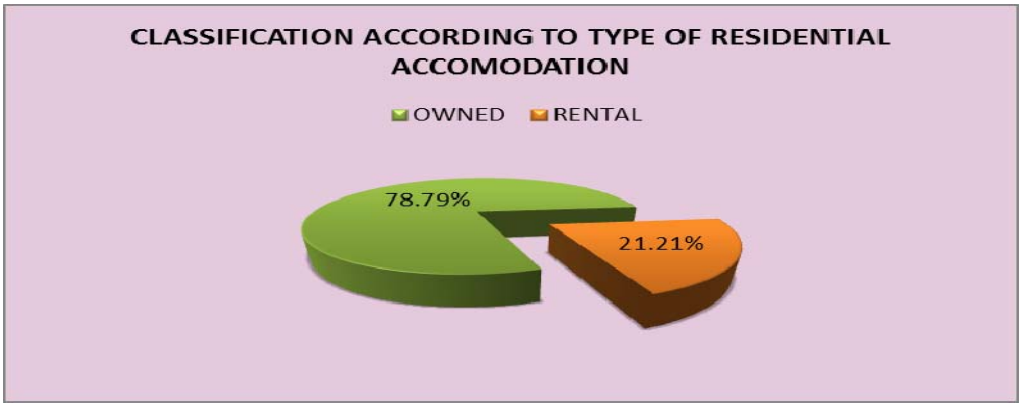
Table 6.28
Classification According to Residential Accommodation

Sr.No	*Industry*	*Owned*	*Rented*	*Total*
1	Engineering	7 (6.73%)	1 (3.57%)	8 (6.06%)
2	Electronics/Computers	3 (2.88%)	1 (3.57%)	4 (3.03%)
3	Food	52 (50.00%)	16 (57.14%)	68 (51.52%)
4	Textile	24 (23.08%)	9 (32.14%)	33 (25.00%)
5	Box manufacturing	3 (2.88%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (0.96%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (3.85%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (0.96%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.96%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.96%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (1.92%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (0.96%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.96%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.92%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (0.96%)	1 (3.57%)	2 (1.52%)
Total		**104 (78.79%)**	**28 (21.21%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 respondents, 104 (78.79%) Jain women entrepreneurs lived in their own houses. Only 28 (21.21%) respondents lived in rented houses.

  Out of the 8 women in engineering industry, 7 (87.50%) women have their own accomodation; in electrical industry, out of 4 women, 3 (75%) lived in their own houses; in food industry, out of 68 respondents, 52 (76.47%) have their own houses; in textile, out of 33 respondents, 24 (72.72%) women lived in their owned houses.

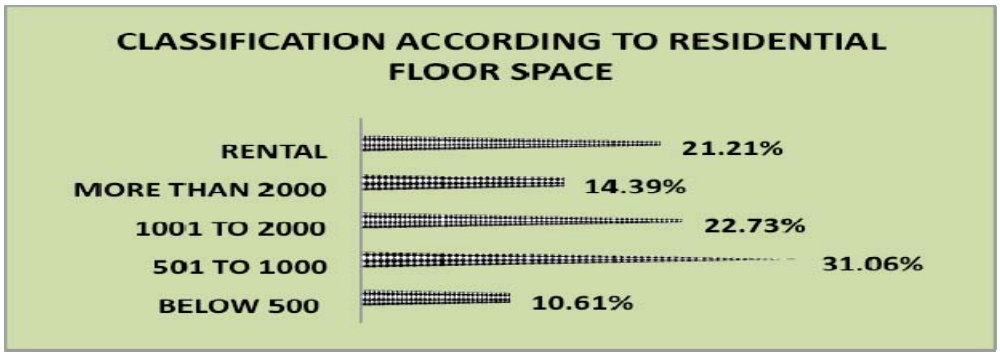


Graph 6.14

6.20.1 Classification According to Residential Floor Space

The realty rate being quite high, it is very difficult to own a spacial residential accomodation. Hence, the floor space of the accomodation they live in can be a good indicator of the standard of living of the women entrepreneurs. Table 6.29 gives the area of the accomodation the respondents live in.

- Out of 132 respondents, 41 (31.06%) Jain Women Entrepreneurs had only 501 to 1000 Sq. ft. area; 30 (22.73%) entrepreneurs lived in houses measuring 1001 to 2000 Sq. ft area; 19 (14.39%) women had houses of more than 2000 sq. ft; 14 (10.61%) respondents' houses were below 500 sq. ft. area. This data indicates that majority **[104(78.78%)]** of the entreprenures lived in accomodations which have medium to large floor space/areas.



Graph 6.15

Table 6.29

Classification According to Residential Floor Space (in sq.ft)

Sr. No	***Industry***	***Below 500***	***501 to 1000***	***1001 to 2000***	***More than 2000***	***Rental***	***Total***
1	Engineering	*0 (0.00%)*	*1 (2.44%)*	*2 (6.67%)*	*4 (21.05%)*	*1 (3.57%)*	*8 (6.06%)*
2	Electronics/ Computers	0 (0.00%)	0 (0.00%)	2 (6.67%)	2 (10.53%)	0 (0.00%)	4 (3.03%)
3	Food	10 (71.43%)	22 (53.66%)	11 (36.67%)	6 (31.58%)	19 (67.86%)	68 (51.52%)
4	Textile	4 (28.57%)	14 (34.15%)	7 (23.33%)	1 (5.26%)	7 (25.00%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	0 (0.00%)	2 (6.67%)	1 (5.26%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	2 (4.88%)	2 (6.67%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.26%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (2.44%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (10.53%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.26%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (2.44%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.26%)	1 (3.57%)	2 (1.52%)
Total		**14 (10.61%)**	**41 (31.06%)**	**30 (22.73%)**	**19 (14.39%)**	**28 (21.21%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.21 Classification of Jain Women Entrepreneurs According to Family Structure

One of the important factors which influences an entrepreneur is the support and encouragement she receives from her family. This factor depends upon the nature and economic status of the family. Families having a good financial and educational background play an important role in the development of entrepreneurship. On the contrary, families without these advantages may not contribute significantly to their development and success.

The type of family structure after marriage is particularly significant from the woman's point of view. Her adjustment and relationship within the family network may determine the sense of belonging, satisfaction with her work and fulfilment in life. It has been accepted that both family types, i.e. nuclear and joint have their own advantages and disadvantages.

Traditionally Indian society was dominated by the joint family system which is now assumed to be an obstacle to industrial as well as economic development, because in the joint family set up there is less independence for its individual members to think of diversifying their activities and/or going outside of the family comfort zone for their livelihood and development. Industrialization and modernization have slowly disintegrated the joint family system giving rise to the unitary or nuclear families. The ever increasing needs, aspirations, ambitions and expectations of individuals/ families have made them prefer to live on their own to achieve their own desired goals.

6.21.1 Correlation between Family Structure and Type of Industry

The present study felt the need to examine whether the family structure has any bearing on the type of industry. The data obtained from the respondents is tabulated in Table in 6.30

- From the sample of 132 respondents, 78 (59.09%) women entrepreneurs belonged to nuclear families, while 54 (40.91%) respondents lived in a joint family structure.
- In engineering industry, out of 8 respondents, 5 (62.50%) entrepreneurs live in nuclear families; 3 (37.50%) in joint family; out of 4 women in electronics and painting industries, 50 % each lived in nuclear and joint families respectively.

- In food industry, out of 68 respondents, 40 (58.82%) entrepreneurs came from nuclear families; 28 (41.17%) from the joint family structure.
- In textile industry, out of 33 respondents, 19 (57.57%) entrepreneurs came from nuclear family structure; and 14 (42.42%) came from joint family structure.
- In earthmoving, chemical and automobile industries, 1 (100%) entrepreneur came from the joint family, while 1(1.28%) women entrepreneur each in medicine and manure came from nuclear families.
- In plastic, construction and printing 2 (100%) were from nuclear families.

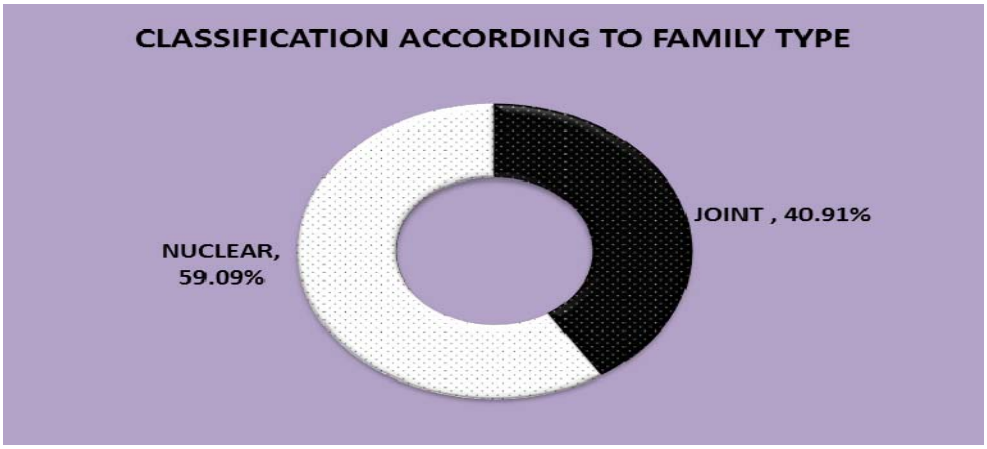
Thus, it can observed that the entrepreneurs belonging to the joint family type were involved in industries like engineering, electronics, computers, etc.; while those belonging to the nuclear family type were involved in industries like food, textile. As industries like food and textiles are easy to manage, unlike engineering, it is helpful to have family members contributing.

Table 6.30

Classification of Jain Women Entrepreneurs According to Family Structure and Type of Industry

Sr.No	*Industry*	*Joint Family*	*Nuclear Family*	*Total*
1	Engineering	3 (5.56%)	5 (6.41%)	8 (6.06%)
2	Electronics /Computers	2 (3.70%)	2 (2.56%)	4 (3.03%)
3	Food	28 (51.85%)	40 (51.28%)	68 (51.52%)
4	Textile	14 (25.93%)	19 (24.36%)	33 (25.00%)
5	Box manufacturing	1 (1.85%)	2 (2.56%)	3 (2.27%)
6	Fabrication	1 (1.85%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (3.70%)	2 (2.56%)	4 (3.03%)
8	Earthmoving	1 (1.85%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.28%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (1.28%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	2 (2.56%)	2 (1.52%)
12	Chemical	1 (1.85%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (1.85%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	2 (2.56%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (2.56%)	2 (1.52%)
Total		**54 (40.91%)**	**78 (59.09%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 6.16

6.22 Classification According to Number of Family Members

The size of the family determines the time required by a woman to attend to the needs of her family besides handling her business. More family members imply that the woman has to devote more time for the family. It could also imply that there will more members who could be of help in running the enterprise. Thus an assessment of the number of family members is considered necessary. The information gathered is presented in Table 6.31.

Table 6.31 shows that a preference was clearly indicated among enterprising women for smaller families. 42(31.82%) of Jain women entrepreneurs have 3 family members, followed by 38 (28.79%) with 4 members, 23 (17.42%) have 5 members, 19 (14.39%) were with 2 members, 6 (4.55%) were of 6 members, while 4 (3.03%) were with 1 family member each. It can thus be said that, as seen in previous tables, the entrepreneurs generally had nuclear families or had smaller family sizes.

Table 6.31

Classification According to Family Size

Sr.No	*Industry*	*1 Member*	*2 Members*	*3 Members*	*4 Members*	*5 Memebrs*	*Above 6 Members*	*Total*
1	Engineering	*0 (0.00%)*	*0 (0.00%)*	*2 (4.76%)*	*5 (13.16%)*	*1 (4.35%)*	*0 (0.00%)*	*8 (6.06%)*
2	Electronics /Computers	0 (0.00%)	1 (5.26%)	1 (2.38%)	1 (2.63%)	0 (0.00%)	1 (16.67%)	4 (3.03%)
3	Food	2 (50.00%)	13 (68.42%)	24 (57.14%)	15 (39.47%)	10 (43.48%)	4 (66.67%)	68 (51.52%)
4	Textile	2 (50.00%)	3 (15.79%)	9 (21.43%)	9 (23.68%)	9 (39.13%)	1 (16.67%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	0 (0.00%)	2 (4.76%)	1 (2.63%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (2.38%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	1 (5.26%)	0 (0.00%)	2 (5.26%)	1 (4.35%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.35%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.63%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.63%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.63%)	1 (4.35%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	1 (2.38%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.63%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	2 (4.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	1 (5.26%)	0 (0.00%)	1 (2.63%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**4 (3.03%)**	**19 (14.39%)**	**42 (31.82%)**	**38 (28.79%)**	**23 (17.42%)**	**6 (4.55%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.23 Classification According to Family Member's Gender

The data regarding Jain women entrepreneurs' family members' gender is tabulated in Table 6.32, which shows that out of a total of 572 members, 281 (49.13%) were males while 291 (50.87%) were females.

Table 6.32

Classification of Jain Women Entrepreneurs

According to Family Members' Gender

Sr.No	*Industry*	*Males*	*Females*	*Total*
1	Engineering	16 (5.69%)	23 (7.90%)	39 (6.82%)
2	Electronics/Computers	8 (2.85%)	7 (2.41%)	15 (2.62%)
3	Food	141 (50.18%)	150 (51.55%)	291 (50.87%)
4	Textile	72 (25.62%)	74 (25.43%)	146 (25.52%)
5	Box manufacturing	5 (1.78%)	8 (2.75%)	13 (2.27%)
6	Fabrication	3 (1.07%)	1 (0.34%)	4 (0.70%)
7	Painting	10 (3.56%)	7 (2.41%)	17 (2.97%)
8	Earthmoving	3 (1.07%)	3 (1.03%)	6 (1.05%)
9	Medicine	1 (0.36%)	1 (0.34%)	2 (0.35%)
10	Manure	4 (1.42%)	1 (0.34%)	5 (0.87%)
11	Plastic/Rubber	5 (1.78%)	6 (2.06%)	11 (1.92%)
12	Chemical	3 (1.07%)	1 (0.34%)	4 (0.70%)
13	Automobile	3 (1.07%)	1 (0.34%)	4 (0.70%)
14	Construction	5 (1.78%)	3 (1.03%)	8 (1.40%)
15	Printing	2 (0.71%)	5 (1.72%)	7 (1.22%)
Total		**281 (49.13%)**	**291 (50.87%)**	**572 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Thus, it can be observed that there is an almost equal ratio of male to female family members.

6.24 Classification of Entrepreneurs According Number of Children

Number of children in a family directly increases the time that a woman is required to spend to look after their needs and that of the husband. But some women

entrepreneurs said that elder children are of help to them in their business in tasks like marketing, sales, etc.

Out of the 132 respondents, 127 (96.21%) Jain women entrepreneurs had children, while 5 (3.79%) did not have any children. Of these, 5 entrepreneurs 1(20%) were unmarried; 25 (18.94 %) had 1 child each; 83 (62.88 %) had 2 children each; women who had 3 children each were 15 (11.36 %); 4 (3.03%) women entrepreneurs had 4 children each. None of the women entrepreneurs had more than 4 children.

Table 6.33

Classification of Entrepreneurs According to Number of Children

Sr. No	***Industry***	***1 Child***	***2 Children***	***3 Children***	***4 Children***	***More than 4***	***No***	***Total***
1	Engineering	1 (4.00%)	5 (6.02%)	1 (6.67%)	0 (0.00%)	0 (0.00%)	1 (20.00%)	8 (6.06%)
2	Electronics /Computers	1 (4.00%)	3 (3.61%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	19 (76.00%)	36 (43.37%)	9 (60.00%)	2 (50.00%)	0 (0.00%)	2 (40.00%)	68 (51.52%)
4	Textile	2 (8.00%)	23 (27.71%)	4 (26.67%)	2 (50.00%)	0 (0.00%)	2 (40.00%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	3 (3.61%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (4.00%)	3 (3.61%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	1 (1.20%)	1 (6.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (4.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	2 (2.41%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (2.41%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**25 (18.94%)**	**83 (62.88%)**	**15 (11.36%)**	**4 (3.03%)**	**0 (0.00%)**	**5 (3.79%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.25 Classification of Husband, Father and Mother of Jain Women Entrepreneurs According to Education Level

The educational background of Jain women entrepreneurs and their husbands, fathers, mothers and other close relatives gives an insight into the cultural level of their families and the women entrepreneurs' preparedness to opt for entrepreneurship. Though the questionnaire collected data on the educational background of the family members, the most significant contribution for promoting women as entrepreneurs would necessarily have to be with the active encouragement or concurrence of the husband, father or mother. Hence, this factor was analysed to asses to what extent it contributed to the making of women entrepreneurs (seeTable 6.34).

Table 6.34

Classification of Husbands, Fathers and Mothers of Jain Women Entrepreneurs According to Education

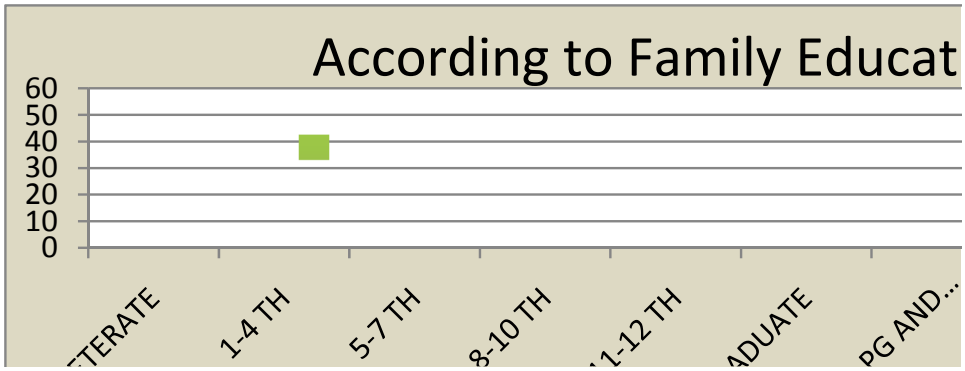
Level of Education	*Husband*	*Father*	*Mother*
Illiterate	0 (0.00%)	2 (1.52%)	7 (5.30%)
1-4 th	0 (0.00%)	8 (6.06%)	42 (31.82%)
5-7 th	3 (2.27%)	34 (25.76%)	39 (29.55%)
8-10 th	31 (23.48%)	48 (36.36%)	31 (23.48%)
11-12 th	21 (15.91%)	18 (13.64%)	9 (6.82%)
Graduate	24 (18.18%)	6 (4.55%)	2 (1.52%)
PG and Other Technical Degrees	53 (40.15%)	16 (12.12%)	2 (1.52%)
Total	**132 (100%)**	**132 (100%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Among all the husbands that were educated, 34 (25.76%) were below the 10th standard, 21 (15.91%) were between 11 and 12th standard, 24 (18.18%) were graduates and 53 (40.15%) some of them were post graduates, and some of them were with technical qualifications. The above data clearly show that 50 per cent of the Jain women entrepreneurs' husbands were highly qualified.

- Among their fathers, 2 (1.52%) were illiterate; 90 (68.18%) were below SSC level, 18 (13.64) had studied up to 11or 12th standard; 6 (4.55 %) were graduates; 16 (12.12%) some of them were post graduates, and some of them were technically qualified.

- Amongst mothers, 7 (5.30 %) were illiterate; 112 (84.84 %) were educated below the 10th standard; 9 (6.82%) were 11-12th standard; 2 (1.52 %) were graduates; while another 2 (1.52%) were post graduates/professionally qualified. It can thus be seen that the parents and husbands of the women entrepreneurs were well educated.



Graph 6.17

6.26 Classification of Jain Women Entrepreneurs' Husbands and Mothers According to Occupation

Besides the personality characteristics that determine entrepreneurs, their family occupations are also indicators of their tendency towards taking up entrepreneurship careers. Keeping this in view, the family occupations of the respondents were inquired into. Many of the Jain women entrepreneurs' families' occupations were various types of businesses, hence they must have been aware of the difficulties involved and opportunities available in the business environment. These factors would have been conducive to their development as future entrepreneurs. Therefore, apart from the educational background of the women entrepreneurs, the family business environment also has a strong bearing on their inclination towards choosing business as a career and later development as entrepreneurs. . Accordingly these factors are analysed in Table 6.35.

Table 6.35

Classification of Jain Women Entrepreneurs

According to Occupation of Family Members

Occupation	*Husband*	*Father*	*Mother*
Industry	43 (32.58%)	9 (6.82%)	1 (0.76%)
Trading	32 (24.24%)	81 (61.36%)	4 (3.03%)
Service Sector	17 (12.88%)	12 (9.09%)	1 (0.76%)
Profession	2 (1.52%)	7 (5.30%)	0 (0.00%)
Agriculture	0 (0.00%)	6 (4.55%)	0 (0.00%)
Employment	25 (18.94%)	17 (12.88%)	1 (0.76%)
Housewife	0 (0.00%)	0 (0.00%)	125 (94.70%)
Widow/Unmarried	13 (9.85%)	0 (0.00%)	0 (0.00%)
Total	**132 (100.00%)**	**132 (100.00%)**	**132 (100.00%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 6.35 shows that among the husbands, 43 (32.58%) were industrialists; 32 (24.24 %) were into trading; 25 (18.94%) were employed; 17 (12.88%) were in the service sector; and 2 (1.52%) were in profession. Agriculture is not a preferred occupation of any of their husbands; 13 (9.85%) women entrepreneurs were unmarried or widows.

- Among the fathers, 9 (6.82%) were industrialists; 81 (61.36%) were in business; 12 (9.09%) were in the service sector; 6 (4.55%) were in agriculture; and 17 (12.88%) were employed.

- While among the mothers, 125 (94.70%) were housewives; only 4 (3.03%) were into trading; and 1 (0.76%) was an industrialist; 1 (0.76%) was in the service sector; and 1 (0.76%) was employed.

The above information indicates that most of the women were first generation entrepreneurs as their mothers were only housewives.

It is also clear that the majority of women entrepreneurs were from families already imbued with business culture. Hence, they would have benefitted from factors like: Business experience of the family, ready acceptance in the society, easy adjustability to family traditions and no hidrance due to change of place of work of husbands or fathers.

6.27 Motivational Factors

It is important to study the motivational factors that propelled the women entrepreneurs to start their enterprises. Thus, the entrepreneurs' responses to the qustionnaire are given in Table 6.36.

Table 6.36
Classification of Jain Women Entrepreneurs According to Prime Motivational Factors

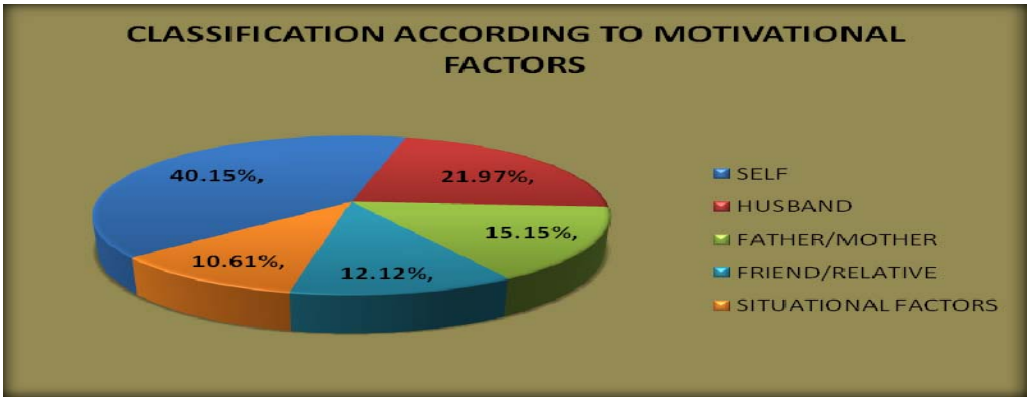
Sr. No	*Industry*	*Self*	*Husband*	*Father/ Mother*	*Government Institution*	*Friend/ Relative*	*Situational Factor*	*Total*
1	Engineering	2 (3.77%)	0 (0.00%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	4 (28.57%)	8 (6.06%)
2	Electronics/ Computers	1 (1.89%)	1 (3.45%)	1 (5.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	4 (3.03%)
3	Food	34 (64.15%)	14 (48.28%)	6 (30.00%)	0 (0.00%)	8 (50.00%)	6 (42.86%)	68 (51.52%)
4	Textile	13 (24.53%)	8 (27.59%)	6 (30.00%)	0 (0.00%)	4 (25.00%)	2 (14.29%)	33 (25.00%)
5	Box manufacturing	0 (0.00%)	1 (3.45%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (1.89%)	2 (6.90%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.89%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (1.89%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (3.45%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (14.29%)	2 (1.52%)
Total		**53 (40.15%)**	**29 (21.97%)**	**20 (15.15%)**	**0 (0.00%)**	**16 (12.12%)**	**14 (10.61%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 6.36 shows that the majority of the women entrepreneurs, i.e. 53 (40.15%) were self-motivated; 29 (21.97%) were motivated by their husbands; 20 (15.15 %) were motivated by their parents; 16 (12.12%) were motivated by friends and relatives; for 14 (10.61%) women entrepreneurs, the government agencies acted as the prime motivators.

It can be observed that after self, husbands were the prime motivators in this study. So the encouragement and active support given by their husbands are important motivational factors. The fact is that a woman entrepreneur's motivator to a large extent is her family portrays the importance of the family circle for women's empowerment. A women will never consider herself alone but as a part of the family. The family also seems to reciprocate this feeling at least in the case of women entrepreneurs.

Therefore, the Jain women entrepreneurs can be considered as agents of social change. The government and society would benefit by guiding women towards economic independence especially through entrepreneurship.



Graph 6.18

6.28 Classification According to Importance Given to Prayer and Religious Practices

In the Jain community great importance is given to prayer and fulfilment of other religious customs and traditions. An entrepreneur's work schedule is very hectic. The resercher therefore wanted to find out the role of prayer in their lives and their adherence to Jain religious customs and practices. The findings are tabulated in Table 6.37.

- Table 6.37 shows that out of 132 respondents, 88 (66.67%) Jain women entrepreneurs recite prayers every day prescribed by Jainism. Of these, 44 (50.00%) were in food industry; 22 (25.00%) in textile; 5 (5.68%) in engineering; 3 (3.41%) in electronic/ computer and painting; 2 (2.27) in box manufacture and construction;1 (1.14%) each in earthmoving, manure, plastic/rubber, chemical, automobile; 44 (33.33%) entrepreneurs have not cultivated the practice of reciting prayer – out of which 22 (54.55%) were in food industry; 11 (25.00%) in textile; 3 (6.82%) in engineering; 1 (2.27%) in electronic/ computer, boxes, fabrication, painting, medicine, plastic /rubber.

Table 6.37
Classification of Entrepreneurs according to Reciting Jain Prayers

Sr.No	*Industry*	*Yes*	*No*	*Total*
1	Engineering	5 (5.68%)	3 (6.82%)	8 (6.06%)
2	Electronics/ Computer	3 (3.41%)	1 (2.27%)	4 (3.03%)
3	Food	44 (50.00%)	24 (54.55%)	68 (51.52%)
4	Textile	22 (25.00%)	11 (25.00%)	33 (25.00%)
5	Box Manufacturing	2 (2.27%)	1 (2.27%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (2.27%)	1 (0.76%)
7	Painting	3 (3.41%)	1 (2.27%)	4 (3.03%)
8	Earthmoving	1 (1.14%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (2.27%)	1 (0.76%)
10	Manure	1 (1.14%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	1 (1.14%)	1 (2.27%)	2 (1.52%)
12	Chemical	1 (1.14%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (1.14%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (2.27%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (2.27%)	0 (0.00%)	2 (1.52%)
Total		**88 (66.67%)**	**44 (33.33%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.29 Classification of Women Entrepreneurs Who Undertook Fasts

In Jainism a lot of importance is given to fasting. There are many different types of fasts that Jains have to undertake and only boiled water can be consumed during the fast. The different types of fasts are :

(a) Ekasan – Food consumed only once a day.
(b) Aembil – Chilli, vegetables, oil, fruits and milk are not consumed
(c) Beasan – Food consumed 2 times a day
(d) Upvas – Total abstinence from food

The variable of fasting was studied in order to determine whether the women entrepreneurs could undertake fasts while handling their daily chores.

Table 6.38 shows the analysis of fasting byJain Women Entrepreneurs. Out of 132 respondents, 110 (83.33%) complied with the different fasts prescribed; 22 (16.66%) did not observe any fasting. This data indicates that most of the women were able to hande their businesses successfully while they performed the prescribed fasts according to Jainism.

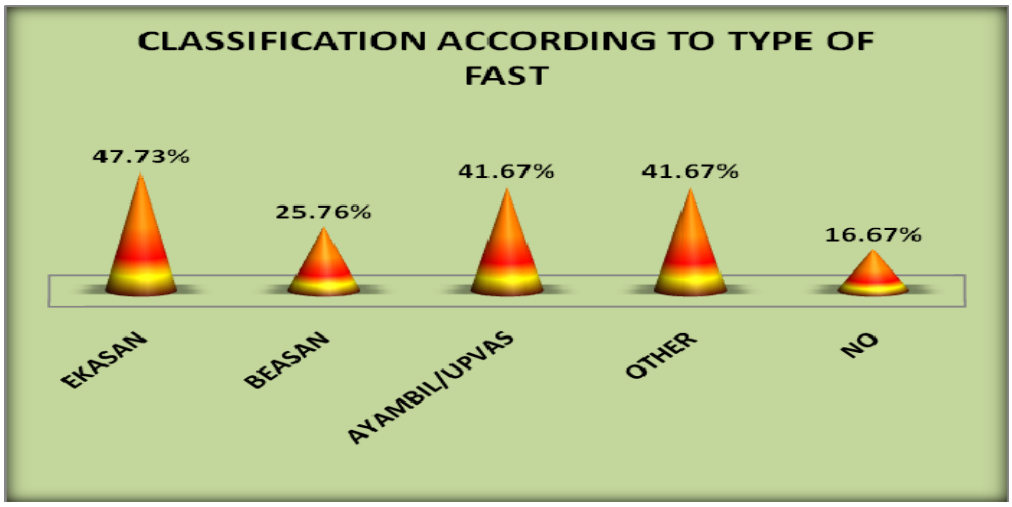
Table 6.38

Classification of Entrepreneurs According to Types of Fasts Undertaken

Sr.No	***Industry***	***Total***	***Ekasan***	***Beasan***	***Ayambil/ Upvas***	***Other***	***No***
1	Engineering	8	2 (3.17%)	1 (2.94%)	6 (10.91%)	3 (5.45%)	0 (0.00%)
2	Electronics/ Computers	4	3 (4.76%)	2 (5.88%)	2 (3.64%)	1 (1.82%)	0 (0.00%)
3	Food	68	28 (44.44%)	14 (41.18%)	26 (47.27%)	29 (52.73%)	16 (72.73%)
4	Textile	33	22 (34.92%)	13 (38.24%)	13 (23.64%)	17 (30.91%)	1 (4.55%)
5	Box manufacturing	3	1 (1.59%)	1 (2.94%)	2 (3.64%)	1 (1.82%)	1 (4.55%)
6	Fabrication	1	1 (1.59%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	0 (0.00%)
7	Painting	4	3 (4.76%)	1 (2.94%)	0 (0.00%)	1 (1.82%)	0 (0.00%)
8	Earthmoving	1	1 (1.59%)	1 (2.94%)	1 (1.82%)	1 (1.82%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.55%)
10	Manure	1	1 (1.59%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	0 (0.00%)
11	Plastic/Rubber	2	1 (1.59%)	1 (2.94%)	0 (0.00%)	0 (0.00%)	1 (4.55%)
12	Chemical	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.55%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	0 (0.00%)
14	Construction	2	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (1.82%)	1 (4.55%)
15	Printing	2	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (1.82%)	0 (0.00%)
Total		**132**	**63 (47.72%)**	**34 (25.75%)**	**55 (41.66%)**	**55 (41.66%)**	**22 (16.66%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Note:- Some Women Entreprenurs gave more than one preference.



Graph 6.19

6.30 Classification of Entrepreneurs According to Following the Mahavratas in Business

The five most important vows (*vratas*) in Jainism are : ***Satya, Ahimsa, Asatya, Brahmchara*** *and* ***Aprigrha.*** Of these, *satya* and *ahimsa* are the two vows which can be directly applied by entrepreneurs to business. The respondents were asked if they were able to practise these two vows in their business.

Out of 132 respondents, all (100%) women responded saying that they were able to follow the principles of *satya* in business; 109 (82.58%) women follow also the principle of *ahimsa*; only 23 (17.42%) respondents could not follow the principle of *ahimsa* as they were in the business of earthmoving, fabricating and manure industries.

Their practice of *ahimsa* is so deeply ingrained in the Jains that many of the entrepreneurs refuse to do anything that would hurt their religious tenets. In fact, some women entrepreneurs have taken to making paper bags, instead of leather bags as mark of respect for animal life and to prevent violence against animals. Table 6.39 gives the classification of women entrepreneurs according to their following or not following the 5 vows.

Table 6.39

Classification According to Following the Mahavratas in Business

Sr.No	*Industry*	*Satya*			*Ahimsa*		
		Yes	*No*	*Total*	*Yes*	*No*	*Total*
1	Engineering	8 (6.06%)	0 (0.00%)	8 (6.06%)	5 (4.59%)	3 (13.04%)	8 (6.06%)
2	Electronics/ Computer	4 (3.03%)	0 (0.00%)	4 (3.03%)	4 (3.67%)	0 (0.00%)	4 (3.03%)
3	Food	68 (51.52%)	0 (0.00%)	68 (51.52%)	58 (53.21%)	10 (43.48%)	68 (51.52%)
4	Textile	33 (25.00%)	0 (0.00%)	33 (25.00%)	29 (26.61%)	4 (17.39%)	33 (25.00%)
5	Box manufacturing	3 (2.27%)	0 (0.00%)	3 (2.27%)	2 (1.83%)	1 (4.35%)	3 (2.27%)
6	Fabrication	1 (0.76%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (4.35%)	1 (0.76%)
7	Painting	4 (3.03%)	0 (0.00%)	4 (3.03%)	4 (3.67%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (0.76%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (4.35%)	1 (0.76%)
9	Medicine	1 (0.76%)	0 (0.00%)	1 (0.76%)	1 (0.92%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.76%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (4.35%)	1 (0.76%)
11	Plastic/Rubber	2 (1.52%)	0 (0.00%)	2 (1.52%)	2 (1.83%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (0.76%)	0 (0.00%)	1 (0.76%)	1 (0.92%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.76%)	0 (0.00%)	1 (0.76%)	1 (0.92%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.52%)	0 (0.00%)	2 (1.52%)	1 (0.92%)	1 (4.35%)	2 (1.52%)
15	Printing	2 (1.52%)	0 (0.00%)	2 (1.52%)	1 (0.92%)	1 (4.35%)	2 (1.52%)
Total		**132 (100%)**	**0 (0.00%)**	**132 (100%)**	**109 (82.58%)**	**23 (17.42%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

6.31 Classification of Jain Entrepreneurs According to Prior Knowledge of Banned Professions

In Jain community, setting up of many of the industries which involve some kind of *himsa* (cruelty) is not encouraged. In fact Jainism forbids its members to get into such professions and industries.

- Table 6.40 shows that out of 132 respondents, 69 (52.27%) Jain women entrepreneurs have knowledge of banned occupations in Jain religion. They do

not enter into those types of businesses. Out of these, 3 (4.35%) are in engineering, painting; 40 (57.97%) are in food; 15 (21.14%) in textile; 2 (2.90%) in electronic/computer and construction, 1 (1.45%) in boxmanufacture, earthmoving and plastic / rubber and printing.

- 63 (47.73%) women entrepreneurs do not have prior knowledge of banned occupations according to Jainism. Out of these, 28 (44.44%) are in food; 18 (28.57%) in textile; 5 (7.94%) in engineering; 2 (3.17%) in electronics/computer and box manufacture; 1(1.59%) in fabrication, painting, medicine, manure, plastic/rubber, chemical, automobile, printing.

Table 6.40 shows that nearly 50 per cent of the Jain Women Entrepreneurs were not aware of or had knowledge of banned occupations according to the precepts of their religion.

Table 6.40

Classification According to Prior Knowledge of Banned Professions in Jain Community

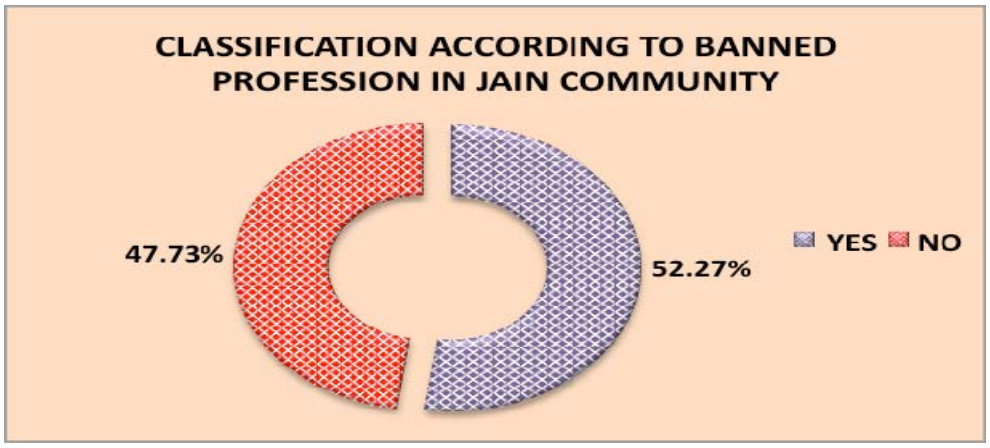
Sr.No	*Industry*	*Yes*	*No*	*Total*
1	Engineering	3 (4.35%)	5 (7.94%)	8 (6.06%)
2	Electronics/ Computer	2 (2.90%)	2 (3.17%)	4 (3.03%)
3	Food	40 (57.97%)	28 (44.44%)	68 (51.52%)
4	Textile	15 (21.74%)	18 (28.57%)	33 (25.00%)
5	Box manufacturing	1 (1.45%)	2 (3.17%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.59%)	1 (0.76%)
7	Painting	3 (4.35%)	1 (1.59%)	4 (3.03%)
8	Earthmoving	1 (1.45%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.59%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (1.59%)	1 (0.76%)
11	Plastic/ Rubber	1 (1.45%)	1 (1.59%)	2 (1.52%)
12	Chemical	0 (0.00%)	1 (1.59%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (1.59%)	1 (0.76%)
14	Construction	2 (2.90%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.45%)	1 (1.59%)	2 (1.52%)
Total		**69 (52.27%)**	**63 (47.73%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Therefore, the following occupations/professions are not to be followed by Jains who have accepted the vow of *ahimsa* as mentioned in V Vasagadaso:

01. Making and selling of charcoal	02. Agriculture, horticultureand gardening
03. Making and selling carts,	04. Driving vehicles
05. Blasting rocks and mining	06. Ivory business
07. Lac - business	08. Poison making
09. Liquids - particularly liquor	10. Fur, hair cutting salons
11. Water pumping	12. Castrating
13. Burning or cutting green trees	14. Emptying lakes/ponds

15. Bringing women for immoral purposes to make money (Prostitution,women trafficking)



Graph 6.20

6.32 Classification of Entrepreneurs According to Cultural Rituals Performed

The performance of cultural rituals is an indicator of adherence to one's religion. The researcher wanted to study whether the Jain women entrepreneurs were able to perform their cultural rituals along with the daily handling of their enterprises.

Table 6.41

Classification According to Cultural Rituals Performed

Sr.No	*Industry*	*Yes*	*No*	*Total*
1	Engineering	8 (7.02%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	4 (3.51%)	0 (0.00%)	4 (3.03%)
3	Food	55 (48.25%)	13 (72.22%)	68 (51.52%)
4	Textile	30 (26.32%)	3 (16.67%)	33 (25.00%)
5	Box manufacturing	2 (1.75%)	1 (5.56%)	3 (2.27%)
6	Fabrication	1 (0.88%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (3.51%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (0.88%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (5.56%)	1 (0.76%)
10	Manure	1 (0.88%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (1.75%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (0.88%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.88%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.75%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (1.75%)	0 (0.00%)	2 (1.52%)
Total		**114 (86.36%)**	**18 (13.64%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 6.41 reveals that out of 132 respondents, 114 (86.36%) women performed the Jain rituals; out of whom, 8 (7.02%) were in engineering; 4 (3.51%) in electronics / computer; 55 (48.25%) in food; 30 (26.32%) in textile; 2 (1.75%) each in box manufacturing, plastic/ rubber, construction and printing; 1 (0.88%) each in fabrication earthmoving, manure, chemical, automobile; 4 (3.51%) in painting.

- 18 (13.64%) women could not perform the rituals because they were very busy with their businesses and home chores. But their percentage is quite low.

Thus, Table 6.41 shows that majority of the Jain women were able to perform their religious rituals according to Jain customs and traditions as well as manage their enterprises with ease.

6.33 Conclusion

Liberalisation of the Indian economy has brought about a sea change in the economic and social life of the people. The globalisation of the economy has added additional spur to the development of the country in every aspect of life. All this has had their effect on the women of India also. Previously those who peeped from behind doors and hid behind the veils have now made grand entry into the open society demanding their right to be seen, heard and given opportunities for education and choices in every walk of life, be it employment, selection of profession and now even entrepreneurship. The women of the Janin community are not far behind the sisters of other communities in all this activities.

Most of the Jain women are coming from well to do families, educated and professionaly qualified have entered into the business arena as entrepreneurs and are making their mark and contributing their mite to the development of the country. They have the added advantage of being born into a community, internationally recognised as business community, whose ethics are based on Jainism – a religion liberal yet demanding from the individual personal uprightness in very dealing. Highly motivated and determined to succeed they put in hard work and are able to enjoy the fruits of their labour in the form of good turnover - profit income, which brings them good accomodation, allows them to travel in comfort and in case they fall ill, have the opportunity to be treated at good hospitals and clinics.

Dictated by the tenets of their religion and upbringing, they have developed a social conscience that prompts them to be generous towards social causes, contribute their skills to rural development, women empowerment and employment generation.

These Jain entrepreneurs ensure that they do not neglect their hearths and homes, as family life is sacred to them and with the blessigns of their parents and support of their husbands tread paths their mothers have only dreamt about but have been materialised by their daughters during the span of a decade of incredible India.

Chapter VII
Progress, Performance and Problems of Women Entrepreneurs

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7. 34 Conclusion

Chapter VII

Jain Women Entrepreneurs' Business Performance and Problems

7.1 Introduction

After having examined the different types of business organisations that the Jain women entrepreneurs have set up and are managing, the socio-economic and motivational factors that have prompted them to become entrepreneurs, and also the benefits that are accrued to them and to the community, it is necessary to study their organisational performance against the background of the capital investment, turnover and manpower employed in the various enterprises.

It is also essential to access the philosophy of women entrepreneurship. This can be deducted from the line of activity being pursued by Jain women entrepreneurs, locations of enterprises, forms of organization, year of establishment, the sources of finance and the male-female ratio of employees. The analysis of the various profiles are examined are described below.

7.2 Classification According to Reasons for Selection of the Business

Women entrepreneurs select their businesses because of the various reasons. Some businesses need less finance while others require less manpower and machinery. This was mostly observed in the food industry.

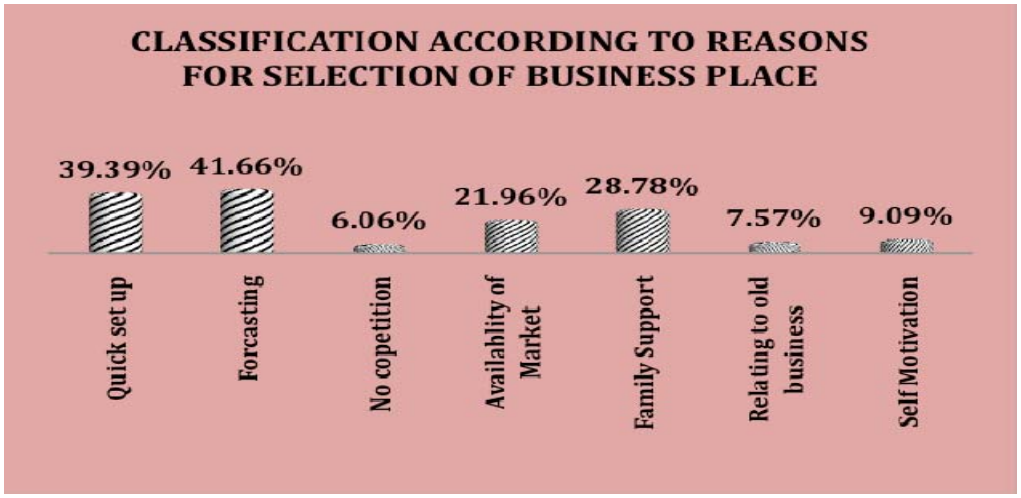
Table 7.1 gives the reasons for selecting a particular line of business. Majority **[55 (41.66%)]** of the women respondents forecast good prospects in the business they selected. 52 (39.39%) women selected their businesses because of the speed with which these could be set up. Availability of ready market **[29 (21.96%)]** and family support **[38 (28.78)]** were the other major factors that were considered by the women entrepreneurs. The other conducive factor was the already existing business of the family for 10 (7.57%) women, while 12 (9.09%) respondents were self-motivated to start the business. Many of the women already had family responsibilities and could not give much time to attend to the details of setting up of the company.

Table 7.1

Classification of Entrepreneurs According to Reasons for Selection of Business

Sr. No	*Industry*	*Total*	*Easy to Set up*	*Good Prospect*	*No competitors*	*Availability of Market*	*Family Support*	*Existing Business*	*Self-Motivation*
1	Engineering	8	0 (0.00%)	2 (3.64%)	**3 (37.50%)**	2 (6.90%)	1 (2.63%)	1 (10.00%)	0 (0.00%)
2	Electronics/ Computer	4	0 (0.00%)	3 (5.45%)	2 (25.00%)	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)
3	Food	68	34 (65.38%)	26 (47.27%)	0 (0.00%)	25 (86.21%)	30 (78.95%)	5 (50.00%)	5 (41.67%)
4	Textile	33	14 (26.92%)	20 (36.36%)	0 (0.00%)	0 (0.00%)	5 (13.16%)	2 (20.00%)	2 (16.67%)
5	Box Manufacturing	3	0 (0.00%)	2 (3.64%)	0 (0.00%)	2 (6.90%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
6	Fabrication	1	0 (0.00%)	0 (0.00%)	1 (12.50%)	0 (0.00%)	1 (2.63%)	0 (0.00%)	0 (0.00%)
7	Painting	4	2 (3.85%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (16.67%)
8	Earthmoving	2	0 (0.00%)	0 (0.00%)	1 (12.50%)	0 (0.00%)	1 (2.63%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)
10	Manure	1	0 (0.00%)	1 (1.82%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
11	Plastic / Rubber	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	0	1 (1.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	0	0 (0.00%)	0 (0.00%)	1 (12.50%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)
14	Construction	3	0 (0.00%)	1 (1.82%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)
15	Printing	2	1 (1.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)
Total		**132**	**52 (39.39%)**	**55 (41.66%)**	**8 (6.06%)**	**29 (21.96%)**	**38 (28.78%)**	**10 (7.57%)**	**12 (9.09%)**

Source: Based on survey of Women Entrepreneurs of Pune District
Note:- Some Women Entreprenurs gave more than one preference.



Graph 7.1

7.3 Classifiction of Enterprises According to Period of Establishment

Year of establishment of an enterprise is important especially in the case of women-run units because it indicates the level of entrepreneurial activity especailly among women during a particular economic period of the country. Table 7.2 presents the period of establishment of the various women-run enterprises in the Pune district.

Table 7.2

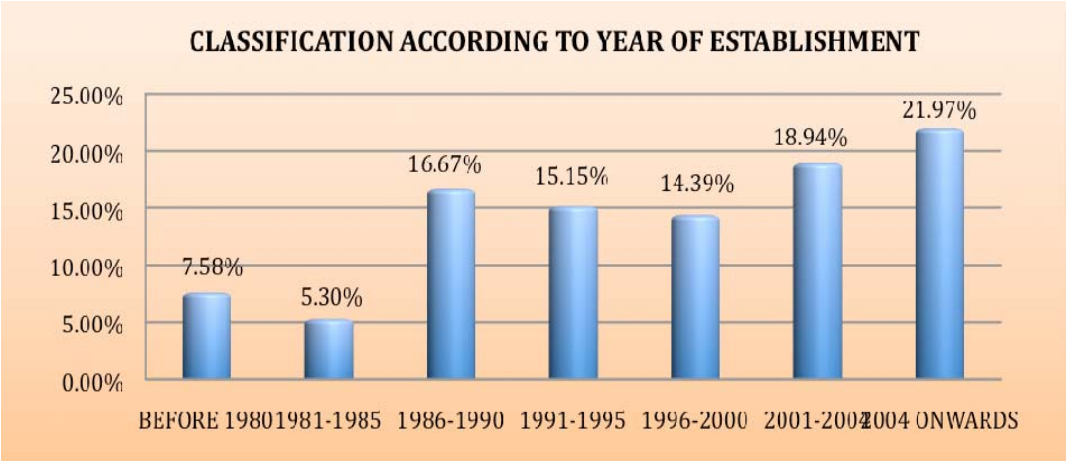
Classification of Enterprises According to Period of Establishment

Sr. No.	*Industry*	*Before 1980*	*1981-1985*	*1986-1990*	*1991-1995*	*1996-2000*	*2001-2004*	*After 2004*	*Total*
1	Engineering	2 (20.00%)	2 (28.57%)	3 (13.64%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.45%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (10.53%)	1 (4.00%)	1 (3.45%)	4 (3.03%)
3	Food	6 (60.00%)	3 (42.86%)	9 (40.91%)	8 (40.00%)	10 (52.63%)	15 (60.00%)	17 (58.62%)	68 (51.52%)
4	Textile	1 (10.00%)	2 (28.57%)	4 (18.18%)	8 (40.00%)	5 (26.32%)	5 (20.00%)	8 (27.59%)	33 (25.00%)
5	Box Manufacturing	1 (10.00%)	0 (0.00%)	0 (0.00%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (4.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	2 (9.09%)	0 (0.00%)	1 (5.26%)	1 (4.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (4.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (4.55%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	1 (4.55%)	0 (0.00%)	0 (0.00%)	1 (4.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.45%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.26%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	1 (3.45%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (5.00%)	0 (0.00%)	1 (4.00%)	0 (0.00%)	2 (1.52%)
Total		**10 (7.58%)**	**7 (5.30%)**	**22 (16.67%)**	**20 (15.15%)**	**19 (14.39%)**	**25 (18.94%)**	**29 (21.97%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Before 1980 the number of enterprises run by women in Pune were only 10 (7.58%); 7 (5.30%) between 1981 to 1985. This was in was in alignment with the general perception that business activity, whether manufacturing, trading or service, was the exclusive domain of only men. About two decade ago, however, the trend changed. Out of the 132 respondents, 22 (16.67%) women had started their enterprises between the period 1986-1990; 20 (15.15%) between 1991-1995, and 19

(14.39%) between 1996-2000. The education level of women, awareness and desire to start enterprises by on their own seem to have increased after 2001. Between 2001-2004, 25 (18.94%) women enterprises were established, and after 2004, 29 (21.97%) more came into being.



Graph 7.2

7.4 Classification of Compelling Reasons for Starting Enterprises

The respondents in the present study were asked to indicate the most compelling reasons to start their enterprises. The findings are given in Table 7.3.

What are the principal motives that drive women to become entrepreneurs ? Do they venture into business because of the glamour of being an entrepreneur *per se* ? Do they become entrepreneurs because they are forced into business because of economic compulsions? Is entrepreneurship an avenue for self-employment opportunities? In other words are women drawn to entrepreneurship because of the "pull" or "push" factors?

Push factors denote a response born out of extraneous compulsions,; these may be an accident in the family due to which the earning member of the family became incapacitated or died, and non-earning members are forced to run the business or shoulder the financial responsibilities to support the family.

Pull factors refer to situations or opportunities that are too attractive to be ignored by the perceiver either because of the determination to make their dreams

come true, or, because they were drawn into the business by association because of their husbands and/or fathers already being in business. Some of them may have grown up in an atmosphere of business, so like fish take to water, they naturally 'flowed' into business.

- Out of 132 respondents, 37(28.03%) Jain women entrepreneurs started their enterprises to utilize their talents. This group distinctively falls under the pull category. To them the entrepreneurs' career was so alluring that they could not resist the call and so 20 (54.05%) went into food business; 10 (27.03%) took up textile; 2 (5.41%) each started engineering and construction units; 1(2.70%) each set up electronics/computer and manure business.

Table 7.3

Classification According Compelling Reasons for Starting Enterprises

Sr. No.	*Industry*	*Become Rich*	*Fulfill Desire*	*Social Status*	*Independent Careeer*	*Utilize Talent*	*Situational Factor*	*Other Factors*	*Total*
1	Engineering	0 (0.00%)	1 (7.69%)	2 (28.57%)	1 (2.86%)	2 (5.41%)	1 (3.85%)	1 (7.14%)	8 (6.06)
2	Electronics/ Computer	0 (0.00%)	1 (7.69%)	0 (0.00%)	1 (2.86%)	1 (2.70%)	0 (0.00%)	1 (7.14%)	4 (3.03%)
3	Food	0 (0.00%)	9 (69.23%)	3 (42.86%)	12 (34.29%)	20 (54.05%)	20 (76.92%)	4 (28.57%)	68 (51.52%)
4	Textile	0 (0.00%)	2 (15.38%)	2 (28.57%)	12 (34.29%)	10 (27.03%)	3 (11.54%)	4 (28.57%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (5.71%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (5.71%)	1 (2.70%)	0 (0.00%)	1 (7.14%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.86%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.70%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (5.71%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (5.41%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (7.69%)	0 (0.00%)	2 (1.52%)
Total		**0 (0.0%)**	**13 (9.85%)**	**7 (5.30%)**	**35 (26.52%)**	**37 (28.03%)**	**26 (19.70%)**	**14 (10.61%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

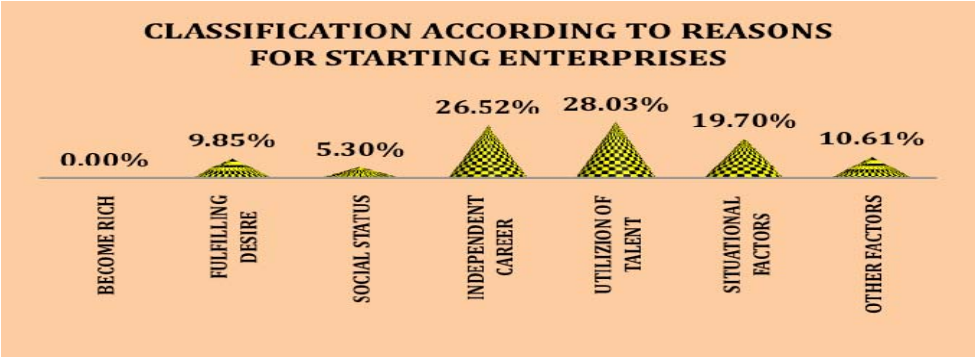
- 35 (26.52%) women respondents said that since they wanted to do something constructive instead of sitting idle or be a wage earner in a '9-to 5' job, they took up the entrepreneurial path. This urge to do something 'on their own' distinctly falls under the pull factor. So, 12 (34.29%) of them went into food and textile; 2 (5.71%) each into box manufacturing, painting, plastics, and rubber; 1 (2.86%) started engineering electronics / computer, fabrication, earth moving and medicine units.

- The data further shows that 26 (19.70%) sample respondents ventured into business because of some domestic compulsions such as the death of the husband, idleness at home, to supplement meagre income, enjoy better life style, for welfare of children. Hence, 20 (76.92%) of them started food, 3 (11.54%) textile, 2 (7.69%) printing and 1 (3.85%) engineering units. This group effectively falls under the push factor.

- 13 (9.85%) women entered into business to fulfill their husbands' wish or their own desire. So, 9 (69.23%) started food, 2 (15.38%) textiles and 1 (7.69%) engineering units.

- 14 (10.61%) women entered into businesses due to other factors such as effective utilisation of time, to make use of idle funds; 7 (5.30%) women entered into business in order to achieve social status. It is heartening to note that none of the Jain women had become entrepreneurs with the sole motive of just becoming rich. This reflects on the distinct Jain philosophy of life.

Thus, it can be concluded that **[72 (54.55%)]** Jain women were compelled by the pull factor to become entrepreneurs.



Graph 7.3

7.5 Classification According to Line of Activity

There is a wide variety of businesses that Jain women entrepreneurs can now enter into. Thus it becomes important to classify the Jain women entrepreneurs according to the line of activity. Table 7.4 shows that out of 132 respondents, 68 (51.52%) Jain Women Entrepreneurs had gone in for food industry. The possibility of higher income in processed food products is due to the increasing number of nuclear families, whose members, being professionally hardpressed for time, would rather enjoy a readymade quick bite ("fast-fooding") than spend time in the mundane activity of home-cooking and washing; they also want to enjoy more leisure.

Table 7.4

Classification according to Line of Activity

Taluka	*Engg*	*Ele/ Com*	*Food*	*Textile*	*Box Mfgg*	*Fabri. cation*	*Print*	*Paint*	*Earth moving*	*Medicine*	*Manure*	*Plasti/ Rubb*	*Chemical*	*Auto mobile.*	*Constr.*	*Total*
Haveli	7 87.50 %	2 50.00 %	22 32.35 %	13 39.39 %	3 100.00 %	0 0.00 %	1 50.00 %	1 25.00 %	0 0.00 %	0 0.00 %	1 100.00 %	2 100.00 %	0 0.00 %	0 0.00 %	0 0.00 %	52 39.39 %
Pune City	1 12.50 %	1 25.00 %	32 47.06 %	15 45.45 %	0 0.00 %	0 0.00 %	1 50.00 %	3 75.00 %	1 100.00 %	1 100.00 %	0 0.00 %	0 0.00 %	1 100.00 %	1 100.00 %	1 50.00 %	58 43.94 %
Ambegaon	0 0.00 %	0 0.00 %	3 4.41 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	0 0.00 %	3 2.27 %
Maval	0 0.00%	0 0.00%	3 4.41%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 50.00%	4 3.03%
Mulshi	0 0.00%	0 0.00%	1 1.47%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 0.76%
Junnar	0 0.00%	0 0.00%	0 0.00%	1 3.03%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 0.76%
Khed	0 0.00%	0 0.00%	1 1.47%	1 3.03%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	2 1.52%
Purandar	0 0.00%	0 0.00%	2 2.94%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	2 1.52%
Bhor	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 100.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 0.76%
Shirur	0 0.00%	0 0.00%	2 2.94%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	2 1.52%
Indapur	0 0.00%	0 0.00%	1 1.47%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 0.76%
Baramati	0 0.00%	0 0.00%	1 1.47%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	1 0.76%
Daund	0 0.00%	1 25.00%	0 0.00%	3 9.09%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%	4 3.03%
Total	8 6.06 %	4 3.03 %	68 51.52 %	33 25.00 %	3 2.27 %	1 0.76 %	2 1.52 %	4 3.03 %	1 0.76 %	1 0.76 %	1 0.76 %	2 1.5 2%	1 0.76 %	1 0.76 %	2 1.52 %	132 100.00 %

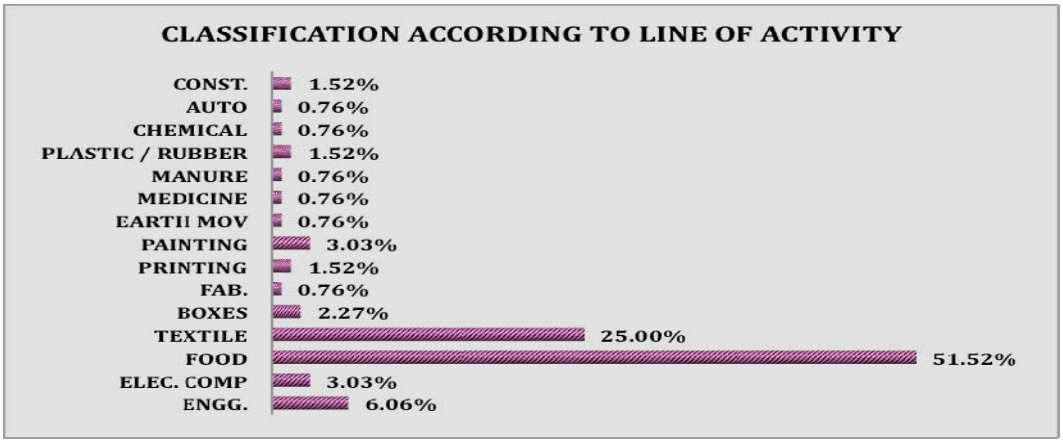
Source: Based on survey of Women Entrepreneurs of Pune District

The life-style changes due to globalisation has raised the profit expectations of those in the food business whose captive clients are the modern youth who are fed on "pizza and coke". Taking advantage of the health and dietary consciousness of the discerning youth who form thr majority of the high earning workers, the food supplying units have hit the jackpot. All this have led to the accelerating growth of

the food sector. Likewise, 33 (25.00%) entrepreneurs have seen the immense possibilities in the textile business sector also, because constant change in fashion is the ”in-thing” for youth. Peer pressure in these two sectors have really improved the profit margins of the food units and the cash boxes tingling..

Several women entrepreneurs are into traditional businesses as it easy for them to handle both the house and enterprise fronts. The location of most of the units being close to their houses, the need for transportation and commuting is also reduced considerably. The ambitions and mission of the educated women is in sharp contrast to those of their parents, and, the attitude of the society towards women entrepreneurs has also changed. Moreover, the industrialization of the country has given ample scope to women to enter and prosper in various businesses.

The traditional businesses women engaged in are : engineering 8 (6.06%); electronics and computer 4 (3.03%); fabrication, earthmoving, medicine, manure 1 (0.76%) each; 2 (1.52%) each in plastic/rubber; construction and printing; 3 (2.27%) in box; and 4 (3.03%) in painting.



Graph 7.4

7.6 Classification according to Reasons for Selection of Business Place.

The success of an enterprise very much depends on its location as well. Industries are generally located in a particular area keeping in view the availability of the core ingredients such as raw materials, skilled workmen, access to technology, nearness to market, essential infrastructure, availability of alternatives, etc. The respondents were asked to rank the importance of locating industries in relation to factors affecting the business. The findings are given in Table 7.5.

Table 7.5 depicts that nearness to home was emerged as the prime motivator for the location of 101(76.52 %) units. Availability of raw materials, labour etc was taken to be the second most important factor for 10(7.58%) entrepreneurs. Thirdly 5(3.79%) were established to take advantage of government land.

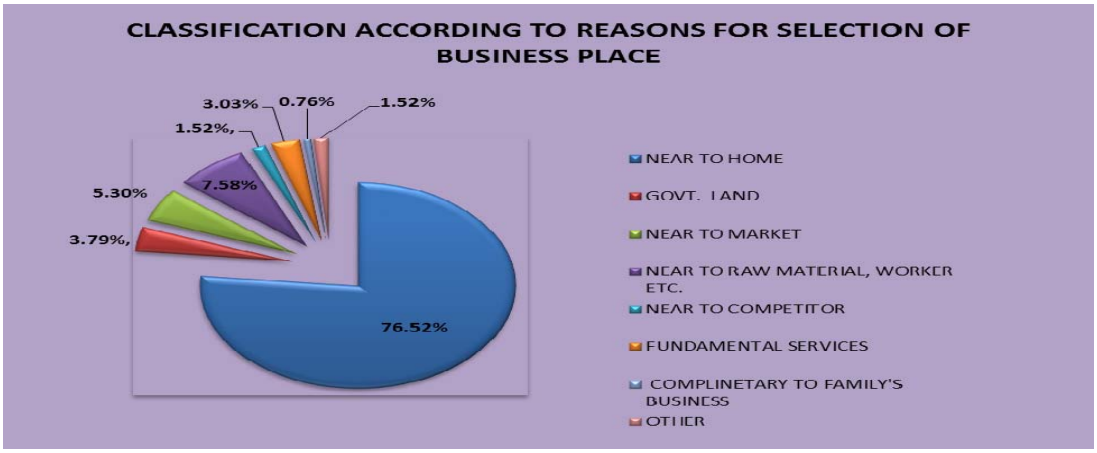
The researcher thus concluded that the women entreprenrus prefer the location of enterprise to be close to the place of their residence so that they can better handle the dual responsibility of business and home effectively.

Total 7.5

Classification according to Reasons for Selection of Business Place

Sr No.	*Industry*	*Being Near to Home*	*Take Advantage of Government Land*	*Near to Market*	*Availability of Raw Material, Labour*	*Existence of Similar Units*	*Availability of Essential Services*	*Complementary to Family Business*	*Other*	*Total*
1	Engineering	3 (2.97%)	1 (20.00%)	0 (0.00%)	2 (20.00%)	1 (50.00%)	1 (25.00%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	3 (2.97%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	51 (50.50%)	4 (80.00%)	6 (85.71%)	4 (40.00%)	0 (0.00%)	1 (25.00%)	1 (100.0%)	1 (50.00%)	68 (51.52%)
4	Textile	31 (30.69%)	0 (0.00%)	0 (0.00%)	2 (20.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	3 (2.97%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	1 (0.76%)
7	Painting	4 (3.96%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.99%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.99%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (0.99%)	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	1 (0.99%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (50.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (1.98%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**101 (76.52%)**	**5 (3.79%)**	**7 (5.30%)**	**10 (7.58%)**	**2 (1.52%)**	**4 (3.03%)**	**1 (0.76%)**	**2 (1.52%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.5

7.6.1 Problems in Selection of Business Locations

Table 7.6

Problems in Selecting locations for Business

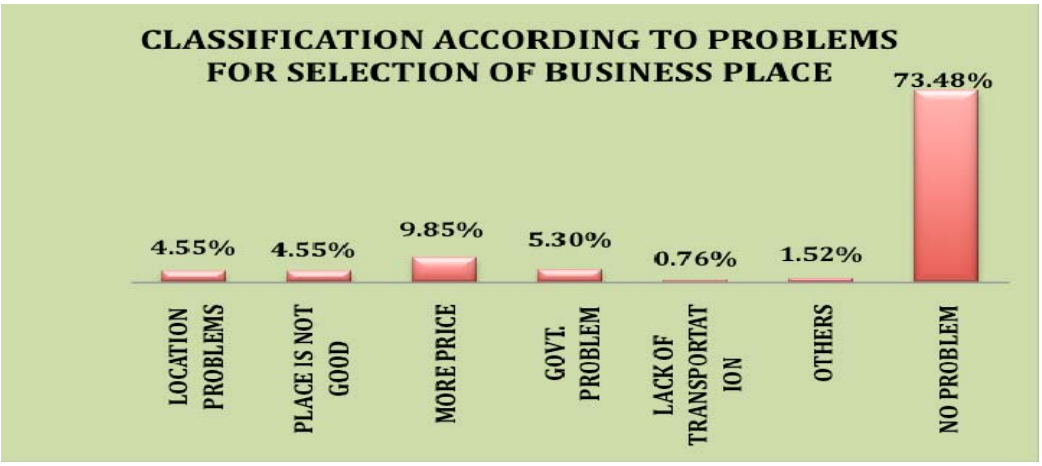
Sr. No.	*Industry*	*Location Problems*	*Not Good Location*	*High Price*	*Problem from Govt*	*Lack of Transport*	*Others*	*No Problem*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	2 (15.38%)	1 (14.29%)	1 (100.00%)	0 (0.00%)	4 (4.12%)	8 (6.06%)
2	Electronics/ Computer	1 (16.67%)	0 (0.00%)	2 (15.38%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	0 (0.00%)	4 (3.03%)
3	Food	3 (50.00%)	3 (50.00%)	8 (61.54%)	4 (57.14%)	0 (0.00%)	0 (0.00%)	50 (51.55%)	68 (51.52%)
4	Textile	2 (33.33%)	2 (33.33%)	1 (7.69%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	27 (27.84%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	1 (16.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.06%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (4.12%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.06%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	1 (1.03%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.06%)	2 (1.52%)
Total		**6 (4.55%)**	**6 (4.55%)**	**13 (9.85%)**	**7 (5.30%)**	**1 (0.76%)**	**2 (1.52%)**	**97 (73.48%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Locating a suitable place for establishing an industry or office premises is always fraught with various isssues and problems – price factor, location specific, type of unit planned and suitability of the place identified. Environment and pollution issues have now come to the forefront.

- Out of 132 respondents, 13 (9.85%) Jain women entrepreneurs faced problems of high price; 7 (5.30%) had to face government problems; for 6(4.55%) the location was not suitable or good; 1 (0.76%) woman faced the problem of lack of transportation and 2 (1.52%) had other problems.
- 97 (73.48%) Jain women entrepreneurs had no problems with regard to selection of business place.

Thus, the high reality price was the major problem for selection of location of business for women entrepreneurs**.**



Graph 7.6

7.7 Classification of Forms of Organization

Form of organisation is studied because it shows the growth of the organization. In the initial stage when enterprises are small they are usually sole proprietorship or partnership in character. Most of the entrepreneurs themselves provide the finance required to start their organizations, but when they grow, expand and develop, there is need for greater financial investment. different and skill is also very essential. Many organisations then convert themselves and register as private limited companies or cooperative societies.

Table 7.7 reveals the forms of organization of the 132 sample units under study.

Table 7.7

Classification of Forms of Organization

Sr. No.	Industry	Proprietorship	Partnership	Private Limited Co.	Cooperative Society	Total
1	Engineering	5 (4.13%)	0 (0.00%)	3 (50.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	3 (2.48%)	1 (20.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	65 (53.72%)	2 (40.00%)	1 (16.67%)	0 (0.00%)	68 (51.52%)
4	Textile	33 (27.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	1 (0.83%)	1 (20.00%)	1 (16.67%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (0.83%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (3.31%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (16.67%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.83%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.83%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (1.65%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	1 (0.83%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.83%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (0.83%)	1 (20.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (1.65%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**121 (91.67%)**	**5 (3.79%)**	**6 (4.55%)**	**0 (0.00%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Proprietorship form of organization was preferred by 121 (91.67%) women entrepreneurs; followed partnership firm by 5 (3.79%); only 6 (4.55%) enterprises were private limited organisations. Hence, most of the units were small scale proprietorship firms.

Out of 121(91.67%) proprietorship firms, 65 (53.72%) were in food; 33 (27.27%) in textile; 5 (4.13%) in engineering, 3 (2.48%) in electronics/computer; 4

(3.31%) in painting; 2 (1.65%) each in printing and plastic/rubber; 1(0.83%) each in box, fabrication, medicine, manure, chemical, automobile and construction; Out of 5(3.79%) partnership firms, 2 (40.00%) were in food; 1(20.00%) in electronics/computer, box, construction; Out of 6 (4.55%) private limited companies, 3 (50.00%) were in engineering; 1 (16.67%) each in food, box, earthmoving.



Graph 7.7

The research reveals that none of the Jain women owned a public limited enterprises. It is an indication that the women entrepreneurs were happy to remain proprietary enterprises as they could keep the units within the family ambit and manage and control them effectively.

7.8 Number of Workers Employed

The size of a business and its growth can be measured on the basis of the number of employees and the increase in the total number of employees as the unit expands . When the number of employees increases, the responsibility of the woman entrepreneur to manage them also increases. A greater number of employees reflects the ability of the entrepreneur in expanding and managing the business. The number of employees is also an indication of the entrepreneur's commitment to generating employment through her enterprise.

Table 7.8 shows the total number of workers employed at the time of the study survey.

- It can be seen from Table 7.8 that 33 (25.00%) units employed less than 6 workers; 17 (12.88%) units employed only 1 to 2 workers;16 (12.12%) units

employed 3 to 5 workers; there are 27 (20.45%) units employing between 6 to 10 workers;, 16 (12.12%) firms employed between 11 to 20 workers; 10 (7.58%) enterprises employed between 21 to 50 workers; only 3 (2.27%) units employed above 51 workers.

- 43(32.58%) units did not employ any worker because their family members assisted in the functioning of the business. Some of the enterprises were newly established so no one was yet employed. These entrepreneurs managed the business by themselves.
- It can be generalized that out of 132 units 32.57 per cent of the units did all the work by themselves.

Table 7.8

Classification According to Total Number of Workers Employed

Sr. No.	***Industry***	***No***	***1 To 2***	***3 To 5***	***6 To10***	***11 To 20***	***21 To 50***	***Above 51***	***Total***
1	Engineering	0 (0.00%)	1 (5.88%)	0 (0.00%)	3 (11.11%)	2 (12.50%)	2 (20.00%)	0 (0.00%)	8 (6.06%)
2	Electronic/computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.70%)	1 (6.25%)	1 (10.00%)	1 (0.00%)	4 (3.03%)
3	Food	20 (46.51%)	11 (64.71%)	10 (62.50%)	16 (59.26%)	6 (37.50%)	4 (40.00%)	1 (0.00%)	68 (51.52%)
4	Textile	16 (37.21%)	5 (29.41%)	4 (25.00%)	2 (7.41%)	4 (25.00%)	2 (20.00%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.70%)	2 (12.50%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	3 (6.98%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.00%)	1 (0.76%)
9	Medicine	1 (2.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (2.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	2 (1.52%)
12	Chemical	1 (2.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	1 (6.25%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (2.33%)	0 (0.00%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
TOTAL		**43 (32.58%)**	**17 (12.88%)**	**16 (12.12%)**	**27 (20.45%)**	**16 (12.12%)**	**10 (7.58%)**	**3 (2.27%)**	**132 (100.00%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.8

7.8.1 Classification of Workers According to Gender

Besides studying the number of workers employed in women run enterprises, an analysis was also made to find out whether women entrepreneurs preferred female or male workers.

Table 7.9

Classification of Employees According to Gender

Sr.No.	*Industry*	*Male*	*Female*	*Total*
1	Engineering	78 (10.51%)	22 (3.84%)	100 (7.60%)
2	Electronics/ Computer	102 (13.75%)	37 (6.46%)	139 (10.57%)
3	Food	344 (46.36%)	373 (65.10%)	717 (54.52%)
4	Textile	37 (4.99%)	97 (16.93%)	134 (10.19%)
5	Box Manufacturing	28 (3.77%)	13 (2.27%)	41 (3.12%)
6	Fabrication	8 (1.08%)	0 (0.00%)	8 (0.61%)
7	Painting	3 (0.40%)	1 (0.17%)	4 (0.30%)
8	Earthmoving	100 (13.48%)	1 (0.17%)	101 (7.68%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)
11	Plastic / Rubber	24 (3.23%)	12 (2.09%)	36 (2.74%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	4 (0.54%)	12 (2.09%)	16 (1.22%)
14	Construction	10 (1.35%)	5 (0.87%)	15 (1.14%)
15	Printing	4 (0.54%)	0 (0.00%)	4 (0.30%)
Total		**742 (56.42%)**	**573 (43.57%)**	**1315 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 enterprises, 89 units have employees. The total number of workers employed is 1315. Out of this, 742 (56.42%) are males and 573 (43.57%) are females. The engineering units employed 78 (10.51%) males and 22 (3.84%) females; electronics / computer units employed 102 (13.75 %) males and 37 (6. 46%) females; In food industry 344 (46.36%) males and 373 (65.10%) females were employed. The food units need more of female workers than male workers, so in these industries there are more female workers than males.

- In textile units there are 37 (4.99%) males and 97 (16.93%) females; in box manufacturing units there are 28 (3.77%) males and 13 (2.27%) females; in fabrication there are no female workers; in painting there are only 3 (0.40%) males and 1 (0.17%) female worker; in plastic / rubber industries 24 (3.23%) are males and 12 (2.09%) are females; in automobile units 4 (0.54%) males and 12 (2.09%) are female workers; in construction there are 10 (1.35%) male workers and 5 (0.87%) female workers; in printing units 4 (0.54%) there are only male workers.

- In engineering, electronics, earthmoving, construction businesses Jain women give preference to male employees because of the heavy nature of their work. But in textile units since the work is not arduous Jain women entrepreneurs give preference to females. Therefore the selection of either male or female employees depends on the nature of the tasks to be done.

7.8.2 Classification of Industries According to Welfare Facilities

Other than remuneration, businesses run by women entrepreneurs provide some welfare facilities and allowances in order to retain the workers. In most of these small units workers hailing from outside the Pune city, and even from other states like Bihar, Karnataka, Tamil Nadu are employed, hence some facilities are required to be provided.

Table 7.10

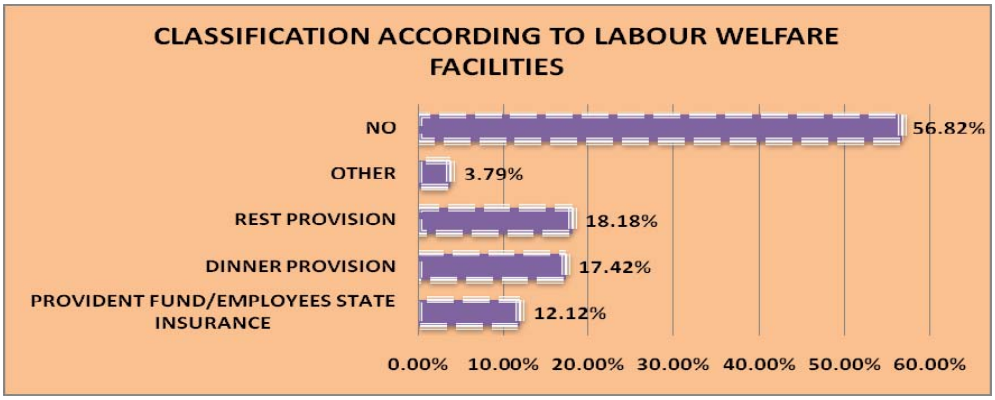
Classification According to Labour Welfare Facilities

Sr. No.	*Industry*	*Total*	*PF /ESI*	*Lunch Allowance*	*Rest Period*	*Other*	*None*
1	Engineering	8 (6.06%)	2 (12.50%)	2 (8.70%)	1 (4.17%)	1 (20.00%)	3 (4.00%)
2	Electronics/ Computer	4 (3.03%)	1 (6.25%)	1 (4.35%)	2 (8.33%)	0 (0.00%)	1 (1.33%)
3	Food	68 (51.52%)	10 (62.50%)	12 (52.17%)	17 (70.83%)	2 (40.00%)	37 (49.33%)
4	Textile	33 (25.00%)	0 (0.00%)	5 (21.74%)	0 (0.00%)	0 (0.00%)	24 (32.00%)
5	Box Manufacturing	3 (2.27%)	2 (12.50%)	1 (4.35%)	4 (16.67%)	0 (0.00%)	0 (0.00%)
6	Fabrication	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (20.00%)	0 (0.00%)
7	Painting	4 (3.03%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (4.00%)
8	Earthmoving	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
9	Medicine	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
10	Manure	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
11	Plastic / Rubber	2 (1.52%)	1 (6.25%)	1 (4.35%)	0 (0.00%)	1 (20.00%)	0 (0.00%)
12	Chemicals	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
13	Automobile	1 (0.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
14	Construction	2 (1.52%)	0 (0.00%)	1 (4.35%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
15	Printing	2 (1.52%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.33%)
Total		**132**	**16 (12.12%)**	**23 (17.42%)**	**24 (18.18%)**	**5 (3.79%)**	**75 (56.82%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Note:- Some Women Entreprenurs gave more than one preference.

- 24 (18.18%) workers are provided rest facility; 23 (17.42%) are provided dinner/lunch allowance; 16 (12.12%) employees enjoy provident fund (PF) and employees' state insurance (ESI) allowances, 5 (3.79%) are get residential and medical facilities. Out of 132 enterprises, 57 (43.18%) provided facilities to workers mainly in engineering, electronics/computer, food, box manufacturing and plastic/rubber units.



Graph 7.9

7.9 Classification of Enterprises According to Capital Invested

The total capital employed in business depends upon different factors : size, nature, type, etc. The most important of these is the nature of enterprise. It is generally accepted that the ratio of fixed and working capital depends upon the nature of industry. In manufacturing units where heavy investment is involved, fixed capital would be more than working capital, conversely in trading businesses, working capital would be more than fixed capital. (See Table 7.11)

- Table 7.11 shows that the capital investment was less than Rs 25,000 in the case of 30 (27.73%) units. Out of this, 26 (86.67%) were in food industry; 3 (10.00%) in textile; 1 (3.33%) in painting. Thus, food units have the major share of investment in this category, along with 11 (8.33%) units with investments ranging between Rs. 25,001 and 50,000. Out of which 3(27.27%) in food: 6 (54.55%) units in textile and 2 (18.18%) in printing.

- The investment of only one (0.76%) textile unit is between Rs.50,001 and 1 lakh.

- 21 (15.91%) units have investments between Rs 1 lakh and 5 lakh. Out of this 10 (47.62%) are in food industry; 7 (33.33%) are in textile; 1 (4.76%) each in engineering, box manufacturing and fabrication, electronics/computer.

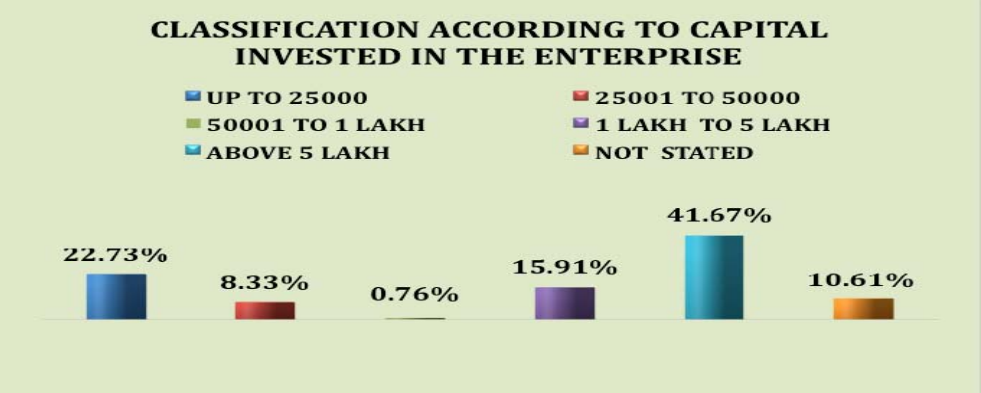
55 (41.67%) units have invested above Rs 5 lakh. Of these, 7 (12.73%) are in engineering; 19 (34.55%) in food; 15 (27.27%) in textile; 3 (5.45%) in electronics/computer; 2 (3.64%) each in box manufacture, plastic/rubber and construction; 1 (1.82%) each in painting earthmoving, manure, automobile and printing. Out of 132, 76 (57.57%) investments are above Rs 1 lakh.

Table 7.11

Classification of Enterprises According to Capital Investment

Sr. No.	*Industry*	*Up to Rs 25000*	*Rs 25001 to 50000*	*Rs 50001 to 1 Lakh*	*Rs 1 Lakh to 5 Lakh*	*Above Rs 5 Lakh*	*Not Stated*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.76%)	7 (12.73%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.76%)	3 (5.45%)	0 (0.00%)	4 (3.03%)
3	Food	26 (86.67%)	3 (27.27%)	0 (0.00%)	10 (47.62%)	19 (34.55%)	10 (71.43%)	68 (51.52%)
4	Textile	3 (10.00%)	6 (54.55%)	1 (00.00%)	7 (33.33%)	15 (27.27%)	1 (7.14%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.76%)	2 (3.64%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.76%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (3.33%)	2 (18.18%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.64%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.64%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.82%)	1 (7.14%)	2 (1.52%)
Total		**30 (27.73%)**	**11 (8.33%)**	**1 (0.76%)**	**21 (15.91%)**	**55 (41.67%)**	**14 (10.61%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.10

7.9.1 Businesses-wise growth of capital in Initial Year and Current Year

Table 7.12 gives an analysis of the growth of investments of the enterprises – the initial year and the current (reporting) year.

Table 7.12

Classification Businesses According to Capital Invested : Initial and Current Years

Sr. No.	*Type of Industry*	*Capital Employed (Rs)*		*Average Capital Employed (Rs)*		*Average Change in Capital Employed (Rs)*	*Percentage Change in capital employed*
		Initial Year	*Current Year*	*Initial Year*	*Current Year*		
1	Engineering	47,90,000	3,49,00,000	5,98,750	43,62,500	37,63,750	728.60
2	Electronics/ Computer	5,20,000	36,00,000	1,30,000	9,00,000	7,70,000	692.31
3	Food	95,24,200	10,97,51,000	1,64,210	18,92,258	17,28,048	1,152.34
4	Textile	50,70,028	3,87,90,000	1,58,438	12,12,187	10,53,749	765.08
5	Box Manufacturing	10,25,400	87,00,000	3,41,800	29,00,000	25,58,200	848.45
6	Fabrication	1,00,000	10,00,000	1,00,000	10,00,000	9,00,000	1,000.00
7	Painting	1,30,000	2,10,000	32,500	52,500	20,000	161.54
8	Earthmoving	25,000	7,00,00,000	25,000	7,00,00,000	6,99,75,000	2,80,000.00
9	Medicine	0	0	0	0	0	0
10	Manure	40,000	3,50,000	40,000	3,50,000	3,10,000	875.00
11	Plastic / Rubber	65,00,000	1,75,00,000	32,50,000	87,50,000	55,00,000	269.23
12	Chemicals	0	0	0	0	0	0
13	Automobile	1,000	1,50,00,000	1,000	1,50,00,000	1,49,99,000	15,00,000.00
14	Construction	8,00,000	40,00,000	4,00,000	20,00,000	16,00,000	500.00
15	Printing	6,00,000	56,00,000	3,00,000	28,00,000	25,00,000	933.33

Source: Based on survey of Women Entrepreneurs of Pune District

- The highest (Rs 65 lakhs) capital employed in the initial year was in the plastic industry and the lowest (Rs 1000) in automobile industry. In comparison, the highest (above Rs 10 crore) capital employed in the current year in the food industry while the lowest (above Rs 2 lakhs) was in the painting industry.

- Table 7.12 also shows that the average capital (Rs.32,50,000) investment in the initial year was the highest in plastic and rubber units, followed by engineering (Rs 5,98,750), construction (Rs 4,00,000), and the lowest was in the automobile unit (Rs.1000). In comparison, in the current reporting year, earthmoving recorded the highest average investment at Rs.7,00,00,000 followed by automobile at Rs.1,50,00,000. The least average capital (Rs.52,500) employed was in the painting enterprise.

- With regard to the growth of capital, automobile units show the highest percentage growth – 15, 00,000 %, followed by earthmoving – 2,80,000 % percentage and the lowest growth rates of capital employed was found in one painting unit – 161.54%.

- 14 entrepreneurs belonging to the chemical, medicine, textile, printing and food industry declined to state their investments and consequeent growth.

7.9.2 Comparision of Initial and Current Year Capital Investment According to Number of Industries

It is good to take stock of the comparative performce of units that have invested in the business initially and their current financial position. This, besides indicating the growth or decline of the business, also shows the efficiency of the entrepreneur.

Table 7.13

Comparison between Initial and Current Year Investment

Sr. No.	*Investment (Rs)*	*Initial Year*	*Current Year*	*Percentage Change*
1	Up to 25000	74	30	-59.45%
2	25001 to 50000	14	11	-21.42%
3	50001 to 1 Lakh	5	1	-80%
4	1 Lakh to 5 Lakh	14	21	50%
5	Above 5 Lakh	11	55	400%
6	Not Stated	14	14	0.00%
Total		**132**	**132**	

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 7.13 shows an investment of upto Rs 25,000 in the initial year by 74 units and in the current year by 30 industries. This indicates a decrease of -59.45% investment in the current year.

- In the category of investments by 14 units between Rs 25001 to 50,000 show a decrease of -21.42% by 11 units in the current year. Similarly there is -80 % decrease between the initail investment by 5 units to one unit in the current year.

- However, between Rs 1 lakh to 5 lakh investments by 14 units in the initial year has increased to 21 units in current year by 50%. The investment of above Rs 5 lakh by 11 units has gone upto 55 units between the initial and current years, which is an increase of 400%.

- 14 entrepreneurs did not state their investments. These entrepreneurs belonged to food (10), textile (1), medicine (1)

7.10 Classification of Units According to Sales Turnover

Sales turnover is an important performance parameter and to understand the relative size of the unit. The chief aim of an entrepreneur is to make substantial profit in business. So the entire business plan and production are devised keeping in view the higher profit margins the activities of the unit are likely to bring. Business function and development are dependent upon the sales turnover and income/profitability of the enterprises. In a globalized world market, the product price should be less than the competitor's price in order to increase the sales. In India many small units are sick due to lack of sales. Hence, in this context, it is necessary to examine the performance of the sample units with reference to their sales turnover. Table 7.14 presents total sales turnover of the sample units.

- Out of 132 businesses, the annual sales turnover of 36 (27.27%) units were between Rs 5 lakh and 25 lakh. Out of these, 20 (55.56%) units are in food industry; 11 (30.56%) in textile; 3 (8.33%) in engineering; 1 (2.78%) each in electronics/computer and printing.

- 31, (23.48%) units' turnover was between Rs 1 lakh and 5 lakh. Out of these, 18 (58.06%) are in food; 11 (35.48%) in textile; 1 (3.23%) each in painting and printing.

- 24 (18.18%) units' turnover is between Rs. 25 lakh and 50 lakh. Out of these, 11 (45.83%) are in food industry; 5 (20.83%) in textile; 2 (8.33%) in construction; 1 (4.17%) each in engineering, fabrication, manure, plastic/rubber, automobile, painting.

- 16 (12.12%) businesses' turnover is above Rs 75 lakh. Out of these, 4 (25%) are in food; 3 (18.75%) each in engineering; electronics/computer, 2 (12.50%) each in textile; and Boxes, and 1 (6.25%) each in earthmoving moving and plastic/rubber.

Table 7.14

Classification of Enterprises According to Annual Sales Turnover

Sr. No.	*Industry*	*Below 50000*	*50001 to 100000*	*100001 to 500000*	*500001 to 2500000*	*2500001 to 5000000*	*5000001 to 7500000*	*Above 7500001*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (8.33%)	1 (4.17%)	1 (33.33%)	3 (18.75%)	8 (6.06%)
2	Electronics Computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.78%)	0 (0.00%)	0 (0.00%)	3 (18.75%)	4 (3.03%)
3	Food	8 (57.14%)	5 (62.50%)	18 (58.06%)	20 (55.56%)	11 (45.83%)	2 (66.67%)	4 (25.00%)	68 (51.52%)
4	Textile	3 (21.43%)	1 (12.50%)	11 (35.48%)	11 (30.56%)	5 (20.83%)	0 (0.00%)	2 (12.50%)	33 (25.00%)
5	Box Manufacturing	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (12.50%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (7.14%)	1 (12.50%)	1 (3.23%)	0 (0.00%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	1 (0.76%)
9	Medicine	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.17%)	0 (0.00%)	1 (6.25%)	2 (1.52%)
12	Chemicals	0 (0.00%)	1 (12.50%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.17%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (8.33%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	1 (3.23%)	1 (2.78%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
TOTAL		**14 (10.61%)**	**8 (6.06%)**	**31 (23.48%)**	**36 (27.27%)**	**24 (18.18%)**	**3 (2.27%)**	**16 (12.12%)**	**132 (100%)**

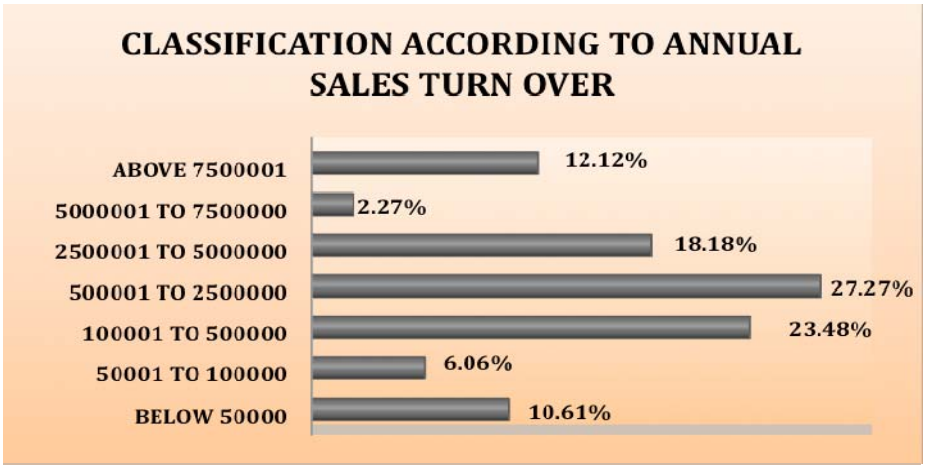
Source: Based on survey of Women Entrepreneurs of Pune District

- 14 (10.61) units' turnover is below Rs 50,000. Out of which, 8 (57.14%) are in food; 3 (21.43%) in textile; 1 (7.14%) each in box manufacture, painting, medicine.

- 8 (6.06%) unit's turnover is between 50,000 and 1 lakh. Out of these, 5 (62.50%) are in food; 1 (12.50%) each in textile, painting and chemical.

- 3 (2.27%) units; turnover is between Rs 50 lakh and 75 lakh . Out of which, 1 (33.33%) is in engineering; 2 (66.67%) in food;

- Units' having sales turnover between Rs. 5 lakh and 25 lakh are 36 which is the maximum in number, and the minimum number having turnover between Rs. 50 lakh and 75 lakh is 3 (2.27). It can be concluded from the table that engineering, electronics, box manufacturing, earthmoving, plastic and rubber units have high turnovers.



Graph 7.11

7.10.1 Classification of Units According to Initial and and Current Sales Turnover

- Table 7.15 shows that in the initial year, 65 units had turnovers below Rs 50,000, but in the current (reporting) year only 14 had the same turnover, i.e. a decrease of -78.46%.

- 13 industries had a turnover between 50,001 and 1,00,000 at the time of establishment, but currently only 8 units have the same range of turnover, i. e. a decrease of -38.46%.

Table 7.15

Classification of Units According to Initial and Current Sales Tturnover

Sr.No.	*Sales Turnover (Rs)*	*Initial Year*	*Current Year*	*Percentage of Change*
1	Below 50000	65	14	-78.46 %
2	50001 to 100000	13	8	-38.46%
3	100001 to 500000	35	31	-11.42%
4	500001 to 2500000	14	36	157.14%
5	2500001 to 5000000	2	24	1100.00%
6	5000001 to 7500000	2	3	50.00%
7	Above 7500001	1	16	1500.00%

Source Based on survey of Women Entrepreneurs of Pune District

- Likewise, there were 35 units with turnovers between Rs. 1,00,001 and 5,00,000, but currently there are only 31 units in the same range, i.e. a decrease of 11.42% .

- 14 enterprises had turnovers between Rs 5,00,001 and 25,00,000 in their initial year, but presently there are 36 units in that range, i.e. an increase of 157.14%.

- Those units in the range of Rs 25,00,001 to 50,00,000 turnover have increase of 1100%, that is 2 in the initial years to 24 units currently.

- There is a 50% increase in the number of units having turnover between Rs 50,00,001 and 75,00,000 from the initial years' 2 to the current 3 units.

- But the highest increase in the number of units from 1 in the initial period to 16 currently is seen in those units having turnover above Rs. 75,00,000 i. e. 1500.

A close look at the table reveals that there is as an overall increase in the sales turnover from the time of establishment of the units to the current reporting period, especially in the range between Rs 1 lakh and 50 lakh. There is also a steep increase of 1500% in ther number of units having turnover above Rs. 75,00,000.

7.10.2 Classification of businesses According to Sales Turnover

Industries-wise sales turnover are presented in Table 7.16.

Table 7.16

Classification According to Sales Turnover

Sr.No	*Type of Industry*	*Sales Turnover (Rs)*		*Average Sales Turnover (Rs)*		*Average changes in sales turnover (Rs)*	*Percentage change in sales turnover*
		Initial Year	*Current Year*	*Initial Year*	*Current Year*		
1	Engineering	2,26,50,000	12,65,00,000	28,31,250	1,58,12,500	1,29,81,250	458.50
2	Electronics/Computers	70,00,000	5,81,00,000	17,50,000	1,45,25,000	1,27,75,000	730.00
3	Food	1,45,07,000	15,32,87,000	2,13,338	22,54,221	20,40,882	956.64
4	Textile	77,13,135	8,38,04,000	2,33,731	25,39,515	23,05,784	986.51
5	Boxes	12,90,000	3,23,60,000	4,30,000	1,07,86,667	1,03,56,667	2,408.53
6	Fabrication	36,000	37,97,000	36,000	37,97,000	37,61,000	10,447.22
7	Painting	11,00,000	26,90,000	2,75,000	6,72,500	3,97,500	144.55
8	Earthmoving	2,00,000	7,00,00,000	2,00,000	7,00,00,000	6,98,00,000	34,900.00
9	Medicine	7,000	10,000	7,000	10,000	3,000	42.86
10	Manure	60,00,00	30,00,000	6,00,000	30,00,000	24,00,000	400.00
11	Plastic/Rubber	1,72,00,000	5,35,00,000	86,00,000	2,67,50,000	1,81,50,000	211.05
12	Chemical	3,00,000	1,00,000	3,00,000	1,00,000	-2,00,000	-66.67
13	Auto	50,000	50,00,000	50,000	50,00,000	49,50,000	9,900.00
14	Const	1,00,00,000	1,15,00,000	50,00,000	57,50,000	7,50,000	15.00
15	Printing	5,88,000	8,40,000	2,94,000	4,20,000	1,26,000	42.86

Source: Based on survey of Women Entrepreneurs of Pune District

The enterprises are classified on the basis of actual sales turnover in term of rupees for the initial year and the latest year. Average growth in sales turnover is calculated and then percentage growth in sales turnover in every industry is calculated then the percentage growth in sales turnover in every industry is calculated.

- It can be seen from Table 7.16 that engineering units had the highest actual turnover at Rs 226.50 lakh and medicine the lowest at Rs 7,000 in the initial year. But in the current year, food units had the highest turnover at Rs 153.28 lakh and the lowest in medicine at Rs 10,000.

- In the case of average sales turnover in the initial year it is plastic/rubber units that have the highest turnover (Rs 86 lakh) and lowest is for medicine (Rs 7,000).

- In the case of latest average sales turnover, earthmoving units was the highest at Rs 700 lakh, and the lowest was of medicine at Rs 10, 000.

- In terms of average growth turnover, earthmoving units stood first at Rs 698 lakhs, plastic units stood second at Rs 181.50 lakh and the lowest was for chemical which registered a loss of Rs. 20,000.

- In terms of percentage growth in sales turnover, earthmoving units stood at 34,900%, the second was fabrication at 10,447% and the third was automobile at 9900%.

7.10.3 Classification of Sales Destinations

Success in business, besides financial turnover, also depends upon other important factors, one of them being sales, to be specific where the product is sold. In primary stages, the product get sold in the local market, but as business develops and expands, entrepreneurs have to face their competitors in an ever-expanding market and even in international markets. Thus profits are increased and the economy is accelerated.

The distribution of sales in different markets is shown in Table 7.17.

- Out of 132 enterprises, 83 (62.88%) units sold their products in the local market. Out of which, 42 (50.60%) were of food units; 25 (30.12%) of textile; 5 (6.02%) of engineering; and 2 (2.41%) each of construction, printing and box manufacturing;, 1 (1.20%) each of painting, medicine, manure and chemical units.

Table 7.17

Classification According to Destination of Sales

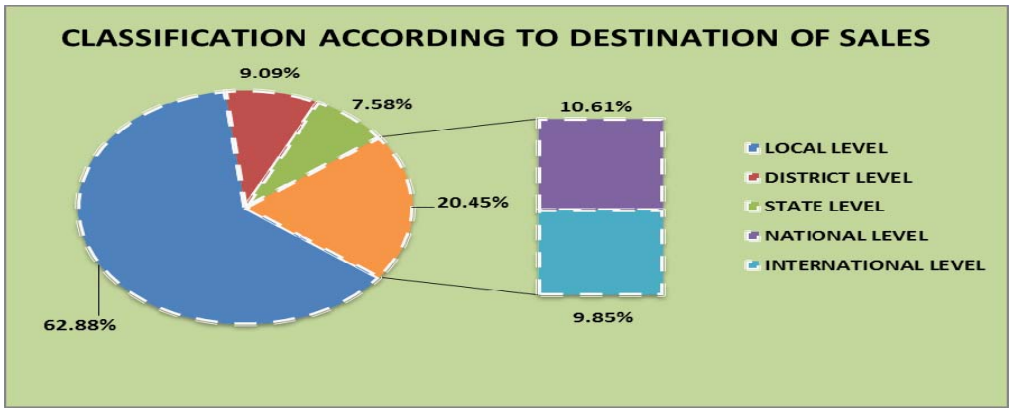
Sr. No.	*Industry*	*Local Level*	*District Level*	*State Level*	*National Level*	*International Level*	*Total*
1	Engineering	5 (6.02%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	2 (15.38%)	8 (6.06%)
2	Electronics/Computer	1 (1.20%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	2 (15.38%)	4 (3.03%)
3	Food	42 (50.60%)	9 (75.00%)	4 (40.00%)	10 (71.43%)	3 (23.08%)	68 (51.52%)
4	Textile	25 (30.12%)	2 (16.67%)	4 (40.00%)	1 (7.14%)	1 (7.69%)	33 (25.00%)
5	Box Manufacturing	2 (2.41%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (1.20%)	0 (0.00%)	0 (0.00%)	1 (7.14%)	2 (15.38%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (10.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	1 (8.33%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	2 (1.52%)
12	Chemicals	1 (1.20%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	1 (0.76%)
14	Construction	2 (2.41%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (2.41%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**83 (62.88%)**	**12 (9.09%)**	**10 (7.58%)**	**14 (10.61%)**	**13 (9.85%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- 14 (10.61%) units sold their products on national level. Out of these, 10 (71.43%) were of food industry; 1 (7.14%) each of engineering, electronic/computer, textile and painting units

- 13 (9.85%) sold their products in international markets, of which, 2 (15.38%) each were of engineering, electronics/computer and painting; 3 (23.08%) of food; 1 (7.69%) each of textile, box manufacture, automobile and plastic /rubber units.
- 10 (7.58%) units sold their products at state level; out of which, 4 (40.00%) were of food; again 4 (40.00%) of textile; 1 (10.00%) each of fabrication and earthmoving units.
- 12 (9.09%) units sold their products at the district level only. Out of which, 9(75.00%) were of food; 2 (16.67%) of textile; 1(8.33%) of plastic/rubber units.

Thus Jain women entrepreneurs could sell their products in local/national as well as in international level markets. International market is interested especially in engineering, electronics, food, textile, painting, plastic, automobile products.



Graph 7.12

7.10.4 Classification of Sales Promotion Techniques Used

The carefree period of monopoly products and sales are gone with the winds of liberalisation and the days of stiff competion has been ushered in by the gust of globalisation and the demand for customer satisfaction. In order to induce sales various sales gimmicks are necessary and for a good and continous customer base,

freebees are even necessary to attract and retain the ever-shifting breed of choosy customers. Businessmen and ladies have to rack their brains and be on their toes to convince the buyer that his/her product is better than the competitors'.

Table 7.18 gives the sales techniques employed by women entrpreneurs of this study.

- Table 7.18 givers the different methods used for increasing sales, Out of 132 respondents, 23 (17.42%) participated in industrial exhibitions; of this 14 (60.87%) in food, 5 (21.74%) in textile, 1 (4.35%) each in engineering, electronics, painting and automobile industries. Some of the other exhibitions in which the respondents had participated were of the Khadi Gramodyog, Shree Foundation at Sangli, the *Sakaal* group of Newspapers and the JITO's at Mumbai.

- 16 (12.12%) gave guarantee or warrantee techniques to promotes sales. 7 (43.75%) out of them from food; 3 (18.75%) from engineering and textile; 1 (6.25%) each from box manufacturing, earthmoving and construction units.

- 9 (6.82%) units used the demo technique to attract the customers to purchases the goods, of these, 3 (33.33%) were by food; 4 (44.44%) from textile; 1(11.11%) from engineering units and also in manure.

- 5 (3.79%) units reduced the price and also offered "Buy 1 Get 1 Free" techniques. These techniques are used only by textile units. 13 (9.85%) units used some other techniques to promote the sales. 61(46.21%) Jain women did not use any techniques to increase sales because they said that the quality of their products ensured good sales so they did not need to use any sales gimmicks to sell.

Majority of Jain women entrepreneurs used different techniques to increase the sales. Some institutions give subsidy, the government gives some tax exemptions to small entrepreneurs. Women entrepreneurs who are eligible for these, avail them to increase their sales, thereby their profits.

Table 7.18

Classification of Businesses According to Sales Promotion Techniques Used

Sr.No.	*Industry*	*Reduction in Price*	*Buy 1 Get 1 Free*	*Participation in Exhibition*	*Demos*	*Guarentee/ Warantee*	*Other*	*None*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	1 (4.35%)	1 (11.11%)	3 (18.75%)	0 (0.00%)	3 (4.92%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	0 (0.00%)	1 (4.35%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (4.92%)	4 (3.03%)
3	Food	2 (40.00%)	0 (0.00%)	14 (60.87%)	3 (33.33%)	7 (43.75%)	13 (100.00%)	29 (47.54%)	68 (51.52%)
4	Textile	3 (60.00%)	5 (100.00%)	5 (21.74%)	4 (44.44%)	3 (18.75%)	0 (0.00%)	13 (21.31%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0. 00%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	2 (3.28%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	1 (4.35%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (4.92%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (11.11%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.28%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (4.35%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	1 (1.64%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.28%)	2 (1.52%)
Total		**5 (3.79%)**	**5 (3.79%)**	**23 (17.42%)**	**9 (6.82%)**	**16 (12.12%)**	**13 (9.85%)**	**61 (46.21%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.13

7.10.5 System of Sales

In a globalised maket of today entrepreneurs have used different methods to stay ahead of competition. For this there is need to be aware of the changing market conditions and consumer preferences for which change is constant.Table 7.19 gives the different methods used for sales.

- 39 (29.54%) women entrepreneurs used the self-selling method and do not depend upon on any other modes of selling.
- 38 (28.78%) entrepreneurs produce and sell goods such as garments and food items in their own shops. This helps to reduce the commission payable to middlemen for selling their goods, thereby the customer benefits by way of reduced price and better quality.
- 27 (20.45%) entrepreneurs have appointed salesmen as they cannot to sell their products on their own. Three (2.27%) sell their products at mall outlets and 4(3.03%) through parent units.



Graph 7.14

Table 7.19

Methods of Selling

Sr. No.	*Industry*	*Shop*	*Salesman*	*Mall*	*Wholesalers*	*Self-sale*	*Parent Unit*	*Total*
1	Engineering	0 (0.00%)	2 (7.41%)	0 (0.00%)	3 (14.29%)	0 (0.00%)	3 (75.00%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	2 (7.41%)	0 (0.00%)	2 (9.52%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	13 (34.21%)	15 (55.56%)	3 (100.00%)	10 (47.62%)	27 (69.23%)	0 (0.00%)	68 (51.52%)
4	Textile	25 (65.79%)	5 (18.52%)	0 (0.00%)	3 (14.29%)	0 (0.00%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (9.52%)	1 (2.56%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (25.00%)	1 (0.76%)
7	Painting	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	3 (7.69%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.56%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.56%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	1 (3.70%)	0 (0.00%)	1 (4.76%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.56%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.56%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (5.13%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (5.13%)	0 (0.00%)	2 (1.52%)
Total		**38 (28.78%)**	**27 (20.45%)**	**3 (2.27%)**	**21 (15.90%)**	**39 (29.54%)**	**4 (3.03%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

7.11 Classification According to Profit Generated

Percentage of return (profit) on capital invested is a parameter which indicates the overall performance of business units. The return on investment (ROI) will change from year to year, depending upon the growth of the enterprises and the efficiency of running them.

Table 7.20 gives the data of the total profit earned in year by the 132 enterprises.

- Out of them, 24 (18.18%) units earned profit between Rs 25,001 and 50,000; 11 (8.33%) earned profit below Rs 10,000; 9 (6.82%) between Rs 10,001 and 25,000, 8 (6.06) between Rs 50,001and 75,000; another 8 (6.06%) between Rs75,001 and 1 lakh and 70 units above Rs 1 lakh. It means that large number of women's units earned profit as they were successfully managed.

Table 7.20

Classification of Enterprises According to Profit Earned

Sr. No.	*Industry*	*Below Rs 10,000*	*10,001 to 25,000*	*25001 to 50000*	*50001 to 75001*	*75001 to 1 Lakh*	*Above 1 Lakh*	*No Profit*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	8 (11.43%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (5.71%)	0 (0.00%)	4 (3.03%)
3	Food	5 (45.45%)	2 (22.22%)	18 (75.00%)	5 (62.50%)	5 (62.50%)	32 (45.71%)	1 (50.00%)	68 (51.52%)
4	Textile	3 (27.27%)	5 (55.56%)	6 (25.00%)	3 (37.50%)	1 (12.50%)	15 (21.43%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	1 (9.09%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.86%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (9.09%)	1 (11.11%)	0 (0.00%)	0 (0.00%)	1 (12.50%)	1 (1.43%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (9.09%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (12.50%)	1 (1.43%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.86%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	1 (11.11%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	2 (1.52%)
Total		**11 (8.33%)**	**9 (6.82%)**	**24 (18.18%)**	**8 (6.06%)**	**8 (6.06%)**	**70 (53.03%)**	**2 (1.52%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

7.11.1 Classification According to Change in Profits

It is now attempted to analyse the increase of profit earned by the various enterprises under study from their initial years. Table 7.21 shows that the highest actual progfit in the initial year was for the food industry at 84,62,000 whereas the average profits earned in the initial year was highest at Rs. 50,00,000 in earthmoving industries, followed by the electronic / computer unit at Rs.17, 67,500. Medicine unit registered the lowest profit at Rs. 3, 000. It was seen that the box manufacturing industries garnered the highest profits in the current year at 1,72,47,529.

In the latest reporting year, earthmoving enterprises earned Rs. 1,50,00,000 profit, whereas medicine unit earned only an average profit of Rs.15, 000. The table shows that only one firm belonging to the chemical industry suffered loss.

Table 7.21

Classification according to Changes in Profit Earned

Sr. No.	*Type of Industry*	*Actual Profit*		*Average Profit*		*Average Change in Profit*	*Percentage Change in Profit*
		Initial Year	*Current year*	*Initial Year*	*Current Year*		
1	Engineering	34,25,000	64,00,000	4,28,125	8,00,000	3,71,875	86.86
2	Electronics/ Computer	70,70,000	1,72,00,000	17,67,500	43,00,000	25,32,500	143.28
3	Food	84,62,000	1,64,69,000	1,26,298	2,45,805	1,19,507	94.62
4	Textile	24,02,000	33,36,000	72,787	1,01,090	28,303	38.88
5	Box Manufacturing	2,17,702	1,72,47,529	72,567	57,49,176	56,76,609	7,822.54
6	Fabrication	1,90,000	2,40,000	1,90,000	2,40,000	50,000	26.32
7	Painting	1,80,000	25,00,000	45,000	6,25,000	5,80,000	1,288.89
8	Earthmoving	50,00,000	1,50,00,000	50,00,000	1,50,00,000	1,00,00,000	200.00
9	Medicine	3,000	15,000	3,000	15,000	12,000	400.00
10	Manure	1,80,000	3,00,000	1,80,000	3,00,000	1,20,000	66.67
11	Plastic / Rubber	8,40,000	15,80,000	4,20,000	7,90,000	3,70,000	88.10
12	Chemicals	30,000	0	30,000	0	-30,000	-100.00
13	Automobile	1,05,000	2,00,000	1,05,000	2,00,000	95,000	90.48
14	Construction	11,40,000	13,50,000	5,70,000	6,75,000	1,05,000	18.42
15	Printing	1,08,000	1,32,000	54,000	66,000	12,000	22.22

Source: Based on survey of Women Entrepreneurs of Pune District

- With regard to the growth in profit, units engaged in box manufacturing showed the highest percentage at 7822.58% followed by painting at 1288.89%; the lowest percentage of profit at 18.42% in construction;

chemical was in loss; 2 entrepreneurs who were engaged in food and chemical units declined to state their profits.

- Table 7.21 also shows that out of 132 enterprises, **[120 (98.48%)]** units have achieved good margin of profits. Profit is the indicator of the economic soundness of the business and it helps in the further development of the enterprises. The only unit that had at its initial stage low profit is the chemical. Some Jain women entrepreneurs had some family problems, hence they were in loss.

7.12 Classification of Enterprises that Increased the Number of Products

An entrepreneur usually starts off with a limited number of the products, but as the enterprises grow and become successful, they venture in to new products. Thus, the increase in number of items reflects the entrepreneur's ability to innovate, understand the market, take risk and also to make an overall success of the enterprise. Therefore the researcher chose to study this aspect. Table 7.22 presents the data of the study.

Table 7.22

Classification of Enterprises that Increased the Number of Products

Sr No.	*Industry*	*Not increased*	*1 to 3*	*4 to 5*	*Above 5*	*Total*
1	Engineering	6 (7.32%)	2 (8.00%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/Computer	2 (2.44%)	1 (4.00%)	0 (0.00%)	1 (5.00%)	4 (3.03%)
3	Food	35 (42.68%)	14 (56.00%)	5 (100.00%)	14 (70.00%)	68 (51.52%)
4	Textile	28 (34.15%)	2 (8.00%)	0 (0.00%)	3 (15.00%)	33 (25.00%)
5	Box Manufacturing	1 (1.22%)	2 (8.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (4.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (2.44%)	2 (8.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	1 (1.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (10.00%)	2 (1.52%)
12	Chemicals	1 (1.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (1.22%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (2.44%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.22%)	1 (4.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**82 (62.12%)**	**25 (18.94%)**	**5 (3.79%)**	**20 (15.15%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

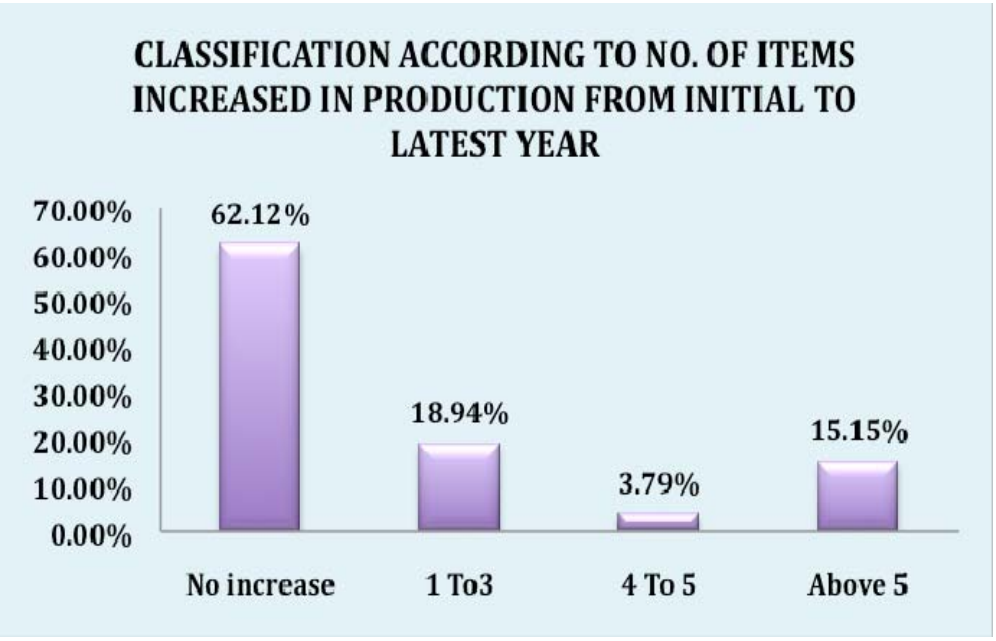
Out of 132 enterprises, 25 (18.94%) units increased their production from 1 to 3 items. Out of these, 14 (56.00%) were in food; 2 (8.00%) each in engineering, textile, box manufacturing, painting; 1 (4.00%) each in electronics/computer, fabrication and printing units.

- 20 (15.15%) units increased their production to above 5 items. out of which, 14 (70.00%) were in food; 3 (15.00%) in textile; 2 (10.00%) in plastic/rubber units.

- 5 (3.79%) units increased their production from 4 to 5 items in food industry.

- Only a total of **[50(37.87%)]** units increased their production items. There was no increase in production of items by 82 (62.12 %) units under study.

  Out of 82 units, which showed no increase in products, 35 (42.68%) belong to the Food Industry, while 28 (34.15%) units belong to the Textile Industry. This status was mainly because these entrepreneurs were not interested in increasing product by enlargement of unit capacity, due to non availability of required skill set of manpower and other limitations.



Graph 7.15

7.13 Classification of Time Devoted by Entrepreneurs to Business

Table 7.23

Classification of Jain Women Entrepreneurs According to Working Hours

Sr No.	*Industry*	*Less than 6*	*6 to 8*	*More than 8*	*Total*
1	Engineering	5 (14.29%)	**0 (0.00%)**	**3 (3.66%)**	**8 (6.06%)**
2	Electronics/ Computer	2 (5.71%)	0 (0.00%)	2 (2.44%)	4 (3.03%)
3	Food	11 (31.43%)	8 (53.33%)	49 (59.76%)	68 (51.52%)
4	Textile	7 (20.00%)	3 (20.00%)	23 (28.05%)	33 (25.00%)
5	Box Manufacturing	2 (5.71%)	0 (0.00%)	1 (1.22%)	3 (2.27%)
6	Fabrication	1 (2.86%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (.71%)	1 (6.67%)	1 (1.22%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (6.67%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (1.22%)	1 (0.76%)
10	Manure	1 (2.86%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (5.71%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	1 (2.86%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (1.22%)	1 (0.76%)
14	Construction	1 (2.86%)	1 (6.67%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00)	1 (6.67%)	1 (1.22%)	2 (1.52%)
Ttotal		**35 (26.52%)**	**15 (11.36%)**	**82 (62.12%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 7.23 shows that out of 132 respondents, 82 (62.12%) women entrepreneurs devoted more than 8 hours to their enterprises; 35 (26.52%) devoted less than 6 hours.

- Among the engineering units, out of 8, 5 (62.50%) Jain women entrepreneurs devoted less than 6 hours for their business; 3 (37.50%) entrepreneurs devoted more than 8 hours for electronics/computer units; out of 4, 2(50%) devoted less than 6 hours; 2 (50%) devoted more than 8 hours to their businesses.

- Out of 68, 49 (72.02%) women entrepreneurs devoted more than 8 hours to their food business, while 8 (11.76%) devoted between 6 and 8 hours; 11(16.17%) less than 6 hours.

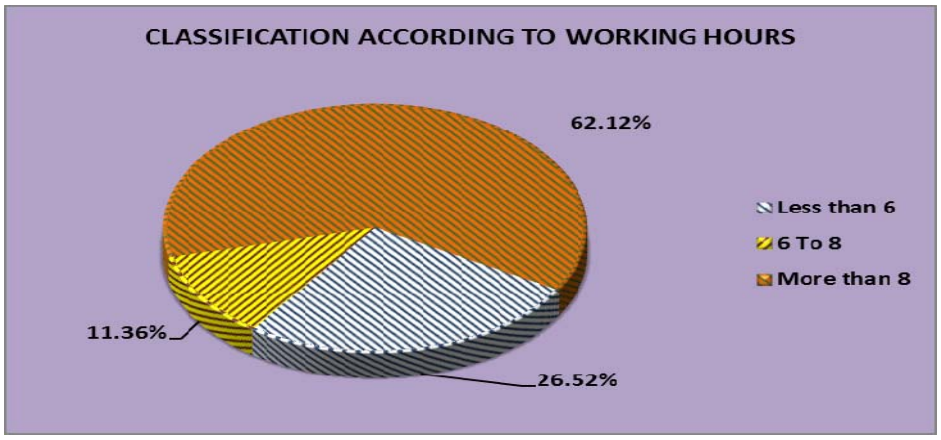
- Out of 33, 23 (84.84%) entrepreneurs devoted more than 8 hours to their textile business; while 3 (4.41%) between 6 and 8 hours, 7 (21.21%) less than 6 hours.

- In box industry out of 3 respondents,1(33.33%) entrepreneur devoted more than 8 hours, while 2 (66.66%) devoted less than 6 hours to their units.

In fabrication, manure, chemical units, 1(100%) entrepreneur each devoted less than 6 hours.

In painting industries, out of 4 respondents, 1(25.00%) entrepreneur devoted more than 8 hours to business, while 1 (25.00%) between 6 and 8 hours; 2 (50.00%) less than 6 hours. In earth moving industries, 1 (100%) entrepreneur devoted between 6 and 8 hours to the units.

In medicine and in automobile units, 1 (100%) entrepreneur devoted more than 8 hours. In plastic / rubber industries, 2 (100%) entrepreneurs devoted less than 6 hours to their units.



Graph 7.16

7.13.1 Classification of Time Devoted by Entrepreneurs' Family Members

Family members' support is very necessary for the development of the industries because they can be a lot of help in the working of the enterprise. The time devoted was asked in hours and presented in table 7.24.

Table 7.24

Classification of Enterprises According to Time Devoted by Family Members

Sr. No.	*Industry*	*Number of Hours*					*Family MEmbers*				
		1 to 2	*2 to 4*	*Above 4*	*No*	*Total*	*Husband*	*Children*	*Other*	*No*	*Total*
1	Engineering	1 (100.00%)	0 (0.00%)	6 (6.59%)	1 (2.50%)	8 (6.06%)	5 (10.00%)	1 (3.70%)	1 (6.67%)	1 (2.50%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	0 (0.00%)	2 (2.20%)	2 (5.00%)	4 (3.03%)	1 (2.00%)	0 (0.00%)	1 (6.67%)	2 (5.00%)	4 (3.03%)
3	Food	0 (0.00%)	0 (0.00%)	50 (54.95%)	18 (45.00%)	68 (51.52%)	25 (50.00%)	17 (62.96%)	8 (53.33%)	18 (45.00%)	68 (51.52%)
4	Textile	0 (0.00%)	0 (0.00%)	19 (20.88%)	14 (35.00%)	33 (25.00%)	9 (18.00%)	5 (18.52%)	5 (33.33%)	14 (35.00%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	2 (2.20%)	1 (2.50%)	3 (2.27%)	0 (0.00%)	2 (7.41%)	0 (0.00%)	1 (2.50%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (1.10%)	0 (0.00%)	1 (0.76%)	1 (2.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	1 (1.10%)	3 (7.50%)	4 (3.03%)	1 (2.00%)	0 (0.00%)	0 (0.00%)	3 (7.50%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (1.10%)	0 (0.00%)	1 (0.76%)	1 (2.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (1.10%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (1.10%)	0 (0.00%)	1 (0.76%)	1 (2.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	2 (2.20%)	0 (0.00%)	2 (1.52%)	2 (4.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	1 (1.10%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (3.70%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (1.10%)	0 (0.00%)	1 (0.76%)	1 (2.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	2 (2.20%)	0 (0.00%)	2 (1.52%)	2 (4.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	1 (1.10%)	1 (2.50%)	2 (1.52%)	1 (2.00%)	0 (0.00%)	0 (0.00%)	1 (2.50%)	2 (1.52%)
Total		**1 (0.76%)**	**0 (0.00%)**	**91 (68.94%)**	**40 (30.30%)**	**132 (100%)**	**50 (37.88%)**	**27 (20.45%)**	**15 (11.36%)**	**40 (30.30%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 respondents, 50 (37.88%) husbands of women entrpreneurs devoted time to running of enterprise. Out of which, 5 (10.00%) for engineering business;25 (50.00%) for food; 9 (18 .00%) for textile; 2 (4.00%)

for plastic / rubber, construction; 1 (2.00%) each for electronic /computer, fabrication, painting, earthmoving, manure, automobile and printing units.

- 27 (20.45%) children devoted time to business. Out of which, 17 (62.96%) were for food; 5 (18.52%) for textile; 2 (7.41%) for box; 1 (3.70%) each for engineering, chemical, medicine units.

- 15 (11.36%) members of family, like mother-in-law, father-in-law devote time, out of which, 8 (53.33%) for food; 5 (33.33%) for textile; 1 (6.67%) each for engineering and electronics/computer units.

- 40 (30.30%) entrepreneurs did not get any type of family member support. Women entrepreneurs got support from their husband's in fabrication, painting, earth moving, manure, plastic, automobile, construction industry. This helped them to be successful.

- Family members of 91 (68.94%) responents devoted more than 4 hours to the units. Only 1 (0.76%) family member devoted between 1 to 2 hours. Family members' help came in the form of purchase of raw materials and day to day management of business activities. No family member devoted more than 2 to 4 hours.

7.14 Classification of Enterprises According to Sources of Finance

Finance is the key factor for running a business. Finance is always needed by small firms. It is difficult to organise funds because financing agencies do not easily sanction loans to small entrepreneurs. There is risk involved in financing small concerns as they have limited management capabilities and business experience. Because of the limited goodwill in small businesses, they cannot pool sufficient funds from financial institutions.

Table 7.25 gives the various sources of funds for enterprises run by Jain women.

Table 7.25

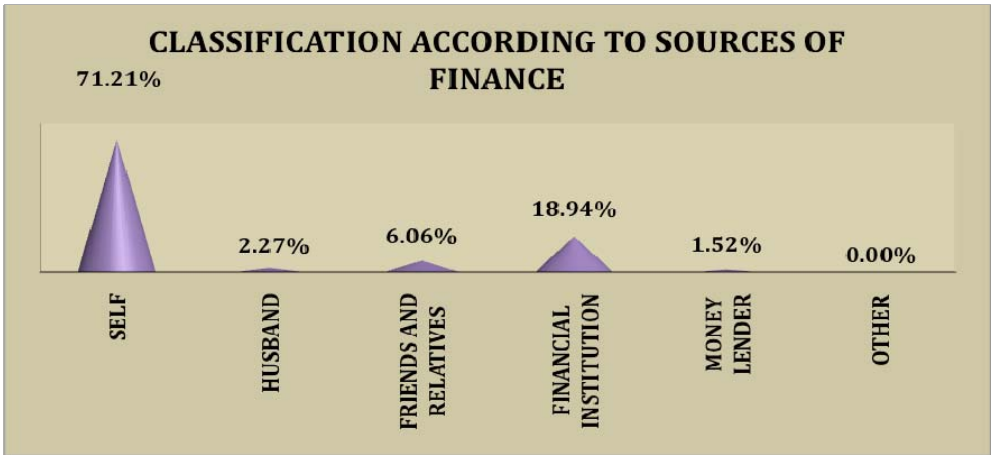
Classification of Sources of Finance for Starting the Enterprises

Sr. No.	*Industry*	*Own Capital*	*Husband*	*Friends/ Relatives*	*Financial Institutions*	*Money Lender*	*Other Sources*	*Total*
1	Engineering	4 (4.26%)	0 (0.00%)	1 (12.50%)	3 (12.00%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	2 (2.13%)	0 (0.00%)	0 (0.00%)	2 (8.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	47 (50.00%)	2 (66.67%)	4 (50.00%)	14 (56.00%)	1 (50.00%)	0 (0.00%)	68 (51.52%)
4	Textile	27 (28.72%)	1 (33.33%)	3 (37.50%)	2 (8.00%)	0 (0.00%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	1 (1.06%)	0 (0.00%)	0 (0.00%)	2 (8.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (1.06%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (4.26%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.06%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.06%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (2.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	1 (1.06%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.06%)	0 (0.00%)	0 (0.00%)	1 (4.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (2.13%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**94 (71.21%)**	**3 (2.27%)**	**8 (6.06%)**	**25 (18.94%)**	**2 (1.52%)**	**0 (0.00%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132, 94 (71.21) entrepreneurs arranged their own capital; 25 (18.94%) women obtained finance from financial institutions; 8 (6.06%) were helped by friends and relatives; 2 (1.52%) entrepreneurs had recourse to moneylenders. Not a single Jain women entrepreneur approached any 'other' source for money.

This indicates that 73.48% Jain women entrepreneurs received financial help from within the family only. Only 38 (28.78%) women approached other sources for finance.



Graph 7.17

7.14.1 Classification of Enterprises According to Amount of Loan

In the initial stage one's own capital is sufficient for investment to start a unit. But as the business develops in stages, more capital is required for expansion. Entrepreneurs have to raise resources from other sources. The study examined the amount of finance by way of loans the Jain women entrepreneurs required. The data is given in Table 7.26.

- Out of 132 respondent entrepreneurs , only 33 (25 %) took loans. Out of these, 24 (18.18%) entrepreneurs took loans above Rs. 80,001, of which 12 (50%) were for food units; 3(12.50%) for engineering; 2 (8.33%) each for electronics/computer, textile and box manufacturing; 1(4.17%) each for automobile, construction units.

- 5 Enterprises required loans below Rs 20,000, out of these, 3 (60%) were for food and 2 (40%) for textile units.

- Where the fixed capital investment is more, the finance required will also be more. Since the own resources are generally limited, entrepreneurs have to have recourse to external loans from vaious sources.

- Only 1 (0.76%) woman entrepreneur borrowed between Rs 20,000 and 40,000 for her food unit; between Rs 40,000 and 80,000 were taken as loans by only 3 (2.27%) women for food, textile and construction units.

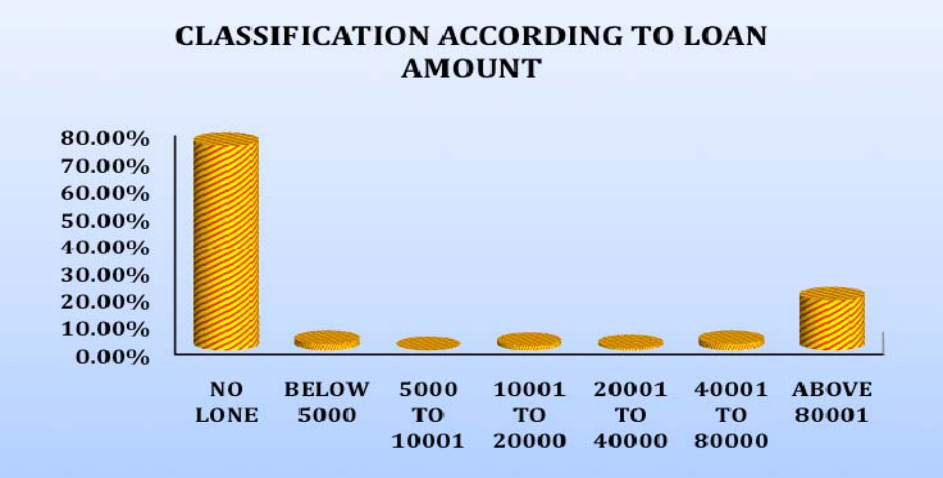
A typical small scale entrepreneur will start off well but somewhere down the line in their day to day operations the working capital becomes insufficient due to various external and internal and also personal reasons, then they begin to slide into loss and miss the route to success.

Table 7.26
Classification According to Loan Amount

Sr. No.	*Industry*	*No Loan*	*Below Rs 5000*	*5000 to 10001*	*10001 to 20000*	*20001 to 40000*	*40001 to 80000*	*Above 80001*	*Total*
1	Engineering	5 (5.05%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (12.50%)	8 (6.06%)
2	Electronics/ Computer	2 (2.02%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (8.33%)	4 (3.03%)
3	Food	51 (51.52%)	3 (100.00%)	0 (0.00%)	0 (0.00%)	1 (100.00%)	1 (33.33%)	12 (50.00%)	68 (51.52%)
4	Textile	28 (28.28%)	0 (0.00%)	0 (0.00%)	2 (100.00%)	0 (0.00%)	1 (33.33%)	2 (8.33%)	33 (25.00%)
5	Box Manufacturing	1 (1.01%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (8.33%)	3 (2.27%)
6	Fabrication	1 (1.01%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	4 (4.04%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.17%)	1 (0.76%)
9	Medicine	1 (1.01%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.01%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (2.02%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	1 (1.01%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (4.17%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (33.33%)	1 (4.17%)	2 (1.52%)
15	Printing	2 (2.02%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**99 (75.00%)**	**3 (2.27%)**	**0 (0.00%)**	**2 (1.51%)**	**1 (0.76%)**	**3 (2.27%)**	**24 (18.18%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

It can be summarised that majority of the Jain women entrepreneurs prefer not take the risk of availing loans but would rather limit their operations to the resources available to them.



Graph 7.18

7.14.2 Receipt of Expected of Loan Amount

Table 7.27

Classification According to Receipt of Expected Loan Amount

Se. No.	*Industry*	*Yes*	*No*	*Total*
1	Engineering	3 (12.50%)	0 (0.00%)	3 (9.09%)
2	Electronics/Computer	1 (4.17%)	1 (11.11%)	2 (6.06%)
3	Food	10 (41.67%)	7 (77.78%)	17 (51.52%)
4	Textile	5 (20.83%)	0 (0.00%)	5 (15.15%)
5	Box Manufacturing	2 (8.33%)	0 (0.00%)	2 (6.06%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)
8	Earthmoving	1 (4.17%)	0 (0.00%)	1 (3.03%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	0 (0.00%)	1 (11.11%)	1 (3.03%)
14	Construction	2 (8.33%)	0 (0.00%)	2 (6.06%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)
Total		**24 (72.72%)**	**9 (27.27%)**	**33 (100.00%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table7.27 shows that out of 33 loan seekers, 24 (72.72%) received the expected amount and 9 (27.27%) get the amount of loan they wanted.

Some women entrepreneurs apply for loans, but often they are denied the required amount as financial institutions are generally wary of taking the risk because they doubt whether the entrepreneurs will be able to regularly repay their loan installments. So, they tend to give only a smaller amount as loan to the women entrepreneurs.

7.15-Classification according to repayment of loan

Table 7.28

Classification According to Repayment of Loan

Sr. No.	Industry	Yes	No	Total
1	Engineering	3 (9.38%)	0 (0.00%)	3 (9.09%)
2	Electronics/Computer	2 (6.25%)	0 (0.00%)	2 (6.06%)
3	Food	17 (53.13%)	0 (0.00%)	17 (51.52%)
4	Textile	4 (12.50%)	1 (100.00%)	5 (15.15%)
5	Box Manufacturing	2 (6.25%)	0 (0.00%)	2 (6.06%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)
8	Earthmoving	1 (3.13%)	0 (0.00%)	1 (3.03%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	1 (3.13%)	0 (0.00%)	1 (3.03%)
14	Construction	2 (6.25%)	0 (0.00%)	2 (6.06%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)
Total		**32 (96.97%)**	**1 (3.03%)**	**33 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Repayment of loan is related to profitability of the business. When business earns profit they repayment of loan is timely. To study the regularity of loan payment, the researcher tabulated the data in Table 7.28

- It shows that out of the 33 loans availed by 32 (96.97%) Jain women entrepreneurs,
  only 1 (3.03%) textile unit was not able to repay.

It is very encouraging to note that most Jain women entrepreneurs successfully manage their units and keep strict control over the finance so that they are able to repay their loans on time.



Graph 7.19

7.16 Classification of Methods of Market Survey

In a competitive age, the survival of a business depends very much also on the market survey. Because with the help of market survey one can find out the competitors' prices, their policies, customer's requirements and analyse his own potential and limitations. Accordingly the entire business can be reorganised to achieve success on every front. Table 7.29 shows the methods used for market survey.

- Out of 132 respondents, **[59 (44.69%)]** entrepreneurs used different methods for market survey.
- 52 (39.39%) entrepreneurs did the market research by themselves. Out of these, 29 (55.77%) in food industry; 12 (23.08%) in textile; 3 (5.77%) in

engineering; 2 (3.85%) in box manufacturing; 1 (1.92%) each in electronics/computer, fabrication, painting, earthmoving, manure, plastic /rubber; in 2 (1.52%) food units the market research was done by the husbands.

- In 4 (3.03%) units the market research was done by the salesmen. out of these, 2 (50.00%) in food; 1 (25.00%) in plastic and rubber; 1 (25.00%) in automobiles;
- 73 (55.30%) Jain women entrepreneurs did not undertake any market research because they did not feel that market research was of any use to them.

Table 7.29

Classification According to Methods of Market Survey

Sr. No.	*Industry*	*Self*	*Husband*	*Salesman*	*Other*	*No*	*Total*
1	Engineering	3 (5.77%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	5 (6.85%)	8 (6.06%)
2	Electronics/ Computer	1 (1.92%)	0 (0.00%)	0 (0.00%)	1 (100.00%)	2 (2.74%)	4 (3.03%)
3	Food	29 (55.77%)	2 (100.00%)	2 (50.00%)	0 (0.00%)	35 (47.95%)	68 (51.52%)
4	Textile	12 (23.08%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	21 (28.77%)	33 (25.00%)
5	Box Manufacturing	2 (3.85%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.37%)	3 (2.27%)
6	Fabrication	1 (1.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (1.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (4.11%)	4 (3.03%)
8	Earthmoving	1 (1.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.37%)	1 (0.76%)
10	Manure	1 (1.92%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (1.92%)	0 (0.00%)	1 (25.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.37%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (25.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.74%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.74%)	2 (1.52%)
Total		**52 (39.39%)**	**2 (1.52%)**	**4 (3.03%)**	**1 (0.76%)**	**73 (55.30%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.20

7.17 Classification according to advertising of product

Advertising has become a very important aspect of marketing especially in the present competitive environment advertising aim at creating awareness among the costumers about the availability of product or place where the product is available or advantage of particular product. The different media used to advertise products are analysed in Table 7.30.

Table 7.30

Classification According to Advertising Media

Sr. No.	*Industry*	*Newpapers*	*Pamphelets*	*TV*	*Magazines*	*Radio*	*Other*	*No*	*Total*
1	Engineering	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (28.57%)	0 (0.00%)	1 (8.33%)	5 (6.02%)	8 (6.06%)
2	Electronics/Computer	0 (0.00%)	1 (12.50%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	1 (1.20%)	4 (3.03%)
3	Food	9 (64.29%)	6 (75.00%)	3 (42.86%)	3 (42.86%)	0 (0.00%)	4 (33.33%)	43 (51.81%)	68 (51.52%)
4	Textile	4 (28.57%)	0 (0.00%)	3 (42.86%)	0 (0.00%)	0 (0.00%)	4 (33.33%)	22 (26.51%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (3.61%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.20%)	1 (0.76%)
7	Painting	0 (0.00%)	1 (12.50%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (3.61%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	1 (1.20%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.20%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (100.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (14.29%)	0 (0.00%)	0 (0.00%)	1 (1.20%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.41%)	2 (1.52%)
Total		**14 (10.61%)**	**8 (6.06%)**	**7 (5.30%)**	**7 (5.30%)**	**1 (0.76%)**	**12 (9.09%)**	**83 (62.88%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 enterprises, 14 (10.61%) units advertised their products in newspapers. Out of which, 9 (64.29%) units about food; 4 (28.57%) about textiles; 1 (7.14%) about medicine. Mostly these units used the newspaper medium to advertise because there are lots of local customers who also read the newspaper.

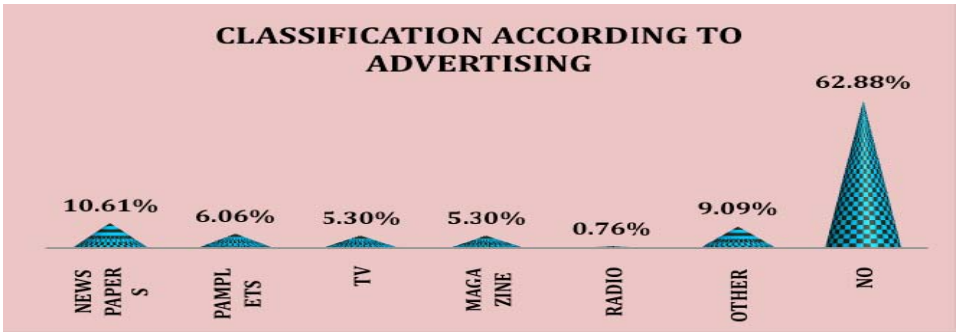
- 8 (6.06%) units used pamphlets to advertise their products. Out of which, 6 (75.00%) for food; 1 (12.50%) each in electronics /computer, painting units.

- 7 (5.30%) units used TV ads. Out of these, 3 (42.86%) each in food and textile; 1 (14.29%) in electronics/computer unit.

- 7 (5.30%) units used magazines for the advertising. Out of which, 3 (42.86%) in food; 2 (28.57%)in engineering; 1 (14.29%) in construction, and earthmoving units.

- Only 1(0.76%) entrepreneurs used the medium of radio for its product advertisement.

- 49 (37.12%) units used the advertising media to increases their sales.



Graph 7.21

7.18 Classification According to Project Planner

At the initial stage of a business project, planning is very important. Sometimes the plans are prepared by the entrepreneurs themselves or by their husbands, partners, friends and even consultants. When the planning is not correct there are bound to be major unforseen hurdles which may affect the flow of business.

- Out of 132 enterprises, project plans of 76 (57.58%) units were prepared by the Jain women entrepreneur themselves; out of these, 40 (52.63%) pertained to food; 21 (27.63%) to textile; 4 (5.26%) to electronics/computer; 3 (3.95%) to engineering and painting, 1 (1.32%) each to medicine, manure, automobile, construction and printing.
- For 28 (21.21%) units, the husbands of entrepreneurs prepared the projects; out of which 12 (42.86%) were for food; 8 (28.57%) for textile; 4 (14.29%) for engineering, 2 (7.14%) for box manufacture; 1 (3.57%) each for fabrication and printing units.
- 14 (10.61%) units, the fathers of the entrepreneurs planned the projects; 2 (1.52%) projects were drawn up by a consultant, 12 (9.09%) by their in-laws(see Table 7.31).

Table 7.31

Classification of Project Planners

Sr. No.	Iindustry	Self	Father	Husband	Friend	Consultant	Other	Total
1	Engineering	3 (3.95%)	1 (7.14%)	4 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	4 (5.26%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	40 (52.63%)	7 (50.00%)	12 (42.86%)	0 (0.00%)	1 (50.00%)	8 (66.67%)	68 (51.52%)
4	Textile	21 (27.63%)	1 (7.14%)	8 (28.57%)	0 (0.00%)	1 (50.00%)	2 (16.67%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	1 (7.14%)	2 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (3.57%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	3 (3.95%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.32%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.32%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	2 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (8.33%)	1 (0.76%)
13	Automobile	1 (1.32%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.32%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.32%)	0 (0.00%)	1 (3.57%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**76 (57.58%)**	**14 (10.61%)**	**28 (21.21%)**	**0 (0.00%)**	**2 (1.52%)**	**12 (9.09%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

7.19- Classification of Problems Due to Impact of Globalization

Due to liberalisation, India is treading the path of open economy, hence, most of the multi-national companies (MNCs) have ventured into the Indian market to sell their products. Since they are able to sell their products at lower prices, Indian companies are forced to face stiff competition from these companies. Table 7.32 makes analysis from this perspective.

Table 7.32

Classification of Problems According to Impact of Globalisation

Sr. No.	Industry	Increase in Competition	Depression	Increase in Price of Raw Materials	Payment Problem	No Problem	Total
1	Engineering	1 (33.33%)	3 (15.00%)	0 (0.00%)	0 (0.00%)	4 (3.77%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	3 (2.83%)	4 (3.03%)
3	Food	2 (66.67%)	12 (60.00%)	0 (0.00%)	1 (50.00%)	53 (50.00%)	68 (51.52%)
4	Textile	0 (0.00%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	31 (29.25%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.83%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.94%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.77%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.94%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.94%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.94%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	1 (0.94%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.94%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (50.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (5.00%)	1 (100.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.89%)	2 (1.52%)
Total		**3 (2.27%)**	**20 (15.15%)**	**1 (0.76%)**	**2 (1.52%)**	**106 (80.30%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 enterprises, 26 (19.19%) units have faced the impact of liberalisationn. Out of them, 20 (15.15%) face the problem of depression; 3 (2.27%) units faced the problem of stiffer competition; 2 (1.52%) faced payment problem; 1 (0.76%) experience increase in the price of commodities.

- In engineering industries, out of 8, 4 (50%) face the problem of globalization. Out of these, 3 (37.50%) units faced the problem of decrease in sale;1 (25%) unit faced the problem of higher competition; 4 (50%) units did not faced any problem.

- Out of 4 units in electronic/computer, only 1 (25%) unit faced the problem of decrease in sales; 3 (75%) units did not faced any problem.

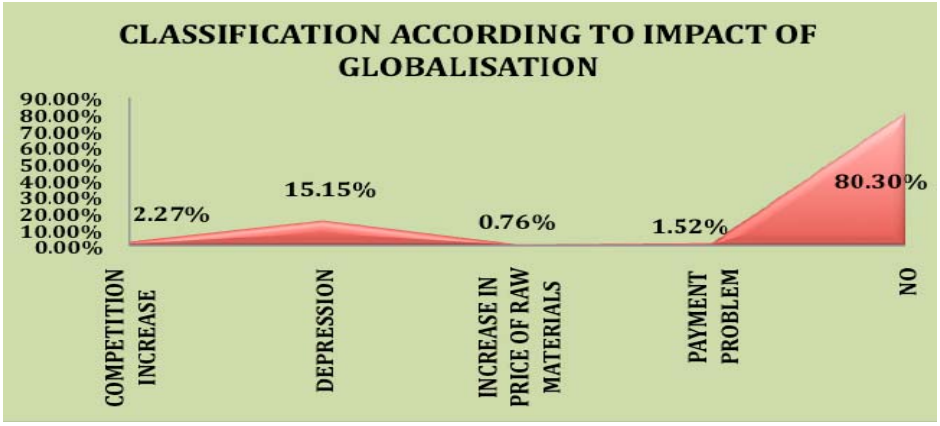
- Out of 68 food units, 12 (17.64%) faced the problem of increase in sales; 2 (2.94%) faced the problem of competition and 1 (1.47%) had payment problem.

- In Textile industry, out of 33 units, only 2 (2.94%) faced the problem of decrease in sales.

- In plastic industries, out of 2, 1(50%) unit faced the problem of decrease in sales.

- In construction business, 1 (50%) unit faced the problem of decrease in sales and 1 (50%) increase in the price of raw materials.

- No effects of globalisation was felt in fabrication, painting, medicine, manure, chemicals and printing units of women entrepreneurs. It would appear from the above analysis that only a few of the respondent women entrepreneurs faced the negative impact of globalisation.



Graph 7.22

7.20 Reasons for Success

Research has shown that there are certain personality traits that separate the successful entrepreneurs from the non-successful ones. These personality traits which differ from region to region and between different social-economic groups, have emerged out of observation and also through empirical testing. Some of these dominant characteristics were explained to the respondents and they were requested to self-appraise themselves in relation to their applicability to themselves and their enterprises. The purpose was to identify the extent of applicability of these characteristics to Jain women entrepreneurs and to what extent these traits contributed to the success of different enterprises who were involved in.

For the study, the women entrepreneurs were requested to identify the factors that are most dominant for their success. The data were analysed and the findings are given in Table 7.33.

Table 7.33

Reasons for Women Entrepreneurs' Success

Sr No.	*Industry*	*Total*	*Hard Work*	*Market Survey*	*Good Behavior*	*Truth-fulness*	*Self-confidence*	*Government Subsidy/Aid*	*Good Service*	*Right Decision*	*Effective Marketing*
1	Engineering	8	3 (3.66%)	0 (0.00%)	4 (5.71%)	2 (4.35%)	2 (6.67%)	1 (6.67%)	2 (10.00%)	0 (0.00%)	2 (33.33%)
2	Electronics/ Computer	4	2 (2.44%)	0 (0.00%)	2 (2.86%)	1 (2.17%)	8 (26.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
3	Food	68	38 (46.34%)	24 (48.98%)	30 (42.86%)	15 (32.61%)	16 (53.33%)	6 (40.00%)	4 (20.00%)	3 (30.00%)	3 (50.00%)
4	Textile	33	25 (30.49%)	17 (34.69%)	20 (28.57%)	19 (41.30%)	0 (0.00%)	2 (13.33%)	12 (60.00%)	7 (70.00%)	1 (16.67%)
5	Box Manu-facturing	3	3 (3.66%)	2 (4.08%)	2 (2.86%)	2 (4.35%)	0 (0.00%)	2 (13.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
6	Fabrication	1	1 (1.22%)	1 (2.04%)	1 (1.43%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	4	3 (3.66%)	0 (0.00%)	4 (5.71%)	2 (4.35%)	1 (3.33%)	1 (6.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
8	Earthmoving	1	1 (1.22%)	1 (2.04%)	1 (1.43%)	1 (2.17%)	1 (3.33%)	1 (6.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	1 (1.22%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	1	1 (1.22%)	1 (2.04%)	1 (1.43%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
11	Plastic / Rubber	2	1 (1.22%)	1 (2.04%)	1 (1.43%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	1 (1.43%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
14	Construction	2	1 (1.22%)	2 (4.08%)	1 (1.43%)	2 (4.35%)	1 (3.33%)	2 (13.33%)	2 (10.00%)	0 (0.00%)	0 (0.00%)
15	Printing	2	2 (2.44%)	0 (0.00%)	1 (1.43%)	2 (4.35%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
Total		**132**	**82 (62.62%)**	**49 (37.12%)**	**70 (53.03%)**	**46 (34.84%)**	**30 (22.72%)**	**15 (11.36%)**	**20 (15.15%)**	**10 (7.57%)**	**6 (4.54%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Note:- Some Women Entreprenurs gave more than one preference.

- Hard work stands out as the most important reason for women entrepreneurs' success. Out of 132 respondents, 82 (62.12%) have identified this characteristic. This is marked by industry 38 (46.34%) in food units; 25 (30.49%) in textile; 3 (3.66%) each in boxes and painting; 2 (2.44%) each in electronics/computer, printing; 1 (1.22%) each in fabrication, earthmoving, medicine, manure, plastic / rubber and construction units.

- 70 (53.03%) respondents ranked good behaviour as the second. Out of them, 30 (42.86%) were of food; 20 (28.57%) of textile; 4 (5.71%) of engineering; 2 (2.86%) each of electronics/computer; box manufacture; 1 (1.43%) each of fabrication, medicine, earthmoving, manure, plastic/rubber, automobile and painting units.

- 49 (37.12%) respondents ranked market survey as the third. Out of them, 24 (48.98%) belonged to food; 17 (34.69%) to textile; 2 (4.08%) each to box manufacture, construction; 1 (2.04%) each to fabrication, earthmoving, manure, plastic/rubber units.

- 46 (34.84%) respondents ranked truthfulness as the fourth. 30 (22.72%) respondents ranked self-confidence as the fifth characteristic.

- Government aid and subsidies ranked as the seventh reason for success for 15 (11.36%) women. Right decision by 10 (7.57%) and effective marketing by 6 (4.54%) ranked eigth and ninth.

Some of the previous studies conducted, mostly on the potential of women entrepreneurs, had indicated that women lacked of self-confidence and this was the only drawback for lack of development of women entrepreneurship. This research however indicates that once a woman sets up an enterprise and starts running it she becomes very self-confident.

Further, it can be concluded from this research that the respondents seemed to have chosen their line of activities in accordance with special traits possessed by them and had set out to achieve success in what they had envisioned for themselves with firm determination. No doubt, success depends on more than one factor.

7.21 Classification of Enterprises According to Decision Taker

Entrepreneurs have high decision taking ability. Women entrepreneurs too are equally capable of taking firm decisions in the measure of freedom they enjoy in the businesses they conduct. Women entrepreneurs who do not possess this skill usually delegate this authority to their husband or others. Table 7.34 gives the freedom of various players in decision making in the lives of women entrepreneurs who have chosen to head various enterprises.

Table 7.34

Classification of Enterprises According to Decision Taker

Sr.No	*Industry*	*Self*	*Husband*	*Manager*	*Husband & Self*	*Other*	*Total*
1	Engineering	3 (4.55%)	1 (10.00%)	0 (0.00%)	3 (6.12%)	1 (16.67%)	8 (6.06%)
2	Electronics/ Computer	2 (3.03%)	1 (10.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	4 (3.03%)
3	Food	34 (51.52%)	5 (50.00%)	0 (0.00%)	25 (51.02%)	4 (66.67%)	68 (51.52%)
4	Textile	19 (28.79%)	1 (10.00%)	0 (0.00%)	12 (24.49%)	1 (16.67%)	33 (25.00%)
5	Box Manu-facturing	2 (3.03%)	0 (0.00%)	1 (100.00)%	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (3.03%)	1 (10.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.52%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	1 (10.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.52%)	0 (0.00%)	0 (0.00%)	1 (2.04%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (3.03%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**66 (50.00%)**	**10 (7.58%)**	**1 (0.76%)**	**49 (37.12%)**	**6 (4.55%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 respondents, 66(50.00%) women entrepreneurs took all the decisions. In the case of 49 (37.12%)units, decisions were taken jointly by husband and wife. In 10 (7.58%) units decisions were taken by the husbands. Only in 1(0.76%) unit the decision was taken by the manager. In 6 (4.55%) units decision was taken by other persons delegated to do so.

- Mostly in engineering, plastic, fabrication, earthmoving, automobile, construction enterprises the decisions were taken jointly because these businesses' turnover was very high.

It can be concluded from the survey that majority of Jain women entrepreneurs are able to take decisions on their own because they enjoy considerable amount of freedom regarding the management of their businesses.



Graph 7.23

7.22 Classification of Woman Entrepreneurs Having Legal Knowledge

Legal knowledge is essential especially in the primary stage of setting up of the the business as well as in running of the business because various laws are applicable to different types of businesses as well as labor management. Therefore more than a smatter of legal knowledge is essential for women who aspire to be entrepreneurs. This aspect is given in Table 7.35

- 53 (40.15%) entrepreneurs. had legal knowledge regarding tax procedure, file the various returns, vat, audit, etc. Out of them, 24 (45.28%) were in food; 9 (16.98%) in textile; 5 (9.43%) in engineering; 4 (7.55%) in electronics/computer; 2 (3.77%) each in box manuifacture, rubber/plastic; construction; 1 (1.89%) each in fabrication, painting, manure, automobile and printing units.
- 79 (59.85%) women did not feel the need for acquiring legal knowledge to run their businesses. Of these, 68 (86.07%) were from food and textile units only. Their businesses were in the initial stages. Some Jain women entrepreneurs' husbands and children helped them in this aspect. Some of them took outside help like tax consultants and auditors.
- Since various laws guide the conduct of business, legal knowledge is must for entrepreneurs.

Table 7.35
Classification of Woman Entrepreneurs According to Their Legal Awareness

No.	*Industry*	*Yes*	*No*	*Total*
1	Engineering	5 (9.43%)	3 (3.80%)	8 (6.06%)
2	Electronics/Computer	4 (7.55%)	0 (0.00%)	4 (3.03%)
3	Food	24 (45.28%)	44 (55.70%)	68 (51.52%)
4	Textile	9 (16.98%)	24 (30.38%)	33 (25.00%)
5	Box Manufacturing	2 (3.77%)	1 (1.27%)	3 (2.27%)
6	Fabrication	1 (1.89%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (1.89%)	3 (3.80%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (1.27%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.27%)	1 (0.76%)
10	Manure	1 (1.89%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (3.77%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	1 (1.27%)	1 (0.76%)
13	Automobile	1 (1.89%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (3.77%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.89%)	1 (1.27%)	2 (1.52%)
Total		**53 (40.15%)**	**79 (59.85%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

7.23 Sources of Acquiring Current Knowledge about Business

Global business environment has been witnessing a sea change in several aspects. In order to adopt new techniques and adapt to the rapidly changing busniess scenario in general, women entrepreneurs need to continuously acquire current knowledge about their businesses in particular. Table 7.36 details the sources to up date bunisess and technical knowledge.

- Out of 132 respondents, 22 (16.67%) Jain Women Entrepreneurs acquired current knowledge about business through consultants; 20 (15.15%) by attending seminars; 14 (10.61%) by reading periodicals and magazines; 6 (4.55%) through participation in different trade organisations; 3 (2.27%) through other sources.
- 67 (50.76%) entrepreneurs did not use any source to acquire current knowledge.

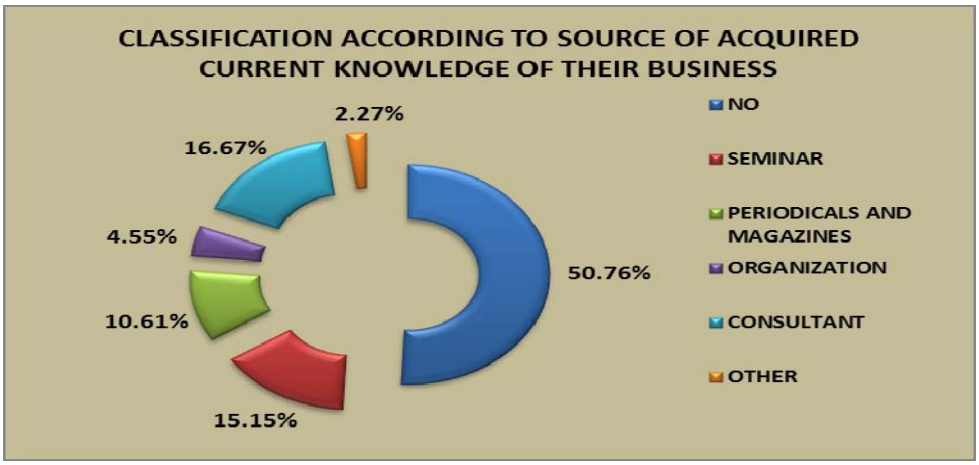
The highest percentage of entrepreneurs having chemical and automobile units show a keen interest in acquiring current knowledge and the lowest interest shown was in printing technology.

Table 7.36

Sources of Acquiring Current Knowledge about Business

Sr. No.	*Industry*	*No*	*Semninars*	*Trade Journals*	*Organisations*	*Consultants*	*Other*	*Total*
1	Engineering	2 (2.99%)	3 (15.00%)	1 (7.14%)	0 (0.00%)	1 (4.55%)	1 (33.33%)	8 (6.06%)
2	Electronics/Computer	1 (1.49%)	1 (5.00%)	2 (14.29%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
3	Food	41 (61.19%)	9 (45.00%)	5 (35.71%)	0 (0.00%)	11 (50.00%)	2 (66.67%)	68 (51.52%)
4	Textile	17 (25.37%)	1 (5.00%)	3 (21.43%)	2 (33.33%)	10 (45.45%)	0 (0.00%)	33 (25.00%)
5	Box Manufacturing	1 (1.49%)	0 (0.00%)	0 (0.00%)	2 (33.33%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (1.49%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	1 (1.49%)	3 (15.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (16.67%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (16.67%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (1.49%)	0 (0.00%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	0 (0.00%)	1 (5.00%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	2 (2.99%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
Total		**67 (50.76%)**	**20 (15.15%)**	**14 (10.61%)**	**6 (4.55%)**	**22 (16.67%)**	**3 (2.27%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.24

7.24 Classification According to Membership of Women Entrepreneurs in Associations

It is very essential for **w**omen entrepreneurs to become members of various Associations because these Trade Associations provide current information on markets, arrange different training programmes related to entrepreneurial development, organize exhibitions, conduct knowledge tours and so on besides arranging social gatherings. The information provided at the seminars and conferences are very essential for the development of entrepreneurship even for women entrepreneurs. Table 7.37 provides data on womens' membership in associations.

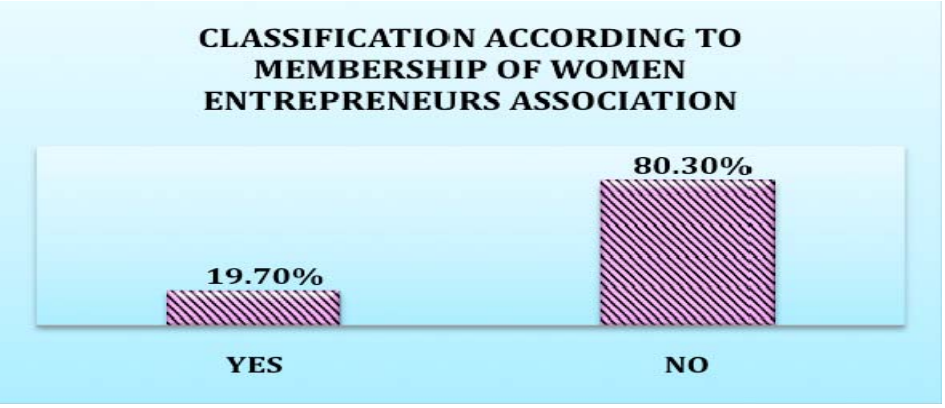
- Only 26 (19.70%) women entrepreneurs were members of different associations. Out of them, 13 (50.00%) were from food; 7 (26.92%) from textile; 2 (7.69%) from engineering, 1 (3.85%) each from electronics/computer, manure, plastic / rubber and chemical units.
- 106 (80.30%) Entrepreneurs were not members of any Women Entrepreneurs' associations, which indicates that they were not very enthusiastic about joining such associations.

Table 7.37

Classification According to Membership Women Entrepreneurs in Associations

Sr. No.	*Industry*	*Yes*	*No*	*Total*
1	Engineering	2 (7.69%)	6 (5.66%)	8 (6.06%)
2	Electronics/Computer	1 (3.85%)	3 (2.83%)	4 (3.03%)
3	Food	13 (50.00%)	55 (51.89%)	68 (51.52%)
4	Textile	7 (26.92%)	26 (24.53%)	33 (25.00%)
5	Box Manufacturing	0 (0.00%)	3 (2.83%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (0.94%)	1 (0.76%)
7	Painting	0 (0.00%)	4 (3.77%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (0.94%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (0.94%)	1 (0.76%)
10	Manure	1 (3.85%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (3.85%)	1 (0.94%)	2 (1.52%)
12	Chemicals	1 (3.85%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (0.94%)	1 (0.76%)
14	Construction	0 (0.00%)	2 (1.89%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (1.89%)	2 (1.52%)
Total		**26 (19.70%)**	**106 (80.30%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.25

7.25 Classification of Women Entrepreneurs According to Awards Received

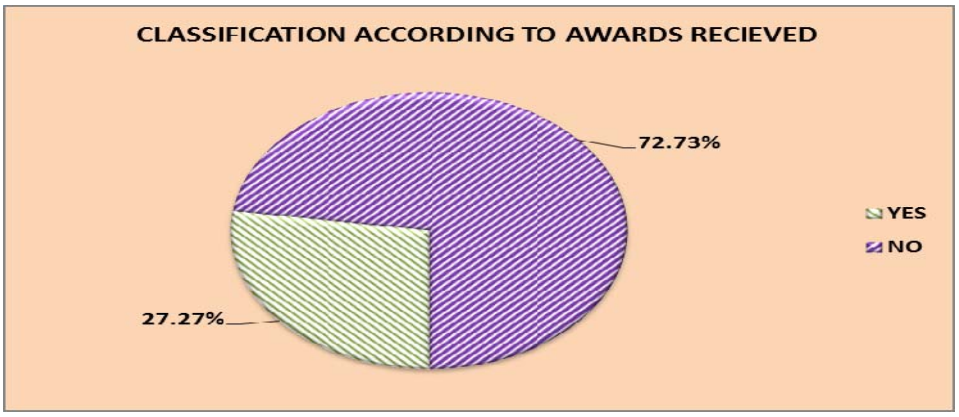
Winnig Award/s is the symbol of a successful entrepreneur and brings with it social status. Awards are given in recognition of an entrepreneur's excellent performance in running a business. Awards are given to encourage the entrepreneurs and spur others to achieve.

- Out of 132 respondents, only 36 (27.27%) women entrepreneurs have received awards. They belonged to the following industries :

  Electronics/computer 3 (8.33%); food 16 (44.44%); textile 7(19.44%); box manufacturing and painting, plastic / rubber 2 (5.56%); 1 (2.78%), manure, construction, automobile and engineering.

- One respondent got the Maharastra Udhogini Puraskar 2008 for her product Lotus and Shabari Khakara. Another got the Annasaheb Magar Best Women Entrepreneur award, Some of the other awards that were given to Jain women entrepreneurs were : Swanand Mahila Mandal Puraskar, Best Fashion Designer, award by National Institute for Fashion Designing, Best Entrepreneur Award by Shirur Nagar Parishad and one of the respondents had received 51 different awards.

Table 7.38 gives the Industry-Wise awards that the Jain Women Entrepreneurs had received. This reflects the quality of work they have done not only for their own satisfaction but recognition the society gives them.



Graph 7.26

Table 7.38

Classification of Jain Women Entrepreneurs According to Awards Received

No.	Industry	Yes	No	Total
1	Engineering	1 (2.78%)	7 (7.29%)	8 (6.06%)
2	Electronics/ Computer	3 (8.33%)	1 (1.04%)	4 (3.03%)
3	Food	16 (44.44%)	52 (54.17%)	68 (51.52%)
4	Textile	7 (19.44%)	26 (27.08%)	33 (25.00%)
5	Box Manu-facturing	2 (5.56%)	1 (1.04%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.04%)	1 (0.76%)
7	Painting	2 (5.56%)	2 (2.08%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (1.04%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (1.04%)	1 (0.76%)
10	Manure	1 (2.78%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (5.56%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	1 (1.04%)	1 (0.76%)
13	Automobile	1 (2.78%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (2.78%)	1 (1.04%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (2.08%)	2 (1.52%)
Total		**36 (27.27%)**	**96 (72.73%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

7.26 Classification of Enterprises According to ISO and ISI Certification

The **ISO** and **ISI** Certifications are international standards given to organisations and businesses in recognition of quality of products or services. They give the receipient a competitive edge in the market to get lucrative orders on the basis of his/her quality products. An ISO certification also reflects well on the management of the enterprise.

Table 7.39

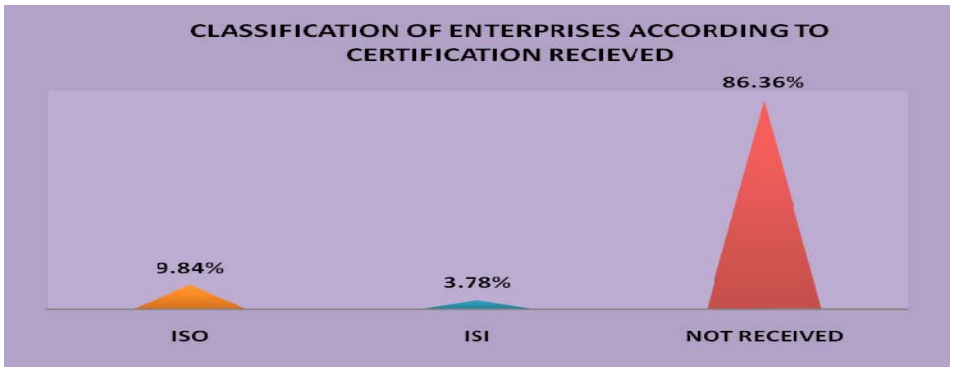
Classification of Enterprises According to Certification Received

Sr. No.	Industry	ISO	ISI	None	Total
1	Engineering	5 (38.46%)	0 (00.00%)	3 (2.63%)	8 (6.06%)
2	Electronics/Computer	0 (00.00%)	0 (00.00%)	4 (3.50%)	4 (3.03%)
3	Food	6 (46.15%)	2 (40.00%)	60 (52.63%)	68 (51.52%)
4	Textile	0 (00.00%)	0 (00.00%)	33 (28.94%)	33 (25.00%)
5	Box Manufacturing	1 (7.69%)	1 (20.00%)	1 (0.87%)	3 (2.27%)
6	Fabrication	0 (00.00%)	1 (20.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (00.00%)	0 (00.00%)	4 (3.50%)	4 (3.03%)
8	Earthmoving	0 (00.00%)	0 (00.00%)	1 (0.87%)	1 (0.76%)
9	Medicine	0 (00.00%)	0 (00.00%)	1 (0.87%)	1 (0.76%)
10	Manure	0 (00.00%)	1 (20.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (7.69%)	0 (00.00%)	1 (0.87%)	2 (1.52%)
12	Chemicals	0 (00.00%)	0 (00.00%)	1 (0.87%)	1 (0.76%)
13	Automobile	0 (00.00%)	0 (00.00%)	1 (0.87%)	1 (0.76%)
14	Construction	0 (00.00%)	0 (00.00%)	2 (1.75%)	2 (1.52%)
15	Printing	0 (00.00%)	0 (00.00%)	2 (1.75%)	2 (1.52%)
Total		**13 (9.84%)**	**5 (3.78%)**	**114 (86.36%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 enterprises, only 18 (13.63%) units have got ISO and ISI certifications. Out of them, 13 (9.84%) units got the ISO certification, while 5 (3.78%) got the ISI certification.

- 114 (86.36%) entrepreneurs did not get any of these certifications. This indicates the lack of awareness amongst women entrepreneurs regarding these certifications and their benefits.



Graph 7.27

7.27 Classification of Women Entrepreneurs According to Satisfaction in Business Progress

Satisfaction in business activity is related to successful development of the business as well as the profit/income derived. In spite of the problems faced and the mistakes committed, entrepreneurs are persevering breed. Of course, the satisfaction is not dependent upon the industry to which the entrepreneur belonged.

The responses of entrepreneurs with regard to satisfaction in doing business are presented in Table 7.40.

- 65 (49.24%) Jain women entrepreneurs indicated that they were *very* satisfied with the progress of their enterprises. Among them, 4 (6.15%) were from engineering; 34 (52.31%) from food; 14 (21.54%) from textile; 3 (4.62%) from box manufacturing; boxes, 2 (3.08%) each from painting; construction, electronics / computer; 1 (1.54%) each from earthmoving, plastic / rubber, automobile, printing units.

- 39 (29.55%) entrepreneurs were *just* satisfied with their progress. Out of these, 20 (51.28%) were from food; 13 (33.33%) from textile; 1 (2.56%) each from engineering, electronic / computer fabrication, painting, medicine and printing units.

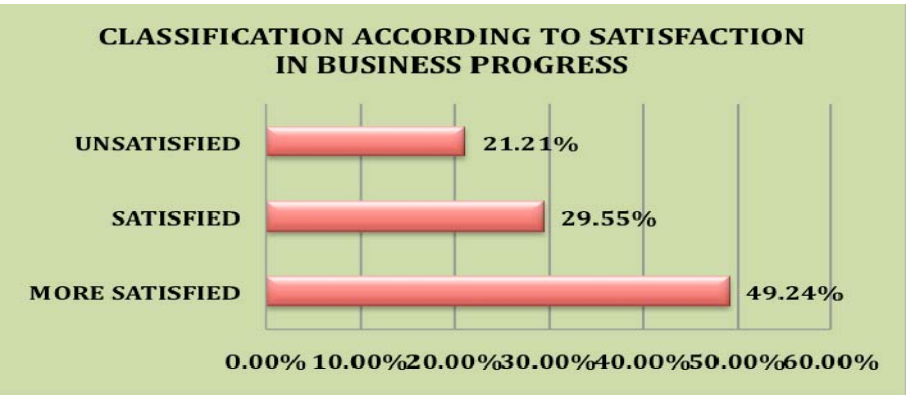
- 28 (21.21%) entrepreneurs were *unsatisfied.* Out of them, 14 (50.00%) were from food; 6 (21.43%) from textile; 3 (10.71%) from engineering; 1 (3.57%) each from electronics / computer, painting, manure, plastic /rubber, chemical units.

Table 7.40

Classification of Jain Women Entrepreneurs According Satisfaction in Business Progress

Sr. No.	Industry	Very Satisfied	Just Satisfied	Unsatisfied	Total
1	Engineering	4 (6.15%)	1 (2.56%)	3 (10.71%)	8 (6.06%)
2	Electronics/ Computer	2 (3.08%)	1 (2.56%)	1 (3.57%)	4 (3.03%)
3	Food	34 (52.31%)	20 (51.28%)	14 (50.00%)	68 (51.52%)
4	Textile	14 (21.54%)	13 (33.33%)	6 (21.43%)	33 (25.00%)
5	Box Manu-facturing	3 (4.62%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (2.56%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (3.08%)	1 (2.56%)	1 (3.57%)	4 (3.03%)
8	Earthmoving	1 (1.54%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (2.56%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (0.76%)
11	Plastic / Rubber	1 (1.54%)	0 (0.00%)	1 (3.57%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (0.76%)
13	Automobile	1 (1.54%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (3.08%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (1.54%)	1 (2.56%)	0 (0.00%)	2 (1.52%)
Total		**65 (49.24%)**	**39 (29.55%)**	**28 (21.21%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.28

7.28 Classification of Jain Women Entrepreneurs Helping Others to Be Entrepreneurs

It is the social responsibility of every entrepreneur to inspire other women to become entrepreneurs. This they can accomplish by sharing their experiences in solving the problems with others. This would result in employment generation and help in the nation's developmemt.

Table 7.41

Classification of Jain Women Entrepreneurs

According to Help Given to Other Women to Become Entrepreneurs

Sr. No.	Industry	Yes	No	Total
1	Engineering	5 (4.55%)	3 (13.64%)	8 (6.06%)
2	Electronics/Computer	3 (2.73%)	1 (4.55%)	4 (3.03%)
3	Food	58 (52.73%)	10 (45.45%)	68 (51.52%)
4	Textile	27 (24.55%)	6 (27.27%)	33 (25.00%)
5	Box Manufacturing	3 (2.73%)	0 (0.00%)	3 (2.27%)
6	Fabrication	1 (0.91%)	0 (0.00%)	1 (0.76%)
7	Painting	3 (2.73%)	1 (4.55%)	4 (3.03%)
8	Earthmoving	1 (0.91%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (0.91%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.91%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	2 (1.82%)	0 (0.00%)	2 (1.52%)
12	Chemicals	1 (0.91%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (0.91%)	0 (0.00%)	1 (0.76%)
14	Construction	2 (1.82%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (0.91%)	1 (4.55%)	2 (1.52%)
Total		**110 (83.33%)**	**22 (16.67%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Table 7.41 shows that 110 (83.33%) women entrepreneurs have helped other women.

- Out of these 58 (52.73%) were in food; 27(24.55%) in textile; 5 (4.55%) in engineering; 3 (2.73%) in electronics/computer, box manufacturing, painting;

2 (1.82%) each in plastic/rubber, construction, 1 (0.91%) each in fabrication, earthmoving, medicine, manure, chemical, automobile and printing units.

- 22 (16.67%) women did not help any potential entrepreneurs.

It can be concluded from the data that majority Jain Women do help others to become entrepreneurs and thus act as catalysts of social change.

7.29 Classification of Industries According to Perception of Industrial Scenario

Development of industrial scenario is dependent upon various factors situation. When the economic and financial situations are stable, the enterprises have a better scope of earning profit.

Table 7.42

Classification of Enterprises According to Perception of Industrial Scenario

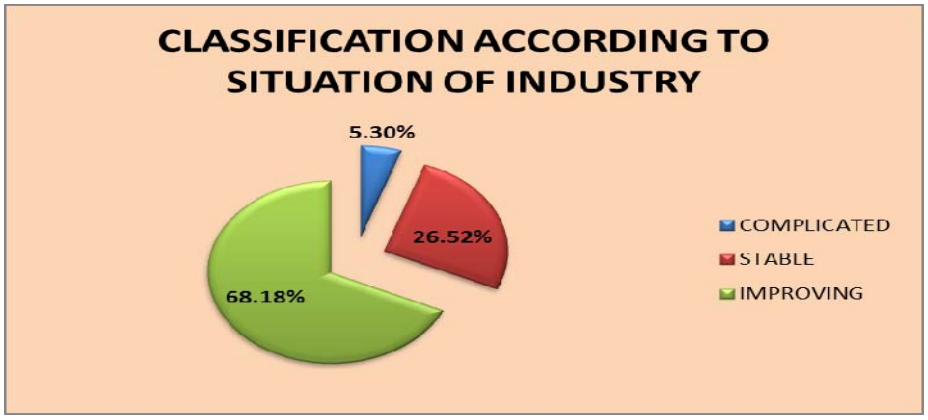
Sr. No.	*Industry*	*Complex*	*Stable*	*Improving*	*Total*
1	Engineering	1 (14.29%)	2 (5.71%)	5 (5.56%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	1 (2.86%)	3 (3.33%)	4 (3.03%)
3	Food	2 (28.57%)	25 (71.43%)	41 (45.56%)	68 (51.52%)
4	Textile	2 (28.57%)	7 (20.00%)	24 (26.67%)	33 (25.00%)
5	Box Manu-facturing	0 (0.00%)	0 (0.00%)	3 (3.33%)	3 (2.27%)
6	Fabrication	0 (0.00%)	0 (0.00%)	1 (1.11%)	1 (0.76%)
7	Painting	0 (0.00%)	0 (0.00%)	4 (4.44%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (1.11%)	1 (0.76%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (1.11%)	1 (0.76%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (1.11%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	2 (2.22%)	2 (1.52%)
12	Chemicals	1 (14.29%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (1.11%)	1 (0.76%)
14	Construction	0 (0.00%)	0 (0.00%)	2 (2.22%)	2 (1.52%)
15	Printing	1 (14.29%)	0 (0.00%)	1 (1.11%)	2 (1.52%)
Total		**7 (5.30%)**	**35 (26.52%)**	**90 (68.18%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 7.42 shows that according to the perception of 132 respondents, 90 (68.18%) felt that industries' situation is improving. Out of these, 41 (45.56%) were in food industry; 24 (26.67%) were in textile, 5 (5.56%) were in engineering, 4 (4.44%) in painting; 3 (3.33%) each in boxes manufacture; electronics/computer; 2 (2.22%) each in construction, plastic/rubber; 1 (1.11%) each in fabrication, earthmoving, medicine, manure, automobile and printing units.

- According to 35 (26.52%) respondents, industrial scenario is stable. Out of these, 25 (71.43%) were in food industry; 7 (20.00%) in textile; 2 (5.71%) in engineering,1 (2.86%) in electronics/computer units.

- 7(5.30%) respondents felt that the industrial situation is complex. The women who felt so belonged to engineering, food, electronics /computers, textile, chemical and printing units.



Graph 7.29

7.30 Classification according to future plans

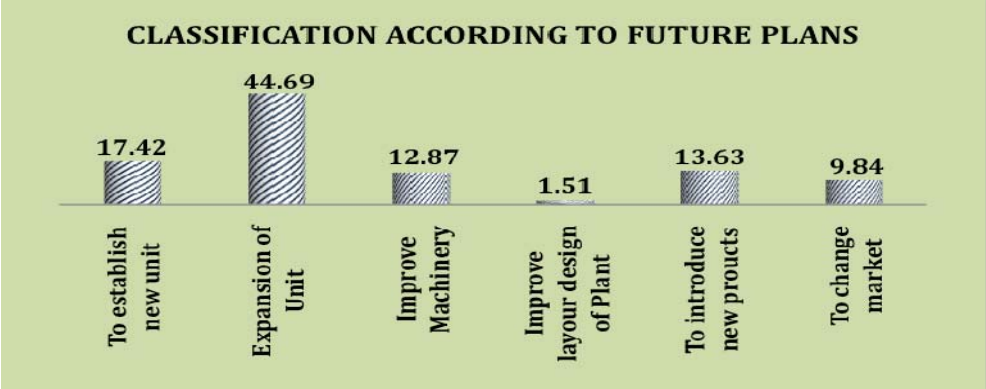
The success of entrepreneurs depends upon their foresight and accuracy in forecasting the future. As the future is totally uncertain, plans for the future should be accurate and as realistic as possible because the entire future of the units depends upon it. All the sample entrepreneurs have planned for the future, having in their mind expansion, diversification. These views of the respondents are represented in Table 7.43

- Out of 132 respondents, 59 (44.69%) Jain women entrepreneurs have plans to expand their units.
- 23 (17.42%) of the these entrepreneurs being very successful right now, they assume that the future of their enterprises will continue to be bright and plan to establish new units.
- 17 (12.87%) women entrepreneurs have planned to bring in new machinery; 18 (13.63%) want to introduce new products; 13 (9.84%) want to better marketing arrangements; 2 (1.51%) entrepreneurs plan to make improvements in the layout / design of the plant.
- Most of the entrepreneurs give priority to expand /establish new units or diversify.

Table 7.43
Classification of Enterprises According to Future Plans

Sr. No.	*Industry*	*Establish New Unit*	*Expand Unit*	*Install New Machinery*	*Improve Layout/ Design of Plant*	*Introduce New Products*	*Improve Marketing*	*Total*
1	Engineering	3 (13.04%)	1 (1.69%)	2 (11.76%)	0 (0.00%)	2 (11.11%)	0 (0.00%)	8 (6.06%)
2	Electronics/ Computer	0 (0.00%)	2 (3.39%)	1 (5.88%)	0 (0.00%)	1 (5.56%)	0 (0.00%)	4 (3.03%)
3	Food	14 (60.87%)	26 (44.07%)	10 (58.82%)	2 (100.00%)	15 (83.33%)	1 (7.69%)	68 (51.52%)
4	Textile	3 (13.04%)	20 (33.90%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	10 (76.92%)	33 (25.00%)
5	Box Manu-facturing	0 (0.00%)	2 (3.39%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.69%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
7	Painting	0 (0.00%)	2 (3.39%)	2 (11.76%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	2 (3.39%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
9	Medicine	0 (0.00%)	1 (1.69%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (1.69%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (4.35%)	1 (1.69%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (1.52%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
14	Construction	1 (4.35%)	0 (0.00%)	1 (5.88%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	3 (2.27%)
15	Printing	1 (4.35%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (7.69%)	2 (1.52%)
Total		**23 (17.42%)**	**59 (44.69%)**	**17 (12.87%)**	**2 (1.51%)**	**18 (13.63%)**	**13 (9.84%)**	**132 (100%)**

(Source: Based on survey of Women Entrepreneurs of Pune District)



Graph 30

7.31 Classification of Enterprises According to Participation of Children in Business

It is a tradition in Indian society and particularly in business families for the siblings to participate and ultimately be assimilated into the family business. It was deemed fit to investigate whether the children were actively participating in the running of the businesses of women entrepreneurs.

Table 7.44

Participation of Children in Business

Sr.No.	*Industry*	*Yes*	*No*	*Total*
1	Engineering	2 (7.14%)	6 (5.77%)	8 (6.06%)
2	Electronics/Computer	1 (3.57%)	3 (2.88%)	4 (3.03%)
3	Food	12 (42.86%)	56 (53.85%)	68 (51.52%)
4	Textile	5 (17.86%)	28 (26.92%)	33 (25.00%)
5	Box Manufacturing	1 (3.57%)	2 (1.92%)	3 (2.27%)
6	Fabrication	1 (3.57%)	0 (0.00%)	1 (0.76%)
7	Painting	2 (7.14%)	2 (1.92%)	4 (3.03%)
8	Earthmoving	1 (3.57%)	0 (0.00%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (0.96%)	1 (0.76%)
10	Manure	0 (0.00%)	1 (0.96%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	2 (1.92%)	2 (1.52%)
12	Chemicals	0 (0.00%)	1 (0.96%)	1 (0.76%)
13	Automobile	0 (0.00%)	1 (0.96%)	1 (0.76%)
14	Construction	2 (7.14%)	0 (0.00%)	2 (1.52%)
15	Printing	1 (3.57%)	1 (0.96%)	2 (1.52%)
Total		**28 (21.21%)**	**104 (78.78%)**	**132 (100%)**

(Source: Based on survey of Women Entrepreneurs of Pune District)

- Table 7.44 shows that while only 28 (21.21%) women entrepreneurs' children participated in their businesses, 104 (78.78%) respondents' children did not participate in their businesses.

- It was thus observed that though many of the Jain women entrepreneurs wanted their children to be a part of the business, they were either small or not interested in joining it. It may be that their children wanted to venture out on their own, or did not like the business their mothers were involved in.

7.32 Entrepreneurial Development Programmes / Training Programmes

Running a business enterprise requires knowledge, skill and techniques. Periodical refresher courses both for updating theoretical knowledge and technical skills in the area of one's operations are esential for the development of entrepreneurs. Such training programmes are required for experienced as well as fresh entrepreneurs. New entrepreneurs require training in different areas while old require training different one. The main object of training is to motivate entrepreneurial spirit and bring in better efficiency. Data collected from the respondents about their participation in training programmes are given in Table 7.45.

- 33 (25.00%) Jain women entrepreneurs had attended training programmes. Among them, 13 (39.39%) were from food; 10 (30.30%) from textile; 3 (9.09%) from painting; 2 (6.06%) from engineering; 1 (3.03%) each from boxes, manufacturing; medicine, manure, automobile and construction units.

- 99 (75.00%) entrepreneurs had not attend any entrepreneurial developments.

The data indicate that very few entrepreneurs have taken advantage of any entrepreneurial development programmes. This is because of lack of awareness of the benefits of such courses.

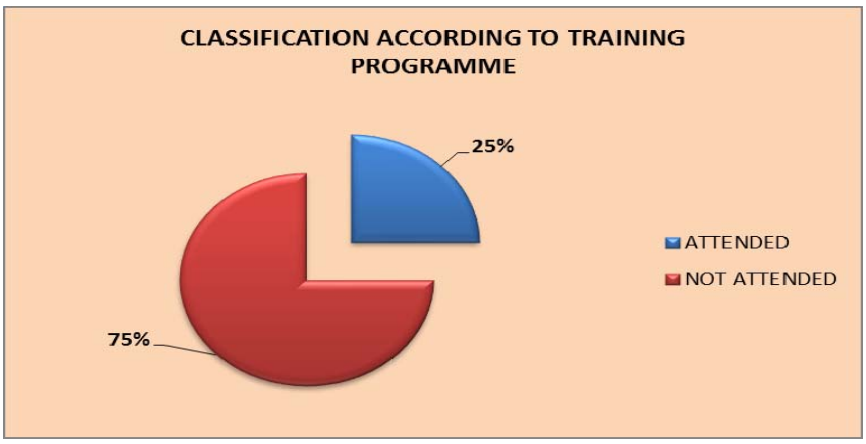
Table 7.45

Classification of Jain Women Entrepreneurs

Attending Trainings

Sr.No.	*Industry*	*Attended*	*Not Attended*	*Total*
1	Engineering	2 (6.06%)	6 (6.06%)	8 (6.06%)
2	Electronics/Computer	0 (0.00%)	4 (4.04%)	4 (3.03%)
3	Food	13 (39.39%)	55 (55.56%)	68 (51.52%)
4	Textile	10 (30.30%)	23 (23.23%)	33 (25.00%)
5	Box Manufacturing	1 (3.03%)	2 (2.02%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.01%)	1 (0.76%)
7	Painting	3 (9.09%)	1 (1.01%)	4 (3.03%)
8	Earthmoving	0 (0.00%)	1 (1.01%)	1 (0.76%)
9	Medicine	1 (3.03%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (3.03%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	0 (0.00%)	2 (2.02%)	2 (1.52%)
12	Chemicals	0 (0.00%)	1 (1.01%)	1 (0.76%)
13	Automobile	1 (3.03%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (3.03%)	1 (1.01%)	2 (1.52%)
15	Printing	0 (0.00%)	2 (2.02%)	2 (1.52%)
Total		**33 (25.00%)**	**99 (75.00%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.31

7.32.1 Reasons for not Attending Entrepreneurship Development Training Programme.

The researcher observed that majority of the Jain women entrepreneurs had not attended training programmes. Table 7.46 presents data on the reasons.

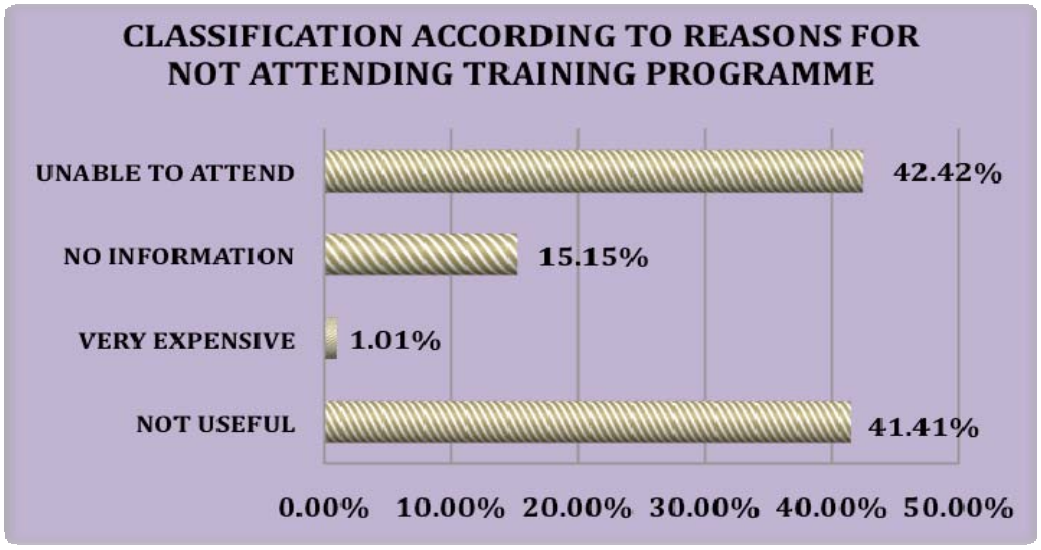
- 42 (42.42%) Jain women entrepreneurs stated that they were unable to attend such programme.
- The second important reason given by 41(41.41%) women entrepreneurs is that training programmes are not useful; 15 (15.15%) entrepreneurs mentioned that they were not aware of such programmes.
- Only 1(1.01%) entrepreneur indicated that such programmes are very expensive, and, as their units are comapratively small they could not afford the luxury of costly training programmes.

Table 7.46

Classification of Reasons for not Attending Entrepreneurship Training Programmes

Sr. No.	*Industry*	*Not Useful*	*Very Expensive*	*Not Aware*	*Unable to Attend*	*Total*
1	Engineering	2 (4.88%)	0 (0.00%)	1 (6.67%)	3 (7.14%)	6 (6.06%)
2	Electronics/Computer	2 (4.88%)	0 (0.00%)	0 (0.00%)	2 (4.76%)	4 (4.04%)
3	Food	23 (56.10%)	0 (0.00%)	9 (60.00%)	23 (54.76%)	55 (55.56%)
4	Textile	10 (24.39%)	1 (100.00%)	3 (20.00%)	9 (21.43%)	23 (23.23%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (4.76%)	2 (2.02%)
6	Fabrication	1 (2.44%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.01%)
7	Painting	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.38%)	1 (1.01%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.38%)	1 (1.01%)
9	Medicine	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
10	Manure	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
11	Plastic / Rubber	2 (4.88%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.02%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (2.38%)	1 (1.01%)
13	Automobile	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
14	Construction	1 (2.44%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.01%)
15	Printing	0 (0.00%)	0 (0.00%)	2 (13.33%)	0 (0.00%)	2 (2.02%)
Total		**41 (41.41%)**	**1 (1.01%)**	**15 (15.15%)**	**42 (42.42%)**	**99 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.32

7.32.2 Usefulness of Training Programmes

Training programmes are extremely important for women entrepreneurs. They help to acquire up-to-date knowledge, new techniques and effective systems of management of their enterprises.

The analysis of the usefulness of training programmes as perceived by women entrepreneur is given in Table 7.47.

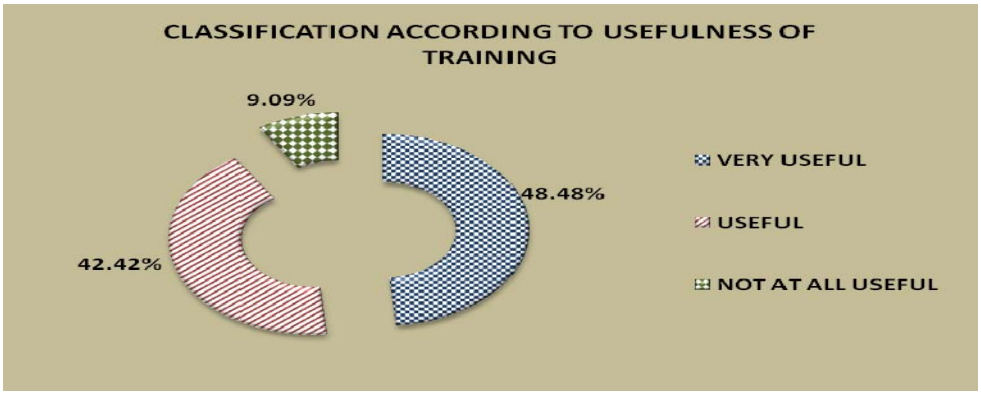
- Out of 132 respondents, 33(25%) Jain Women Entrepreneurs have attended training programmes. Among them,16 (48.48%) felt that training programmes were very useful to them.
- 14 (42.42%) women stated that the training was useful. Some entrepreneurs said that while some training programmes motivated them to become better entrepreneurs, while others helped them in improving the quality of their products, services and marketing.
- 3 (9.09%) women mentioned that the training programmes were not useful to them.

Table 7.47

Classification of Usefulness of Training

Sr .No.	*Industry*	*Very Useful*	*Useful*	*Not Useful*	*Total*
1	Engineering	1 (6.25%)	1 (7.14%)	0 (0.00%)	2 (6.06%)
2	Electronics/Computer	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
3	Food	6 (37.50%)	6 (42.86%)	1 (33.33%)	13 (39.39%)
4	Textile	3 (18.75%)	5 (35.71%)	2 (66.67%)	10 (30.30%)
5	Box Manufacturing	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (3.03%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	2 (12.50%)	1 (7.14%)	0 (0.00%)	3 (9.09%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	0 (0.00%)	1 (7.14%)	0 (0.00%)	1 (3.03%)
10	Manure	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (3.03%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (3.03%)
14	Construction	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (3.03%)
15	Printing	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
Total		**16 (48.48%)**	**14 (42.42%)**	**3 (9.09%)**	**33 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District



Graph 7.33

7.32.3 Keenness to Attend Training Programmes in Future

The entrepreneurs were questioned on their keenness for attending training programmes in future. The responses are tabulated in Table 7.48

Table 7.48

Keenness to Attend Training Programmes in Future

Sr. No.	*Industry*	*Yes*	*No*	*Total*
1	Engineering	4 (5.48%)	4 (6.78%)	8 (6.06%)
2	Electronics/ Computer	4 (5.48%)	0 (0.00%)	4 (3.03%)
3	Food	40 (54.79%)	28 (47.46%)	68 (51.52%)
4	Textile	13 (17.81%)	20 (33.90%)	33 (25.00%)
5	Box Manufacturing	1 (1.37%)	2 (3.39%)	3 (2.27%)
6	Fabrication	0 (0.00%)	1 (1.69%)	1 (0.76%)
7	Painting	3 (4.11%)	1 (1.69%)	4 (3.03%)
8	Earthmoving	1 (1.37%)	0 (0.00%)	1 (0.76%)
9	Medicine	1 (1.37%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (1.37%)	0 (0.00%)	1 (0.76%)
11	Plastic / Rubber	1 (1.37%)	1 (1.69%)	2 (1.52%)
12	Chemicals	1 (1.37%)	0 (0.00%)	1 (0.76%)
13	Automobile	1 (1.37%)	0 (0.00%)	1 (0.76%)
14	Construction	1 (1.37%)	1 (1.69%)	2 (1.52%)
15	Printing	1 (1.37%)	1 (1.69%)	2 (1.52%)
Total		**73 (55.30%)**	**59 (44.69%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- 73 (55.30%) Jain Women Entrepreneurs were eager to attend training programmes. This shows that a large percentage of women are keen to learn ways in which they can improve their services, make better products, and acquire knowledge of legal and technical aspects of business. But 59 (44.69%) respondents did not indicate desire to attend any training .

7.32.4 Classification of Types of Training Programmes Desired

Since most of the Jain women entrepreneurs had not opted for entrepreneurship training programmes, it was opportune to find out what other types programmes they desired to attend. Their responses are given in Table 7.49 .

Table 7.49

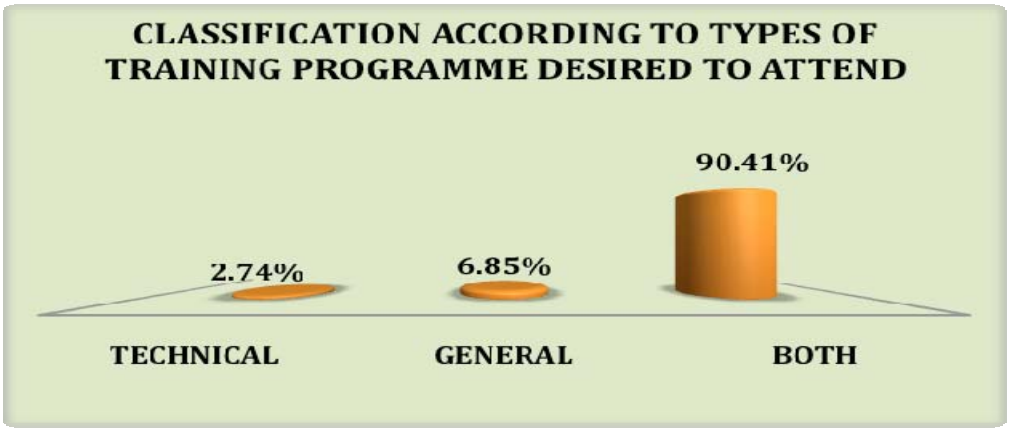
Classification of Types of Training Programmes Desired

Sr. No.	***Industry***	***Technical***	***General***	***Both***	***Total***
1	Engineering	0 (0.00%)	0 (0.00%)	4 (6.06%)	4 (5.48%)
2	Electronics/Computer	0 (0.00%)	0 (0.00%)	4 (6.06%)	4 (5.48%)
3	Food	2 (100.00%)	0 (0.00%)	38 (57.58%)	40 (54.79%)
4	Textile	0 (0.00%)	5 (100.00%)	8 (12.12%)	13 (17.80%)
5	Box Manufacturing	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
6	Fabrication	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	0 (0.00%)	0 (0.00%)	3 (4.55%)	3 (4.10%)
8	Earthmoving	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
9	Medicine	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
10	Manure	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
11	Plastic / Rubber	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
12	Chemicals	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (0.98%)
13	Automobile	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
14	Construction	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
15	Printing	0 (0.00%)	0 (0.00%)	1 (1.52%)	1 (1.36%)
TOTAL		**2 (2.74%)**	**5 (6.85%)**	**66 (90.41%)**	**73 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 73 respondents, 66 (90.41%) Jain women entrepreneurs wanted both technical and general programmes. This highlights the rising awareness among women entrepreneurs to learn and understand the technical aspects of their

businesses; 5 (6.85%) women wanted only general ; only 2 (2.74%) entrepreneurs from food unit want to attend technical training.



Graph 7.34

7.33 Problems

7.33.1 Introduction

The setting up and management of enterprises is not an easy job. The woman entrepreneur has to face a number of seemingly endless problems. The problems of industries weather small, medium or large sector are almost similar but their nature and scope vary. Many times the Woman entrepreneur belonging to the large scale sector can influence to some extent their raw material supplier and customers and at times even the government in framing its policies. In comparison the enterprises belonging to the small & medium sector face some limitations & trying to overcome their problems. Many times certain problems become more difficult to solve because of the gender dimension attached to it. The management of domestic commitments and child care support are the two issues where women have to play a more active role. This coupled with the narrow version of the society in still accepting women as a separate entity as an entrepreneur makes the life of a women entrepreneur all the more difficult.

To have a grasp of the problems faced by them the sample entrepreneurs were questioned about the difficulties experienced by their units regarding finance marketing, raw materials, technical political.

7.33.2 Classification of the main problems.

The main problem faced by women entrepreneurs were enquired & analysed in the table 7.50

Table 7.50

Classification according to main problems

Sr No	Industry	Raw Material		Marketing		Financial		Technical		Labour		Power		Political		Personal	
		PF	PNF	PF	PNF	PF	PNF	PF	PNF	PF	PNF	PF	PNF	PF	PNF	PF	PNF
1	Engineering	4	4	4	4	2	6	8	0	6	2	8	0	5	3	2	6
2	Electronics/ Computer	2	2	0	4	1	3	2	2	0	4	2	2	0	4	0	4
3	Food	28	40	31	37	29	39	16	52	26	42	36	32	18	50	10	58
4	Textile	13	20	17	16	13	20	3	30	9	24	18	15	8	25	4	29
5	Box Manu-facturing	2	1	1	2	2	1	2	1	1	2	3	0	1	2	1	2
6	Fabrication	0	1	1	0	0	1	0	1	0	1	1	0	0	1	0	1
7	Painting	2	2	1	3	1	3	0	4	0	4	0	4	1	3	1	3
8	Earthmoving	1	0	1	0	1	0	1	0	1	0	0	1	0	1	0	1
9	Medicine	0	1	0	1	0	1	0	1	0	1	0	1	0	1	1	0
10	Manure	0	1	0	1	0	1	0	1	0	1	0	1	0	1	1	0
11	Plastic / Rubber	2	0	1	1	1	1	2	0	1	1	2	0	0	2	0	2
12	Chemicals	0	1	1	0	0	1	0	1	0	1	0	1	0	1	0	1
13	Automobile	0	1	0	1	0	1	0	1	0	1	0	1	0	1	0	1
14	Construction	1	1	1	1	0	2	0	2	0	2	0	2	0	2	0	2
15	Printing	1	1	0	2	0	2	1	1	0	2	1	1	1	1	0	2
Total		**56**	**76**	**59**	**73**	**50**	**82**	**35**	**97**	**44**	**88**	**71**	**61**	**34**	**98**	**20**	**112**

Source: Based on survey of Women Entrepreneurs of Pune District

- Table 7.50 shows that shortage of power was the most serious problem of the enterprises. out of 132 respondents, 71 (53.78%) units belonging to engineering, box manufacture, plastic /rubber industries were facing the same problem. Out of 68 food units, 36 (52.94%) had problem of power.In case of 18 (25.35%) textile and1(1.40%) printing units faced the same problem.

- Marketing was the second serious problem identified by 59 units. Out of these, 52 (88.13%) belonged to 3 industries: engineering 4(6.77%), food 31

(52.54%), textile 17 (28.81%); 1(1.69%) each to box manufacturing, fabrication, painting; earthmoving, plastic / rubber, chemical, construction industries also had the same problem.

- The third major problem cited by 56 (42.42%) units is shortage of raw materials. Engineering 4 (7.14%), electronic/computer 2 (3.57%), food 28 (50.00%); textile 13 (23.21%), boxmaking 2 (3.57%), painting 2 (3.57%) units faced the same problem. Also units in earthmoving, plastic/rubber, construction, printing had the same problem.

- Units in fabrication, medicine, manure, chemical, automobile industries did not have the problem of raw material availability.

- Out of 132 units, 50 (37.87%) faced the problem of finance. 29 (58.00%) units belonged to food; 13 (26%) to textile; 2 (4.00%) each to engineering, box manufacturing, electronics/computer, painting, earthmoving, plastic/rubber. This is the fourth major problem.

- Labour problem was ranked fifth. Out of 132 units, 44 (33.33%) faced this problem. – food 26 (59.09%) units; in textile 9 (20.45%); 6 (13.63%) in engineering, 1 (2.27%) each in box manufacturing; plastic/rubber and earthmoving units. Fabrication, painting medicine, manure, chemical, auto, construction, printing units too were not spared. The labor problems in engineering and earth moving units were very severe.

- Technical problem was ranked sixth. Out of 132 units, only 35 (26.51%) faced technical problems especially in engineering, earthmoving, plastic /rubber. Some technical problems were in 16 (45.71%) food units; 3 (8.57%) in textile; 2 (5.71%) in box manufacturing; 1 (2.85%) each in earhmoving and printing units.

- Political problem was faced by only 34 (25.75%) industries. Out of which, 5 (14.70%) units in Engineering, 18 (52.94%) in food; 8 (23.52%) in textile; 1 (2.94%) each in box manufacture, painting, printing units.

- 20(15.15%) units had to face personal problems.

7.33.3 Classification of Enterprises Having Raw Material Problems

Entrepreneurs face a range of raw material problems like high prices, low quality, insufficient or non-availability of raw material. These are examined in Table 7.51

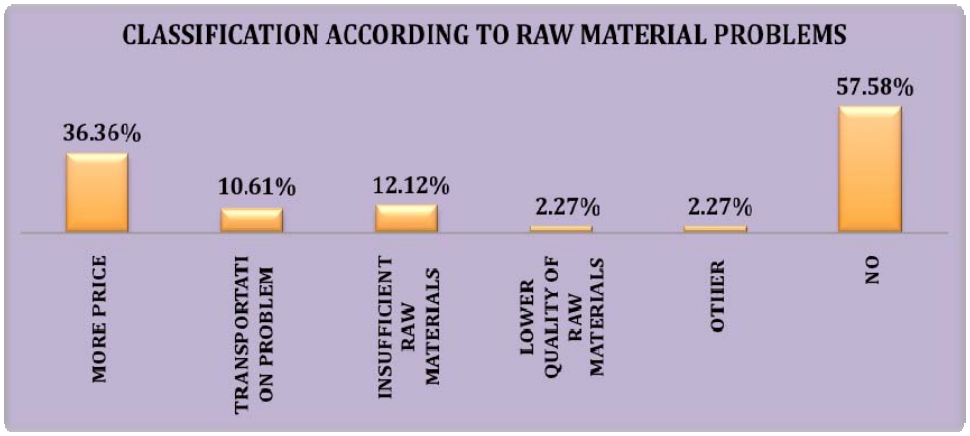
Table 7.51

Classification according to Raw Material Problems

Sr. No.	Industry	Total	High Price	Trans-portation	Scarcity	Low Quality	Other	No
1	Engineering	8	4 (8.33%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (5.26%)
2	Electronics/ Computer	4	1 (2.08%)	1 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.63%)
3	Food	68	28 (58.33%)	7 (50.00%)	9 (56.25%)	2 (66.67%)	3 (100.00%)	40 (52.63%)
4	Textile	33	7 (14.58%)	5 (35.71%)	6 (37.50%)	0 (0.00%)	0 (0.00%)	20 (26.32%)
5	Box Manu-facturing	3	2 (4.17%)	0 (0.00%)	1 (6.25%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
6	Fabrication	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
7	Painting	4	2 (4.17%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.63%)
8	Earth moving	1	1 (2.08%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
10	Manure	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
11	Plastic / Rubber	2	1 (2.08%)	0 (0.00%)	0 (0.00%)	1 (33.33%)	0 (0.00%)	0 (0.00%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
14	Construction	2	1 (2.08%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
15	Printing	2	1 (2.08%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.32%)
Total		**132**	**48 (36.36%)**	**14 (10.61%)**	**16 (12.12%)**	**3 (2.27%)**	**3 (2.27%)**	**76 (57.57%)**

Source: Based on survey of Women Entrepreneurs of Pune District
Note:- Some Women Entreprenurs gave more than one preference.

- 56 (42.42%) Jain women entrepreneurs had to face problems with regard to raw material. Out of these, 48 (36.36) units had the problem of high price of raw materials, of which 28 (58.33%) were in food; 7 (14.58%) in textile; 4 (8.33%) in engineering; 2 (4.17%) in Boxes and in Painting, 1 each (2.08%) in earthmoving, plastic / rubber, construction and painting.
- 16 (12.12%) units faced the problem of scarcity of raw materials – 9 (56.25%) in food; 6 (37.50) in textile and 1(6.25%) in box manufacturing.
- 14 (10.60%) units faced raw material transportation problem – 7 (50%) in food; 5 (37.71%) in textile; 1 (7.14%) each in engineering, electronics/computer.
- 3 (2.27%) units faced the problem of low quality of raw materials – 2 (66.66%) in food; 1 each (33.33%) in plastic and rubber. 3 (2.27%) units faced other problems.
- In the case of engineering, 4 units faced the problem of high price of raw materials while 1 unit faced transportation problems.
- In the case of electronics / computer, 1 unit faced the problem of high price of raw materials and 1 unit faced transportation problems.
- In case of food industry, 28 units had problem of high price – 7 transportation; 9 scarcity of raw material; 2 poor quality, 3 units faced other problems.
- 7 textile units faced the problem of high prices; 5 faced transportation problems, 6 faced scarcity of raw material.
- 2 box manufacturing units faced problem of high price of raw material and 1 scarcity of raw material.
- 2 painting units faced the problem of high prices.
- Earthmoving, construction and painting units' entrepreneurs faced the problem of high prices of raw materials.
- Plastic /rubber units faced the problem of high prices and 1 unit faced the problem of lower quality of raw material.



Graph 7.35

7.33.4 Marketing Problem

Marketing is another area which very often proves to be the graveyard of many small scale entrepreneurs. It has been found that the small scale entrepreneurs, owing to their high achievement orientation generally set higher goals in term of marketing of their products/ services, but later on find them difficult to achieve because of stiff competition and many other extraneous factors. Table 7. 52 classifies the various marketing problems.

- 28 (21.21%) units faced the problem of stiff competition; 25 (18.94%) units faced the problems of low demand; 9 (6.82%) units faced transportation problems; 9 (6.82%) units faced the problem of availability of cheap substitutes in the market; 9 (6.82%) units faced other problems.

- In case of Engineering Industries, 2 units faced the problem of low demand; 3 units faced problem of stiff competition;

- In case of food industries, 9 units faced low demand; 5 units faced transportation problems; 15 units faced the problem of stiff competition; 7 units faced the problem of cheap substitutes; 1 unit had other problems.

- In case of textile units. 11 faced the problem of low demand; 3 units faced transportation problems; 6 units faced the problem of strong competition; 1 unit faced the problem of cheap substitutes; 1 unit faced other problems.

- 1 boxmanufacturing unit stated that they had a problem of completing orders; 1 unit stated availability of cheap substitutes as a major problem.

- Fabrication industry faced the problem of low demand and transportation. 1 unit each in painting and construction faced the problem of low demand. Earth moving, manure, plastic / rubber industries faced stiff completion.

Table 7.52

Classification According to Marketing Problems

Sr. No.	*Industry*	*Total*	*Low Demand*	*Trans-portation*	*Stiff Competition*	*Aavailability of Cheap Substitutes*	*Other*	*No*
1	Engineering	8	2 (8.00%)	0 (0.00%)	3 (10.71%)	0 (0.00%)	0 (0.00%)	4 (5.41%)
2	Electronics/ Computer	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (5.41%)
3	Food	68	9 (36.00%)	5 (55.56%)	15 (53.57%)	7 (77.78%)	7 (77.78%)	38 (51.35%)
4	Textile	33	11 (44.00%)	3 (33.33%)	6 (21.43%)	1 (11.11%)	2 (22.22%)	16 (21.62%)
5	Box Manu-facturing	3	0 (0.00%)	0 (0.00%)	1 (3.57%)	1 (11.11%)	0 (0.00%)	2 (2.70%)
6	Fabrication	1	1 (4.00%)	1 (11.11%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	4	1 (4.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (4.05%)
8	Earth moving	1	0 (0.00%)	0 (0.00%)	1 (3.57%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.35%)
10	Manure	1	0 (0.00%)	0 (0.00%)	1 (3.57%)	0 (0.00%)	0 (0.00%)	1 (1.35%)
11	Plastic / Rubber	2	0 (0.00%)	0 (0.00%)	1 (3.57%)	0 (0.00%)	0 (0.00%)	1 (1.35%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.35%)
14	Construction	2	1 (4.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.35%)
15	Printing	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.70%)
TOTAL		**132**	**25 (18.94%)**	**9 (6.82%)**	**28 (21.21%)**	**9 (6.82%)**	**9 (6.82%)**	**74 (56.06%)**

Source: Based on survey of Women Entrepreneurs of Pune District
Note:- Some Women Entreprenurs gave more than one preference.



Graph 7.36

7.33.5 Financial Problem

Women entrepreneurs have to face the major problem finance on a daily basis. It is observed that many of the women entrepreneurs start off well but later face the financial crunch. Many entrepreneurs have a feeling that they are doing financially well but after consolidation of accounts find themselves in deep trouble. Table 7.53 shows that the key financial problem is the shortage of working capital.

- 44 (33.33%) units faced the problem of shortage of working capital. This problem was found almost with every unit under study. 15 (11.36%) units had the problem of high rate of interest; 8 (6.06%) units stated that inadequacy of financial assistance; 6 (4.55%) units mentioned the problem of red tapism; Only 3 (2.27%) women entrepreneurs mentioned the problem of credit sales, delay in recovery of payment, etc.
- In engineering enterprise, 2 units faced the problem of shortage of working capital. 1 unit faced the problem of high rates of interest and also inadequacy of financial assistance.
- In electronics/computer, 1 unit faced the problem of shortage of working capital.
- In food industry, 23 units faced the problem of shortage of working capital; 11 units high rate of interest; 6 units inadequate financial assistance; 3 units other problems; and 2 units faced the problem of redtapism in getting loans.

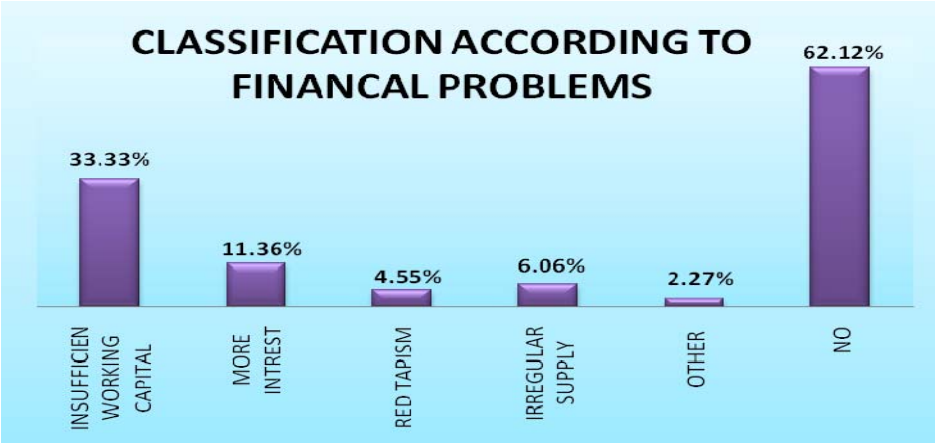
- In textile industries, 14 units faced the problem of shortage of working capital; 3 units redtapism in getting loans; 2 units high rate of interest; 1 unit inadequate financial assistance;
- In box manufacturing, 2 units faced the problem of shortage of working capital; 1 unit high rate of interest.
- One unit each in painting and plastic/rubber faced the problem of shortage of working capital.
- Earthmoving unit faced the problem of redtapism.

Table 7.53

Classification of Financial Problems

Sr. No	*Industry*	*Total*	*Insufficient Working Capital*	*High Interest*	*Red Tape*	*Irregular Supply*	*Other*	*No*
1	Engineering	8	2 (4.55%)	1 (6.67%)	0 (0.00%)	1 (12.50%)	0 (0.00%)	6 (7.32%)
2	Electronics/ Computer	4	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (3.66%)
3	Food	68	23 (52.27%)	11 (73.33%)	2 (33.33%)	6 (75.00%)	3 (100.00)%	39 (47.56%)
4	Textile	33	14 (31.82%)	2 (13.33%)	3 (50.00%)	1 (12.50%)	0 (0.00%)	20 (24.39%)
5	Box Manu-facturing	3	2 (4.55%)	1 (6.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
6	Fabrication	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
7	Painting	4	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	3 (3.66%)
8	Earth moving	1	0 (0.00%)	0 (0.00%)	1 (16.67%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
10	Manure	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
11	Plastic / Rubber	2	1 (2.27%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.22%)
14	Construction	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.44%)
15	Printing	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.44%)
Total		**132**	**44 (33.33%)**	**15 (11.36%)**	**6 (4.55%)**	**8 (6.06%)**	**3 (2.27%)**	**82 (62.12%)**

Source: Based on survey of Women Entrepreneurs of Pune District
Note:- Some Women Entreprenurs gave more than one preference.



Graph 7.37

7.33.6 Classification of Technical Problems

Technical problems are mainly found in engineering, electronics, boxes manufacturing, and plastic/rubber industries. Since women entrepreneurs do not have knowledge of repairing machinery, they are generally in a tight spot when it comes to technical problems. Table 7.54 enumerates this problem in deatil.

- 24 (18.18%) units faced the problem of breakdown of machinery; 20(15.15%) units faced maintenance problems; 5 (3.78%) faced lack of servicing facility; 3(2.27%) non-availability of required machines; and 7 (5.30%) units faced other problems.
- In engineering, 5 units faced the problem of breakdown of machinery; 4 maintenance problems;1non-availability of required machines; 2 lack of servicing facility.
- In electronics/computer units, 2 units faced the problem of breakdown of machinery; and 2 had problem of maintenance.
- In food units, 12 units faced the problem of breakdown of machinery; 10 problem of maintenance; while 1 problem of non-availability of required material; 2 lack of servicing facility and only 5 units were having other problems.
- In textile, 1 unit faced break down of machinery; 1 problem of maintenance of machinery and only 1 unit had other problems.

- In Boxes 1 unit faced a problem of breakdown of machinery and 1 unit faced a problem of maintenance of machinery & 1unit faced a problem of lack of servicing facility.
- In earthmoving unit, entrepreneurs faced the problem of breakdown of machinery.
- In plastic/rubber, 2 units faced the problem of breakdown & maintenance of machinery.
- In printing, one unit faced the problem of maintenance of machinery.

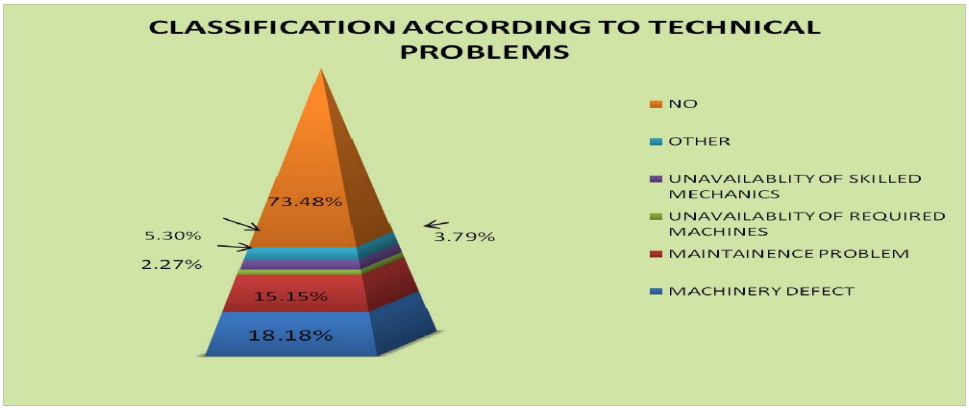
Table 7.54

Classification of Technical Problems

Sr. No.	***Industry***	***Total***	***Machine Breakdown***	***Maintenance Problem***	***Non-availability of Required Machinery***	***Lack of Servicing Facility***	***Other***	***No***
1	Engineering	8	5 (20.83%)	4 (20.00%)	1 (33.33%)	2 (40.00%)	1 (14.29%)	0 (0.00%)
2	Electronics/ Computer	4	2 (8.33%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.06%)
3	Food	68	12 (50.00%)	10 (50.00%)	1 (33.33%)	2 (40.00%)	5 (71.43%)	52 (53.61%)
4	Textile	33	1 (4.17%)	0 (0.00%)	1 (33.33%)	0 (0.00%)	1 (14.29%)	30 (30.93%)
5	Box Manu-facturing	3	1 (4.17%)	1 (5.00%)	0 (0.00%)	1 (20.00%)	0 (0.00%)	1 (1.03%)
6	Fabrication	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)
7	Painting	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (4.12%)
8	Earthmoving	1	1 (4.17%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)
10	Manure	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)
11	Plastic/ Rubber	2	2 (8.33%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)
14	Construction	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.06%)
15	Printing	2	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.03%)
TOTAL		**132**	**24 (18.18%)**	**20 (15.15%)**	**3 (2.27%)**	**5 (3.78%)**	**7 (5.30%)**	**97 (73.48%)**

Source: Based on survey of Women Entrepreneurs of Pune District
Note:- Some Women Entreprenurs gave more than one preference.

Thus it would appear that a large number of women entrepreneurs who have might be having technical education, are able to cope with technology or they also get technical help from their family members or from their partners. Some entrepreneurs indicated that their units had multiplicity of problems.



Graph 7.38

7.33.7 Labour Problems

Efficient management of human resources is an important factor in determining the growth and prosperity of business enterprises. This is particularly true in the case of small industries where the owners have to forge a close and more personal association with their employees. The labour problems and constraints are depicted in Table 7.55

- 2 (1.51%) women entrepreneurs faced problems from trade unions; 30 (22.73%) units suffer from absenteeism which is the major problem; 20 (15.15%) units suffered due to lack of skilled workers; 16(12.12%) units faced problems related to wages; 1(0.76%) unit faced behaviour problem of workers; 1(0.76%) unit faced other problems.

- Workers' absenteeism is the most serious problem in all industrial units. Workers do not give any notice or application before taking leave. So, some casual workers have to fill in their place. Lack of skilled workers is not a major problem at the local. Only that these workers have to be provided with residential facilities to retain them.

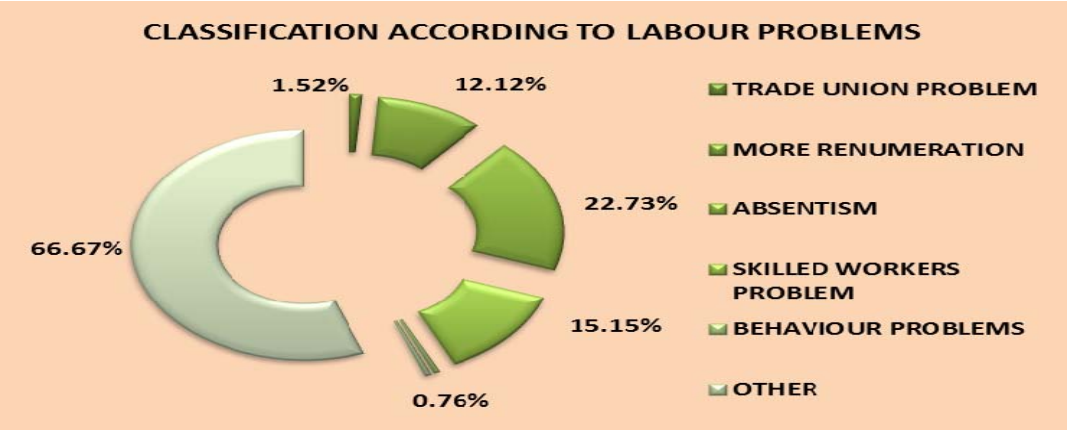
Table 7.55

Classification of Labour Problems

Sr. No.	*Industry*	Total	Trade Unionism	Wages	Absenteeism	Lack of Workers	Behavioral	Other	No
1	Engineering	8	1 (50.00%)	1 (6.25%)	3 (10.00%)	2 (10.00%)	0 (0.00%)	0 (0.00%)	2 (2.27%)
2	Electronics/ Computer	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (4.55%)
3	Food	68	1 (50.00%)	11 (68.75%)	18 (60.00%)	12 (60.00%)	0 (0.00%)	1 (100.00%)	42 (47.73%)
4	Textile	33	0 (0.00%)	2 (12.50%)	7 (23.33%)	4 (20.00%)	1 (100.00%)	0 (0.00%)	24 (27.27%)
5	Box Manu-facturing	3	0 (0.00%)	0 (0.00%)	1 (3.33%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	2 (2.27%)
6	Fabrication	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.14%)
7	Painting	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (4.55%)
8	Earth-moving	1	0 (0.00%)	1 (6.25%)	1 (3.33%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.14%)
10	Manure	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.14%)
11	Plastic/ Rubber	2	0 (0.00%)	1 (6.25%)	0 (0.00%)	1 (5.00%)	0 (0.00%)	0 (0.00%)	1 (1.14%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.14%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.14%)
14	Construction	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.27%)
15	Printing	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.27%)
Total		**132**	**2 (1.51%)**	**16 (12.12%)**	**30 (22.73%)**	**20 (15.15%)**	**1 (0.76%)**	**1 (0.76%)**	**88 (66.67%)**

Source: Based on survey of Women Entrepreneurs of Pune District

Note:- Some Women Entreprenurs gave more than one preference.



Graph 7.39

7.33.8 Electricity Problems

Availability of continuous and uninterrupted power supply would be a boon for all industries. But alas, it is not so as the state of Maharashtra has been facing power crises of late . There are frequent power cuts and these result in cascading cause of losses for industries. Also the continuous increase in power tariffs has been a matter of grave concern to all consumers of electricity. Table 7.56 shows the types of energy problems.

- 48 (36.36%) entrepreneurs faced the problem of shortage of electricity; 54 (40.91%) of uncertainty of power supply; 8 (6.06%) of highpower tariff; 1(0.76%) unit faced the problem of low voltage etc.

- Severe problems were faced mainly by engineering, electronic/computer, food textile, or box manufacturing, fabrication, plastic/rubber units.

- One major aspect of power problem is the uncertainty of water supply due to shortage or cut in electricity.

- In engineering industry, 8 units faced the problem of uncertainty; 5 units faced the problem of shortage of electricity; 4 units faced the problem of high tariffs.

- 2 electronics/computer units faced the problem of shortage of electricity while another the uncertainty in power supply.

- In food industry, 26 units faced the problem of uncertainty in power supply; 23 units shortage of electricity; 3 units high cost and 1 unit faced other problems.

- In textile, 12 units faced the problems of shortage and uncertainty in power supply, while one unit faced the problem of high tariff.

- In box manufacturing, 2 units faced the problem of shortage of electricity; 4 units uncertainty in power supply.

- Fabrication industry faced the problem of shortage and uncertainty in power supply.

Table 7.56

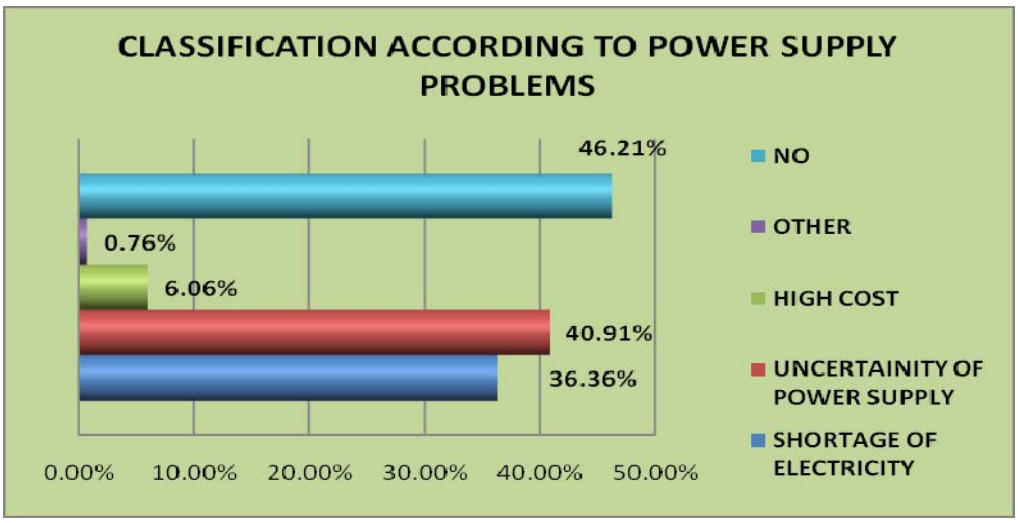
Classification of Power Supply Problems

Sr. No.	*Industry*	*Total*	*Shortage*	*Uuncertainty/ Water Supply*	*High Tariff*	*Other*	*No*
1	Engineering	8	5 (10.42%)	8 (14.81%)	4 (50.00%)	0 (0.00%)	0 (0.00%)
2	Electronics/Computer	4	2 (4.17%)	1 (1.85%)	0 (0.00%)	0 (0.00%)	2 (3.28%)
3	Food	68	23 (47.92%)	26 (48.15%)	3 (37.50%)	1 (100.00%)	32 (52.46%)
4	Textile	33	12 (25.00%)	12 (22.22%)	1 (12.50%)	0 (0.00%)	15 (24.59%)
5	Box Manufacturing	3	2 (4.17%)	4 (7.41%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
6	Fabrication	1	1 (2.08%)	1 (1.85%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
7	Painting	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (6.56%)
8	Earthmoving	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)
10	Manure	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)
11	Plastic/Rubber	2	2 (4.17%)	2 (3.70%)	0 (0.00%)	0 (0.00%)	0 (0.00%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)
14	Construction	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (3.28%)
15	Printing	2	1 (2.08%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.64%)
Total		**132**	**48 (36.36%)**	**54 (40.91%)**	**8 (6.06%)**	**1 (0.76%)**	**61 (46.21%)**

Source: Based on survey of Women Entrepreneurs of Pune District
Note:- Some Women Entreprenurs gave more than one preference.

- In plastic, two units faced the problem of shortage and uncertainty of power supply.
- In printing, shortage of electricity was faced.

The most common and major electricity problems were : uncertainty and shortage of power.



Graph 7.40

7.33.9 Problems Faced from the Government

Several aspets like infrastructure facilities, taxes, grants, policies and so on affect the industrial development of the nation in general and the state in paricular. So, these problems are detailed in Table 7.57.

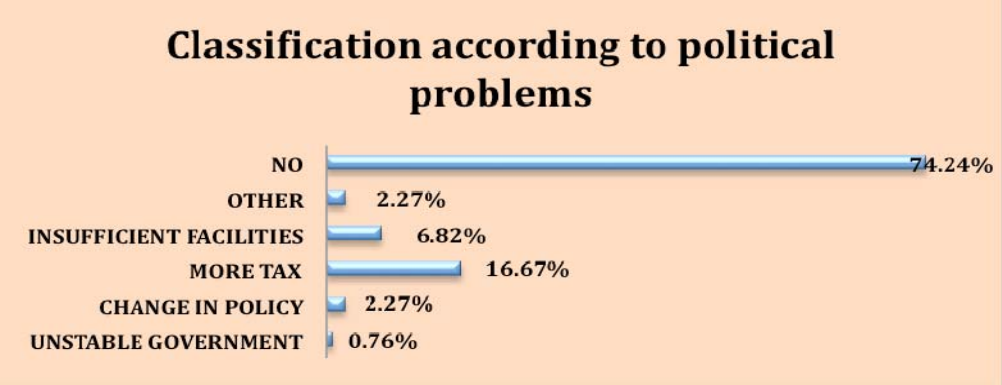
- It is seen that 22(16.67%) units faced a problem are higher taxes; 9 (6.82%) units faced insufficient facilities; 3 (2.27%) units suffered due to change in government policies.
- In engineering, 1 unit had problems due government policy; 3 units faced the problem of high tax; 1 unit faced the problem of lack of insufficient facilities; 1 unit faced other problems. Mainly units in MIDC area of Bhosari faced such problems.
- In food industry, 13 units faced the problem of more taxes; 6 units faced the problem of insufficient facilities; 2 units faced the problem of change in government policy.
- In textile industry, 5 units faced the problem of more taxes; 1 unit faced the problem of insufficient facilities.
- In boxes manufacturing industry, 1 unit faced the problem of more taxes; 1 unit faced the problem of insufficient facilities.

Table 7.57

Classification of Problems Faced from Government

Sr. No.	*Industry*	*Total*	*Instability*	*Policy Changes*	*Higher Taxes*	*Lack of Facilities*	*Othewr*	*No*
1	Engineering	8	0 (0.00%)	1 (33.33%)	3 (13.64%)	1 (11.11%)	1 (33.33%)	3 (3.06%)
2	Electronics/Computer	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4 (4.08%)
3	Food	68	0 (0.00%)	2 (66.67%)	13 (59.09%)	6 (66.67%)	1 (33.33%)	50 (51.02%)
4	Textile	33	0 (0.00%)	0 (0.00%)	5 (22.73%)	1 (11.11%)	0 (0.00%)	25 (25.51%)
5	Box Manufacturing	3	0 (0.00%)	0 (0.00%)	1 (4.55%)	1 (11.11%)	0 (0.00%)	2 (2.04%)
6	Fabrication	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
7	Painting	4	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (33.33%)	3 (3.06%)
8	Earthmoving	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
9	Medicine	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
10	Manure	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
11	Plastic/Rubber	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.04%)
12	Chemicals	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
13	Automobile	1	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
14	Construction	2	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	2 (2.04%)
15	Printing	2	1 (100.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1 (1.02%)
TOTAL		**132**	**1 (0.76%)**	**3 (2.27%)**	**22 (16.67%)**	**9 (6.82%)**	**3 (2.27%)**	**98 (74.24%)**

Source: Based on survey of Women Entrepreneurs of Pune District.
Note:- Some Women Entreprenurs gave more than one preference.



Graph 7.41

7.33.10 Classification of Personal Problem

Women entrepreneurs have to handle the dual responsibilities – domestic commitments as well as that of business development. While juggling with both, many challenging problems crop up. In order to understand these problems, Jain women entrepreneurs were asked to give their opinions on their role conflict, if any. These are analysed in Table 7.58

Table 7.58

Classification of Role Conflict Problems

Sr. No.	*Industry*	*Dual Responsibility*	*No*	*Total*	*Other*	*No*	*Total*
1	Engineering	6 (4.76%)	2 (33.33%)	8 (6.06%)	2 (10.00%)	6 (5.36%)	8 (6.06%)
2	Electronics/Computer	2 (1.59%)	2 (33.33%)	4 (3.03%)	0 (0.00%)	4 (3.57%)	4 (3.03%)
3	Food	67 (53.17%)	1 (16.67%)	68 (51.52%)	10 (50.00%)	58 (51.79%)	68 (51.52%)
4	Textile	33 (26.19%)	0 (0.00%)	33 (25.00%)	4 (20.00%)	29 (25.89%)	33 (25.00%)
5	Box Manufacturing	3 (2.38%)	0 (0.00%)	3 (2.27%)	1 (5.00%)	2 (1.79%)	3 (2.27%)
6	Fabrication	1 (0.79%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (0.89%)	1 (0.76%)
7	Painting	4 (3.17%)	0 (0.00%)	4 (3.03%)	1 (5.00%)	3 (2.68%)	4 (3.03%)
8	Earthmoving	1 (0.79%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (0.89%)	1 (0.76%)
9	Medicine	0 (0.00%)	1 (16.67%)	1 (0.76%)	1 (5.00%)	0 (0.00%)	1 (0.76%)
10	Manure	1 (0.79%)	0 (0.00%)	1 (0.76%)	1 (5.00%)	0 (0.00%)	1 (0.76%)
11	Plastic/Rubber	2 (1.59%)	0 (0.00%)	2 (1.52%)	0 (0.00%)	2 (1.79%)	2 (1.52%)
12	Chemicals	1 (0.79%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (0.89%)	1 (0.76%)
13	Automobile	1 (0.79%)	0 (0.00%)	1 (0.76%)	0 (0.00%)	1 (0.89%)	1 (0.76%)
14	Construction	2 (1.59%)	0 (0.00%)	2 (1.52%)	0 (0.00%)	2 (1.79%)	2 (1.52%)
15	Printing	2 (1.59%)	0 (0.00%)	2 (1.52%)	0 (0.00%)	2 (1.79%)	2 (1.52%)
Total		**126 (95.45%)**	**6 (4.54%)**	**132 (100%)**	**20 (15.15%)**	**112 (84.84%)**	**132 (100%)**

Source: Based on survey of Women Entrepreneurs of Pune District

- Out of 132 respondents, **[126 (95.45%)]** entrepreneurs have role conflict problems.

7.34 Conclusions

In this chapter the performance of Jain women entrepreneurs and problems they face are discussed in detail. The reasons for staring the enterprises, the factors that prompt the starting of various units of different industries are explained. The reasons for selecting particular location, the types of organisations are also explained. It appears that most of the entrepreneurs manage their units by themselves or with the help of their family members because the units are small or in order to curtail the expenditure. In hiring workers, if required, they prefer to employ women more than men. Because the units are small or the profit earned is not sufficient, the facilities offered to workers are minimum. Only skilled workers have been offered certain facilities in order to retain them.

The turnover from business has been satisfactory in proportion to the investment. However obtianing credit from financial institutions has been rather difficult because women do not enjoy the trust of men who opine that they are not sufficiently credit worthy. Besides high rate of interest, and red tapism make obtaining loans/ working capital difficult. But with the help of support from the families and their husbands these determined women have been able to project themselves as excellent business women.



Chapter VIII
Theoretical Framework and Analysis

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Chapter VIII

Theoretical Framework and Analysis

8.1 Introduction

In this study of the socio-economic aspects of Jain women entrepreneurs, with special reference to the District of Pune in the state of Maharashtra, an attempt has been made to understand and interpret the profiles of women who undertake or enter into entrepreneurship activities. While doing so, it becomes necessary to fit the research into the framework of existing theoretical studies undertaken by eminent orators who have already given much thought to the interpretation of entrepreneurial motivations, attitudes and behavior that dive enterprising individuals to launch into the arena of business. The term entrepreneur can best be juxtaposed with the term "risk-taking" which is the essence of entrepreneurship within the ambit of judiciously blending the various factors of production in order to achieve the maximum benefit. Because without risk-taking and its consequent reward, either 'profit or loss', the entrepreneur does not exist as an economic entity. The social benefits that accrue to society in terms of growth, development and employment generation and entrepreneur's own psychological satisfaction derived from his own entrepreneurial motivation are secondary to the main issue of profit making in the measure of his/her risk taking capacity.

The first part of this chapter is therefore devoted to the theoretical framework of academicians' interpretations relevant to the socio-economic aspects of this study. The analysis of these theories against the findings of this research is taken up in the second part of this chapter. In the process, the psychological factors such as the urge to exercise power, drive to achieve success and need to influence others are examined. Sociological factors influencing entrepreneurship, economic factors in entrepreneurship development and managerial points of view are also discussed against the background of the present research.

8.2 Theoretical Framework

Many theories about 'entrepreneur' and 'entrepreneurship' have been developed in the past; and each of these theories emphasizes one or the other particular aspect of entrepreneurship. The theories propounded by economists attempt to define: Who is an entrepreneur? What the role played an entrepreneur? The psychological theories describe the circumstances in which the quality of entrepreneurship takes roots in the mind of the people. An analysis of the entrepreneurial theories propounded by different experts provides an interesting study and will help understand the complex nature of entrepreneurship.

8.2.1 Knight's Theory of Uncertainty (1957)[1]

Knight considers that the main function of an entrepreneur is to act in anticipation of future events. He also recognizes that an entrepreneur earns profit because he undertakes risks. He classifies risk into two types, i.e. insurable risk and non-insurable risk. Knight argues that taking suitable insurance policy can insure some risks; while taking suitable safeguards one can protect others that may not produce any profit. The burden of facing those risks that are non-insurable falls on the entrepreneur and he earns his profit for bearing the non-insurable risk. While fire, accident, theft, etc., are some of the insurable risks; changes in demand or fashion, entry of competitors, depletion of raw material and change in political situation of the country are some of the non-insurable risks. Knight calls the non-insurable risk as uncertainty. According to him, uncertainty bearing is an essential element of entrepreneurship.

8.2.2 Schumpeter's Theory of Innovation (1959)[2]

Schumpeter considered the entrepreneur as an innovator if he acts as a catalyst by his innovative ideas and introduces dynamism in the economy. He would then bring about development by interrupting and altering the stagnant circular flow of the economy. He considers that innovation can take the following forms:

- Introduction of a new product.
- Introduction of a new, improved technology for the production of an already existing product.
- Opening up of a new market into which a specific product has not been introduced so far.
- Discovery of new sources of supply of raw materials.
- Introduction of new form of organization.

Schumpeter also makes a distinction between an inventor and an innovator. While the inventor finds out new methods, techniques, materials, product, the innovator uses such inventions and discoveries to produce and offer new products to the economy. He calls an entrepreneur as an innovator.

8.2.3 McClelland's Theory of Achievement (1961)[3]

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 whose need for achievement is high will have the drive to excel and win. They will take personal responsibility for solving problems and will be high achievers. In view of the inner urge for personal achievement they will always try to be better than others. He stressed that the need for achievement is the directly relevant factor for explaining economic behavior. People having high need for achievement are more likely to succeed as entrepreneurs. McClelland explains that entrepreneur's interest in profit growth in terms of sales is an expression of their need for an achievement.

McClelland applies his n-achievement approach to study the relationship that exists between n-achievement scores and economic development. 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.

8.2.4 Everett-E-Hagan's (1962)[4]

Hagan put forth the view that psychological consequences of social changes are responsible for nurturing entrepreneurship qualities among those subjected to the social changes. According to him many social groups experience a radical loss of status at some point of time. When this happens, it responds to such a loss in the following 5 ways, which he categorized as the response patterns, *viz* : (*i*) "retreatism", (*ii*) "situationalism", (*iii*) "innovation", (*iv*) "reformism" and (*v*) "rebellion".

Out of these five response patterns, 'retreatism' aids in promoting entrepreneurship. In the initial stages, there is confusion in the ranks of those people who have lost their social status. Later on, the mothers of such groups start holding out high expectations to their progenies. The sons, who would be brought up with encouragement to aim high and achieve much, would acquire 'high need for achievement' urge. In spite of their high achievement urge, they would be prevented from seeking the usual form of achievement like political office, owning land, etc., due to the prevailing social and legal restrictions. Under such circumstances, business would happen to be the only outlet available to satisfy their craving to achieve high positions. This would lead to the emergence of highly motivated and achievement-oriented individuals who would reach greater heights in view of their entrepreneurial urge.

8.2.5 John H. Kunkel (1965)[5]

Kunkel's is a behavioral model, which starts with the premise that man's internal state is beyond the scope of presently available means of measurement and

objective analysis, and, knowledge of it is largely unnecessary for the explanation and prediction of behavior. The model is concerned, instead with the overtly expressed activities of individuals and their relations to the previously and presently surrounding 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."

(a) His own attitude towards his occupation.
(b) The role expectations held by sanctioning groups.
(c) The operational requirements of the job.

The determinants for the first two factors are the society's values. Changes over time in such variables as population, technology and institutional drift will impinge on the role structure by creating new operational needs.

He tried to demonstrate the dynamics of his entrepreneurial model by selecting instances from the American economic history. He points to important changes that have taken place in last 150 years in the US economy: (*i*) the rapid adoption of industrial mechanization in the first half of the 19th century; (*ii*) the rise of professional management in the large corporations since the second half of the century; and (*iii*) the spread of assembly line production techniques. In each period of these major changes, the social factors in American culture, operating through the entrepreneur, appear to be well marked. The analysis may also be used to answer questions as to why corresponding changes did not occur in the economies of other countries.

8.2.6 Thomas Cochran (1971)[6]

The key elements in Thomas Cochran's theory are: cultural values, role expectations and social sections. In his theory on the process of economic development, entrepreneurs are

not seen as being deviant or super normal individuals, but rather as representing the society's model "personality". Prevailing child-rearing practices and schooling, common in a given culture, mold this model personality. The performance of a businessman, according to him, will generally be influenced by three factors:

(a) His own attitude towards his occupation.

(b) The role expectations held by sanctioning groups.

(c) The operational requirements of the job.

The determinants for the first two factors are the society's values. Changes over time in such variables as population, technology and institutional drift will impinge on the role structure by creating new operational needs.

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8.2.7 Frank Young (1971)[7]

Young deals with the deficiencies of Psychogenetic Mediation Model. There is general agreement in regard to the point that development is an organizational model. Stating that there is general agreement in regard to the point that development is an organizational phenomenon, he points to the inability of the psychogenic interpretations to explain the appearance of a new kind of organization. Without expectations, they are mute on the questions of how individual tendencies, special abilities, unusual motivation or perception of particular opportunities are transformed into the emergent property that is *social* organization.

Young claims that many entrepreneurial functions are implied in his concept of solidarity. Given a group that is bent on finding a suitable reformulation of its outlook on the world, it is likely that recombination of economic factors, higher standards of labour, the search for new resources, technology, markets and a more disciplined management of money and time will emerge as part of this effort. This solidarity of entrepreneurial group also avoids many economic problems that crop up in the case of an individual entrepreneur.

Young then discusses the similarities and *differences* between his 'socio-genic explanations of entrepreneurial supply'. He claims: "The approach to measurement and analysis that comes out of macro sociological perspective will in the long run be its most attractive feature."

8.2.8 Peter Ducker (1985)[8]

According to Peter Ducker, the entrepreneurial role is one of getting and using resources. The difference is that, in entrepreneurial role the resources must be allocated to the opportunities, whereas, in the managerial role the resources are allocated to solve the problems. Entrepreneurship occurs when resources are redirected towards progressive opportunities and are not used for ensuring administrative efficiency. This redirection of resources distinguishes between the entrepreneurial and managerial personnel.

According to Peter Drucker, an entrepreneur is one who always looks for change, responds to it and exploits it as an opportunity. Innovation is an instrument of entrepreneurship. An entrepreneur innovates and creates resources because there is no such thing as resource until someone finds a use for it and ascertains the economic value of it. Entrepreneurs convert a material into resource or combine the enlisting resources in a new or more productive configuration. Drucker is of the opinion that entrepreneurs need not be owners of their businesses. A professional manager who mobilizes resources and allocates them to make a commercial gain from an opportunity is also an entrepreneur.

8.2.9 Modern view

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 often face problems like imperfect markets and shortage of skilled labour and capital, etc. They cannot afford to have large-scale operations at the inception level.

8.2.10 H. N. Pathak[9]

According to Pathak, entrepreneurship involves a wide range of areas regarding which a series of hard decisions are to be taken. There are number of entrepreneurs emerging from diverse activities having multiple dimensions.

- Profession based – like engineering, medical, agricultural and industrial entrepreneurs.
- Behavior based – like innovation, imitative, Fabian and drone entrepreneurs.

In behavior-based categorization, there could be as many categories as there are traits; however, the term entrepreneur increasingly is crossing the occupation boundaries and getting associated with the set of behavior characteristics. There are several studies dealing with various aspects of industrial entrepreneurship that deal with the socio-economic background of the different types of entrepreneurs, their problems, and attitude of the government towards industries.

8.3 Theoretical Analysis

8.3.1 Implications with Reference to Data

Entrepreneurship has been discussed from various points of view such as psychological, economic, and managerial and so on. Various authors have analyzed entrepreneurship behavior from varied approaches. But no single factor works as the only determining variable for the phenomenon of entrepreneurship.

J. A. Schumpeter, D. McClelland, E. Hagen and John Kunkel advocate theories, which fall within the framework of psychology. Those having sociological basis are advocated by Marks, Weber, Cochran, and Frank Young. E. F. Papaneek and J. R. Hanis propound other theories favoring the economic approach.

Now we will take a brief review of these three approaches.

8.3.2 Psychological Factors in Entrepreneurship

Some authors have explained the entrepreneurship phenomenon from the psychological angle. The few studies carried out emphasize 'achievement-motivation' as one of the important characteristics of entrepreneurship. In 1975, Bhattacharjee and Akhouri[10] made an effort to summarize the various characteristics of an entrepreneur pointed out in different research studies. In this study, they did not arrive at any conclusions regarding the definite characteristics that are essential for becoming an entrepreneur. At the same time, the main findings of these studies can be summarized as follows.

(a) Need for Achievement

According to McClelland and Hagen, motivation is the critical factor that leads one towards entrepreneurship. Entrepreneurs are broadly found to be people with a high drive and high activity level and constantly struggling to achieve something new, which they could call as their own achievement. They like to be different from others, but do not like to undergo the struggle to achieve things that are practically impossible to achieve.

Several experiments have proved that achievement motivation can be infused into a person by proper training. In India various organizations have now started imparting achievement motivation training programmes, *viz.* the Small Industry Extension Training Institute (SIET) at Hyderabad and Maharashtra Small Scale Industries Development Corporation (MSSIDC).

The researcher found that 33 women entrepreneurs had undergone some training; of these, 16 stated that the training was very useful to them, while 3 felt otherwise.

(b) Need for Influencing Others

Need for achievement leads one to become an entrepreneur. But when an enterprise is started, the entrepreneur is not able to operate it efficiently and achieve success. It depends on his ability to influence the people who come in contact with him in his business.

(c) Sense of Efficiency

A person who wants to become an entrepreneur must be self-confident and determined. He must be able to solve the problems that are bound to be there. He should be proud of his past achievements, live in the present, be involved wholeheartedly and set achievable goals for the future.

(d) Risk Taking

An entrepreneur must have capacity to bear risk, shoulder challenges with due care, take calculated risks and make strenuous efforts to draw up realistic plans and execute them efficiently.

(e) Self-introspection

Introspection is one of the important qualities of a successful entrepreneur. An entrepreneur should take feedback, make corrections and modify his decisions and actions in the light of self-analysis.

(f) Hope of Success

An entrepreneur must be optimistic always. He should have the tendency to approach his work with confidence to succeed. Such an attitude raises his level of performance.

The researcher observed that 110 (83.33%) respondent women entrepreneurs felt that they were successful because they had a strong determination to succeed. This determination motivated them to work hard to achieve their dreams. While 89 (67.42%) women entrepreneurs were *very* satisfied with the progress of their enterprise, 29 (21.96%) were *just* satisfied.

(g) High Need for Power

An entrepreneur is motivated to achieve power. He makes every effort to get it. In his study, Sharma[11] classified all the factors that motivate the entrepreneurs to achieve power into two types as follows:

(a) ***Internal factors***: These included the following:

Desire to do something new,

Educational background, and

Occupational background or experience.

(b) ***External factors***; these include

Government assistance and support,

Availability of labor and raw material,

Encouragement from big business houses, and

Consumer demand for the product.

In this research study, it was observed that for 35 (26.52%) women "having an independent career" and for another 37 (28.03%) women, "utilization of talent" were the compelling factors to foray into the arena of entrepreneurship.

Educated women are career-oriented and ambitious; their urge to use their skills drives them to start their own enterprises and motivates them to launch their own independent careers. Keeping this in view, the entrepreneurs were asked: What are your motivations for entering into entrepreneurship?

Their response data were compared with the levels of education the women had received.

- Out of 132 respondents, 37 (28.03%) Jain women entrepreneurs had become entrepreneurs for utilization of their own skills; of these, 12 (32.43%) had completed post-graduation and taken technical education; 11 (29.73%) were graduates, 9 (24.32%) were between 8th and 10th standards, 3 (8.11%) were between 10th and 12th standards and only 2 (5.40%) were below 8th standard.

- 35 (26.52%) respondents became entrepreneurs to start independent careers. Out of this group, 11 (31.43%) were graduates; 8 (22.86%) were post-

graduates and had technical education; 8 (22.86%) had education between 8th and 10th standards; 7 (20%) were between 10th and 12th standards and 1 (2.86%) was below 8th standard; and no one was below 5th standard.

- 26 (19.70%) respondents became entrepreneurs compelled by their family needs or due to some situational factor. Of these, 17(63.38 %) had education below the 10th and 9 (34.62%) above 10th standards.

- 13 (9.85%) respondents entered into business to fulfill self or husband's desire; out of this group, those below 10th standard education were 9 (69.23%) and above 10th standard were 4 (30.76%).

- 7 (5.30%) respondents took the business to acquire social status; out of this group, 5 (71.42%) had education below the 10th and 2 (28.57 %) above the 10th standard.

The above analysis of motivational factors suggests that entrepreneur as a class has distinct characteristics and personality traits. The individual's motivation occupies an important place in this analysis of entrepreneurship career. It is obvious that one should possess certain unique qualities to be successful. The question often asked is: Is an individual entrepreneur 'born' or 'made'. It is said that individuals with certain innate qualities are born entrepreneurs; but some individuals can develop those qualities and become successful entrepreneurs; others with training and experience become successful in business. A person who has the urge to do something different and the ambition will make utmost efforts to acquire the necessary knowledge and skills and become successful in any profession, so too ambitious entrepreneurs.

8.3.3 Sociological Factors Influencing Entrepreneurship

Several studies have been carried out from the angle of sociological dimensions of entrepreneurship. Some of them suggest that a good proportion of entrepreneurs emerge out of families with business or entrepreneurial background.

In a businessman's house, the parents tend to train their children towards self-reliance and independence. This motivates, inspires and inclines an individual to become an entrepreneur. It is said that early socialization in the family plays a significant role in 'pushing' (inspiring) a person towards entrepreneurship.

Thus social and cultural environment influences a person's mental attitude towards a particular goal or profession. According to experts in this field, the training in the school, in the college, the habits of the people around and religion are some of the factors in the realm of socialization. Normative behavior influences the various patterns of behavior a person adopts in his life. These norms are formed by several factors that influence an individual from childhood. The major forces are the family and the community traditions. Some communities are business communities from yore. A child born into such a family generally gets automatic training from childhood and develops positive attitudes towards business. They also get a good deal of support and cooperation from the family members and community. It may be said, "Business is in their blood".

According to sociological approach, social institutions, cultural attitude, family background, practices and values play an important role in shaping and developing a future entrepreneur.

Cochran[12] stressed those cultural values and role expectations in the process of entrepreneurship development to be important. According to him, an entrepreneur represents the society's model personality. His performance is influenced by three factors: *viz*. (*i*) his own attitude towards his occupation, (*ii*) the role expectations held by the sanctioning groups, and (*iii*) the operational requirements of the job. Society's values are the most important determinants of the first two factors.

In our study:

- 115 (87.12%) respondent Jain women entrepreneurs hold the view that being a Jain was an advantage for them as they had the experience of growing up in business families and thereby having an innate understanding of the problems and the nuances and prospects of running a business.

- It was seen that the husbands of 43 (32.58%) women respondents were running industries, while 32 (24.24%) of them had some trading firms. Moreover, fathers of 81 (61.36%) Jain women already owned trading firms. Thus, one can see the important role played by a family business background that almost automatically makes them successful as entrepreneurs.

8.3.4 Economic Factor in Entrepreneurship Development

In the opinion of Papaneek and Harnis,[13] what matters is the economic environment. The economic incentives are regarded as sufficient preconditions for the emergence of industrial entrepreneurship. These include industrial policy of the government, taxation policy, supply and demand situation, infrastructure facilities, sources and availability of finance, process for getting financial accommodation, opportunities for profitable investment, avenues of marketing, availability of raw materials, competition in the field, adequate knowledge of technology, etc.

Development of entrepreneurship depends on the facilities to acquire knowledge and skills required, so that an individual can take full advantage of them. Economic policies of the government are one of the major factors that promote the development of entrepreneurship. Support systems in the form of education, training institutes/colleges may promote entrepreneurship through emphasizing values, which favor taking initiatives, introducing innovativeness and encourage risk-taking capacity. Government can create an atmosphere for the growth of entrepreneurship by creating awareness of the importance of entrepreneurship for the development of the country, by promoting a climate which values entrepreneurial behavior through media, press, mass education programmes, by setting up industrial R&D institutes, by introducing favorable labour policies and by creating allied infrastructure facilities and services.

8.3.5 Managerial Point of View

According to Peter Druker,[14] the entrepreneurial role is one of getting and using resources. The differences are that in the entrepreneurial role the resources

must be allocated to the opportunities, whereas in the managerial, role the resources are allocated to solve problems. Entrepreneurship occurs when resources are redirected towards progressive opportunities efficiently and are not used for administrative convenience. This redirection, allocation and repurposing of resources distinguishes between the entrepreneurial and managerial functions.

Udai Pareek and Manohar Nadkarn[15] have given a conceptual model for the development of entrepreneurship. In the first place individuals generate entrepreneurship in a society. According to them entrepreneurship is a function of several factors. At least four sets of factors that mainly influence it could be identified. An entrepreneur initiates, (i) establishes, (ii) maintains, (iii) expands and (iv) diversifies into new enterprises. It is observed that entrepreneurs grow in the tradition of their families and the society and internalize certain values and norms from these sources.

Each of these aspects, *viz.* Psychological, Sociological, Economical and Managerial, focuses on one point of view. These various factors responsible for the emergence of entrepreneurship are interrelated. These cannot be clinically separated but blend and fuse in a conducive environment to encourage and sustain entrepreneurship. Insight into all these aspects will therefore help to build a conceptual framework for evolving policy package for development of entrepreneurship. An entrepreneur is therefore a multi-functional multi-dimensional personality and hence no single isolated approach can provide a conceptual framework in order to understand the process of entrepreneurship.



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Chapter IX

Conclusion, Hypothesis Testing and Suggestions

- **Conclusion**

- **Hypothesis Testing**

- **Suggestions**

Chapter IX

Conclusions, Hypotheses Testing And Suggestions

9.1 Introduction :

An extensive study of this magnitude and intensity, involving a large sample of respondents, covering an array of diverse industrial units, physically and financially both big and small, and enquiring into micro and macro issues of business entities, would throw light on otherwise hidden or insignificant matters that matter to the discerning mind. From such research would flow the truths and myths that would open avenues for self-correction and point out the guidelines that could set the course of future action.

The research on "Socio-Economic Study of Jain Women Entrepreneurs" has thrown up several conclusions on the basis of premises of the hypotheses proposed, and, in turn, some suggestions and recommendations have also emerged. This chapter presents all these in three sections: I. Conclusions, II Hypotheses Testing, and III Suggestions and Recommendations.

No doubt, the research is restricted to the Jain community and further distilled and fine-tuned to the domain of Women Entrepreneurs of selected enterprises. Thus, it is both exclusive and special in nature and in purpose. The end of the 20th Century and the beginning of the 21st have opened up to women hitherto inaccessible avenues, be it profession or business, service or sheer adventure. And like fish take to water, so too women have grabbed the opportunities offered in aeronautics to athletics, fashion to food with zest, challenging the men and reaching greater heights. Jain women are not far behind their sisters in every walk of life. Against this background, the purpose of this study takes greater significance as Jain Women have achieved much, spurred by their inborn traits and acquired skills. After all, necessity is the mother of inventions. So, to survive in these times of liberalization and globalization one has to swim with the current, but sometimes also against the current to reach greater heights. Jain Women Entrepreneurs prove the point.

9.2 Conclusions

The conclusions are drawn on the basis of the survey made of the Jain Women Entrepreneurs in Pune district. 132 Jain Women Entrepreneurs were selected as sample throughout the district. The conclusions are based on observations regarding Jain Women Entrepreneurs themselves, their families, and family members, their business progress, performance and problems faced by Jain Women Entrepreneurs

1. Out of 132 respondents, 128 (96.97%) Jain women entrepreneurs were Svetambaras. While 4 (3.03%) were Digambaras. It clearly indicates that the women entrepreneurs of the Jain community not only belong to the Svetambaras. sect but they are also very enterprising in the field of business activities. This could also be because of the fact that Svetambaras women enjoy more freedom in matters of socio-economic life, while Digambaras lead a comparatively restricted and spiritual way of life. Another reason is that the number of Digambaras in Pune district is very few compared to Svetambaras.

2. Out of 132 respondents, 56 (42.42%) women started their entrepreneurial career when they were in the age group between 30 and 39. This means the maximum number of Jain women entrepreneurs started their business at young age. 45 (34.09%) of the Jain women entrepreneurs started their business when they were between 21 and 29 years of age. Those Jain women entrepreneurs who were between the age group of 40 and 49 who entered business were 17(12.88%); those who were in the age group between 50 and 59 were 7 (5.30%); those above 60 years were 3 (2.27%); and below 20 years were 4 (3.03%). *It is seen that most of the Jain women entrepreneurs started their career after being well settled in their married life and the major responsibilities of family life were fulfilled.*

3. All the Jain women entrepreneurs who were below the age of 30 years were married. Generally, the ideal age for marriage is above 20 and below 30. 78 (59.09%) respondent Jain women entrepreneurs were married between age of 20 and 29 years; while 53 (40.15%) women got married below 20 years of age. *In Jain community late marriages are not encouraged.*

4. The age group of entrepreneurs and turnover of their businesses units are closely related to each other. 36 (27.27%) units have a turnover between Rs 5 and 25 lakh; out of this group, 28 (77.77%) women were below 40 years of age; 31 (23.48%) have a turnover between Rs 1 lakh and 5 lakh; of these 22 (70.96%) women were below 40 years of age; 24 (18.18%) women entrepreneurs have a turnover between Rs 25 and 50 lakh, out of these, 22 (91.66%) women are below 40 years of age; 16 (12.12%) of these women entrepreneurs have a turnover above Rs 75 lakh; out of these, 15 (93.75%) are below 40 years of age. *It is observed that most of the Jain women entrepreneurs who have a high turnover are below the age of 40, because at this age they are more efficient, have greater self-confidence and energy and ability to work hard.*

5. Out of the sample of 132 respondents, 119 (90.15%) women were married and 1(0.76%) was unmarried when they started their entrepreneurial careers. Women opt to start their businesses after their marriage, i.e. after having married and having settled in family life. They tend to get better family support. 10 (7.58%) women entrepreneurs were widows. They started their business after the death of their husbands and had family support; 2 (1.52%) respondents were divorcees.

6. Migration is the most important factor affecting women entrepreneurs. 87 (65.91%) respondents were from Pune district, and 45 (34.09%) had migrated from outside of Pune district; 118 (89.39%) entrepreneurs were from Maharashtra state, and 14 (10.61%) were from outside Maharashtra. There is less tendency of migration of Jain women entrepreneurs from distant places to Pune district and to Maharashtra state.

7. The reasons for migration of 44 (33.33%) Jain women entrepreneurs were due to their husbands' businesses being in Pune, or, they themselves wanted to do business in Pune city. Marriage was the reason for 14 (10.61%) of the women migrating to Pune since their husbands or fathers held jobs here. *Interestingly, most of the women entrepreneurs migrated with the sole purpose of starting businesses in Pune.*

8. Regarding the family structure of the 132 women respondents, 78 (59.09%) came from nuclear families; they were involved in food and textile industries because it is easy to manage them. Industries like box manufacturing, medicine, plastic and rubber, construction, printing are all dominated by women from nuclear families. *In industries like engineering, electronics, computer, earthmoving, chemical and automobile, women entrepreneurs belonged to joint families. In painting industry the share of nuclear and joint families was 50/50.*

9. 42 (31.82%) respondent Jain women entrepreneurs' families consist of three members; among them, 38 (28.79%) have four members, 23 (17.42%) have five members; 19 (14.39%) have only two members; 6 (4.55%) have six members; 4 (3.03%) have just one family member. *Most of the Jain women entrepreneurs' family sizes are very small. So they are able to give more time to their businesses.*

10. 83 (62.88%) Jain women entrepreneurs had two children; 25 (18.94%) had only one child; 15 (11.36%) had three children; only 4 (3.03%) women had four children. *Obviously, women entrepreneurs preferred small families.*

11. *The entrepreneurship development is dependant largely upon the educational level of the entrepreneurs.* Out of the total sample of 132 respondents, 47 (35.61%) Jain women entrepreneurs had completed between 8th and 10th standard; 30 (21.73%) were graduates, 22 (16.67%) were postgraduates or had technical education; 21 (15.91%) were educated between 11th and 12th standard; 5 (3.79%) had studied between 1st and $4^{th,}$ some also 5th to 7th standard. Only 2 (1.52%) women were illiterate; they belonged to the food industry. 98.48% Jain women entrepreneurs were literate which shows their strong educational background. Only in manure and printing industries the entrepreneurs were below the 10th standard.

12. Regarding the family education, all the husbands were educated. 34 (25.76%) of them had studied up to the 10th standard; 21 (15.91%) were between 11th to 12th standards; 24 (18.18%) were graduates; 53 (40.15%) were post graduates or had

technical education. Amongst fathers, 2 (1.52%) were illiterate and 130 (98.48%) were literate; of these, 22 (16.92%) were graduates and post graduates. It means 16.92% of the fathers were well qualified. In the case of mothers, there were 44 (33.33%) above the 10th. Standard. Out of them, only 2 (1.52%) were well qualified. This indicates the Jain women entrepreneurs had parents who had strong educational family backgrounds. Level of education of the family members can be one of the prime motivators for women (daughters/wives) to become entrepreneurs.

13. Education and turnover are correlated. The turnover of 16 (12.12%) Jain women entrepreneurs were above Rs 75 lakh. All of them were educated above the 10th standard; 31 (23.48%) entrepreneurs' turnover was between Rs 1 lakh and 5 lakh, out of them, 16 (51.61%) entrepreneurs were educated between 8th and 10th standard. *Hence, it can be concluded that all the well educated women have high turnover and thus education and turnover are related.*

14. Out of 132 respondents, 37 (28.03%) Jain women became entrepreneurs for utilisation of their own talents. Out of them, 11(29.73%) had completed graduation and 12 (32.43%) also technical education or post-graduation; 9 were between 8th and 10th; 35 (26.52%) respondents their primary motivation was the need of independent career. 26 (19.70%) respondents had to complement their family income because of some economical need; of these, 17 (63.38%) had studied upto the 10th standard, 3 (11.53%) were graduates and post-graduates. *Education, inborn talents and economic need prompt women to become entrepreneurs.*

15. Out of 132 respondents, 104 (78.78%) Jain women entrepreneurs had discontinued their education, while 28 (21.21%) continued the education. Economic compulsions and marriage are the primary reasons of discontinuation of education. It is found that out of the 132 respondents, 20 (15.15%) women entrepreneurs had continued their education even after their marriage. *Economic compulsions and marriage are the primary reasons of discontinuation of education.*

16. Besides the personal aptitudes and inclinations that determine the development of entrepreneurs, their families' existing occupations guide the women's inclination towards entrepreneurship. The husbands of 43 (32.58%) respondents were having industries, and, 32 (24.24%) were into trading business already; likewise 81(61.36%) women entrepreneurs' fathers were traders, so they knew the difficulties and opportunities in business. This factor helped in their development as entrepreneurs. It also made it easy for the women entrepreneurs to manage time, helped them get valuable experience, and helped in the acceptability of the business in the family.

17. Economic status plays an important role for women to enter into entrepreneurship. Out of 132 respondents, the income of the families of 61 (46.21%) Jain women entrepreneurs' was between Rs 1 lakh and 5 lakh; 26 (19.70%) families had earnings between Rs 5 lakh and 10 lakh; 13 (9.85%) were in the category above Rs 20 lakh; 9 (6.82%) were between Rs 10 lakh and 20 lakh; and only 11 (8.33%) families had income below Rs 50,000. *It means a good economic financial position of the family supports the development of women entrepreneurs.*

18. Ownership of mode of transportaion is an indicator of a successful business. Among the 132 respondents, 35 (26.52%) Jain women entrepreneurs have their own two-wheelers; 25 (18.94%) have their own cars; 1 (0.76%) used the family's vehicle; 6 (4.55%) women entrepreneurs used the public transport; 65 (49.25%) did not use any type of vehicles as their units were situtated close to their residences. *This clearly shows that 60 (46.97%) Jain women entrepreneurs were self-reliant regarding their means of transportation.*

19. Out of 132 respondents, 79 (59.85%) were housewives before going into business. This shows that women decide to enter into business after they are married and well settled in life. Before entering into business, 30 (22.73%) women were already engaged in the family business, which they continued; 10 (7.58%) were students, 7 (5.30%) of them were employed in food industry; 1 (0.76%) was a social worker. *Economic necessity and the need to continue the*

business because of the death of the husband also impel the women to become entrepreneurs.

20. Entrepreneurs play an important role in and contribute much to the development of rural economy. Out of 132 respondents, 44 (33.33%) Jain women entrepreneurs have contributed for the rural development by way of opening schools, empowering women by organising self-help groups, starting micro credit societies, production units which also generate employment and so on.

21. Donating some amount of money from the profit earned from business is an integral part of Jain traditions. The amount of money donated is also an indicator of their economic status. Out of 132 respondents, 128 (96.96%) women regularly donated money to various temples, orphanages, and charitable organisations. Of these, 43 (32.58%) donated money to a temple; 45 (34.09%) provided help to poor people; 27 (20.45%) donated the money to different charitable institutions. *Many of the Jain women entrepreneurs donate money regularly to various social causes.*

22. Physical fitness is very essential to carry out the hard work one has taken upon oneself. Out of the 132 respondents, 112 (84.55%) entrepreneurs enjoyed good health; these women belonged to engineering, food, textile, painting, earthmoving, manure and plastic industries; and 20 (15.15%) entrepreneurs had various health problems. Entrepreneurs are subjected to mental stress and physical problems due to the demands of business and hard work involved. In order to keep physically fit 67 (50.56%) women entrepreneurs did some exercise regularly; 24 (18.18%) entrepreneurs tried to follow a balanced diet; 9 (6.82%) entrepreneurs took sufficient rest; while 32 (24.24%) women did not mention any particular activity to keep them physically fit. *It is obvious that majority* ***[100 (75.75%)]*** *of the Jain women entrepreneurs are quite conscious about maintaining good health.*

23. Ownership of one's own residential accommodation is an indicator of the prosperity of entrepreneurs. Out of 132 respondents, 104 (78.79%) Jain women entrepreneurs lived in their own houses; only 28 (21.21%) entrepreneurs lived in rented houses. 41 (31.06%) women entrepreneurs lived in houses between 501

and 1000 sq. feet; 30 (22.73%) lived in larger houses having 1001 to 2000 sq. feet of floor area; 19 (14.39%) entrepreneurs had houses having more than 2000 sq. ft. area; 14 (10.61%) women lived in small houses having below 500 sq. feet of area. The fact that 2/3 of the respondents could afford their own houses indicates that the women entrepreneurs were economically well off.

24. *Motivation is what impells most people to undertake any task and accomplish it. Women come into business area motivated by various factors*. In the study of 132 respondents' motivational factors, it is found that 53 (40.15%) women were 'self-motivated' to become entrepreneurs; another 29 (21.97%) women were motivated by their husbands; while 20 (15.15%) entrepreneurs were motivated by their parents; 16 (12.12%) by friends and relatives. In case of engineering, food, textile, medicine, printing industries, the entrepreneurs themselves were their own motivators, while in case of those in painting, construction industries, their husbands were the prime motivators.

25. Ambition either to be innovators or to prove themselves (to self or others) can be the motivating factor to become entrepreneurs. Optimism and ability to take risk are qualities required in entrepreneurs. In this study, it has been found that 37 (28.03%) respondents stated that they started enterprises to utilize and fructify their latent talents. To have an independent career ranked second for 35 (26.52) respondents; while 26 (19.70%) women entered into business ventures because of some situational factor or economical need.

26. Running a business enterprise requires academic knowledge, technical skills, and determination to succeed. Out of 132 respondents, only 33 (25.00%) women entrepreneurs had attended training programmes mostly in food, textile, painting, engineering, box manufacturing, medicine, manure, automobile and construction businesses; 99 (75.00%) women entrepreneurs had not attended any training programme.

27. The need for attending some training programmes or refresher courses is being felt by the Jain women entrepreneurs. 42 (42.42%) of them stated that they were unable to attend the programme due to various reasons; 41 (41.41%) women

stated that they did not find such programme useful to them; 15 (15.15%) respondents mentioned that they were not aware of such programmes; out of the 33 (25%) women entrepreneurs who attended the training programmes only 16 (48.48%) entrepreneurs found the course inputs very useful to them; 14 (42.42%) stated that the training programme was useful; 3 (9.09%) mentioned that the training programme was not at all useful to them. Many of the women entrepreneurs did not attend training because they do not feel the need for it as they can handle their businesses without training; 66 (90.41%) of the Jain women entrepreneurs wanted to attend both technical and general programmes; while 5 (6.85%) wanted to attend only general programmes; 2 (2.73%) Jain women entrepreneurs in the food industry wanted to attend technical training programmes only.

9.2.1 Conclusions Regarding Businesses Undertaken by Women Entrepreneurs

1. With the liberalisation and globalisation of the Indian Economy in the 1990's, various avenues for entrepreneurship have been thrown open to entrepreneurs in every type of industry and business enterprises. In fact, after 2004, the rate of establishment of business enterprises by women entrepreneurs has also increased. Before 1980 only 10 (7.58%) enterprises had been established, 20 (15.15%) after the year 1991. Since the women's level of education has increased and various facilities have been provided by the government to promote women entrepreneurship, the number of women-owned and managed enterprises have gone up to 29 (21.97%) after 2004.

2. Women entrepreneurs enter into different types of businesses and services sectors like manufacturing, banking, marketing, etc. But most of the Jain women entrepreneurs **[68 (51.52%)]** give preference to the food industry because they are in a position to manage the responsibilities of both the family and the business. It is also easier to set it up, run it efficiently and profitably. Besides food industry is not very capital intensive compared to other types of industry. Women entrepreneurs' second preference is for the textile industry.

3. Location is an important consideration when establishing enterprises. The highest preference was given by 101 (76.52%) Jain women entrepreneurs for

starting business units that could be close to their residences; the second rank given by 10 (7.58%) respondents was to those types of industries for which raw materials and manpower (workers) are easily available; and customer/marketability was the third factor for locating a particular /business 7(5.30%).

4. Prospective entrepreneurs faced several problems while scouting for a suitable place to set up their businesses. 13 (9.85%) Jain women entrepreneurs faced the problem of high prices for land/building; 7 (5.30%) had problems related to government stipulations, like taxes and other levies; 6 (4.55%) respondents could not spot a suitable place.

5. With regard to classification of capital investment required for setting up of the enterprises, 55 (41.47%) respondents opined that for stårting units like engineering, electronics, textile, box manufacturing, earthmoving equipments, plastic and manure required above Rs 5 lakh. For 30 (27.30%) entrepreneurs, to start a food or textile unit, the investment was below Rs 25,000. For 21 (15.91%) women, the capital investment for food, textile, and box manufacturing and fabrication units was between Rs 1 lakh and 5 lakh. No doubt, capital investment depends upon the size and type of the industry chosen.

6. Proprietorship was the main form of organisation for 121 (91.67%) Jain women entrepreneurs; followed by 5 (3.79%) entrepreneurs who were into partnership businesses; and 6 (4.55%) women set up private limited companies and there were no co-operative society units as most of the entrepreneurs were operating small scale sole proprietorship concerns.

7. Investment up to Rs 25,000 in the initial years was the requirement for setting up 74 units of business enterprises, while currently the same amount is required for 30 units. These figures show that investment of less than Rs 25000 has decreased by 59.45% for setting up units. Following them investment between 25001 and 50000 in the initial year was for 14 units and in the current year it is 11 which means it has decreased by 21.42% and investment above 5 lakh has

increased from 11 to 55, i.e. an increase of 400%. These figures show that there has been a steady increase in outflow of investment in the enterprises.

8. The percentage of profit earned per annum is a parameter which indicates the overall performance of units run by business women. Out of 132 respondents, 11 (8.33%) enterprises earned profits below Rs 10,000; 70 (53.03%) industries made profits above Rs 1 lakh; 1 unit did not indicate the profit earned; and 1unit was in loss. It means, there are a higher percentage of units reporting profit.

9. The box manufacturing units have made the highest profit - 7823%; the painting enterprises the second highest profit – 1289%; construction units had the lowest profit percentage (i.e. 18%), chemical industry was in loss. This implies that 120 (98.48%) units run by women entrepreneurs earned good margin of profit.

10. Availability of finance is the key factor for running any business. 94 (71.21%) women entrepreneurs raised their own capital for starting their units; out of these, husbands of 3 (2.27%) women invested in their wife's enterprises; 8 (6.06%) women entrepreneurs were helped by friends and relatives; 25(18.94%) women entrepreneurs obtained finance from financial institutions; only 2 (1.52%) women took money from professional money lenders.

11. Only 33 women entrepreneurs took loans for starting their enterprises. Of these, 24 (69.69%) women entrepreneurs took Rs 80,000 as loans for setting up food, engineering, electronic/ computer, box manufacturing, automobiles and construction units; 5 (3.78%) women entrepreneurs took loans below Rs 20,000. for starting food and textile units.

12. Out of the total 1,315 persons employed, 742 (56.42%) are male workers and 573 (43.53%) are females. Though female workers constitute 12.29 % less than their male counterparts, there is indication of the growing number of females entering as workforce into various industries. It was seen that 43 (32.58%) entrepreneurs did not have the need for employing any workers since they were assisted by their family members in their businesses. It is also a fact that women entrepreneurs tend to give more preference to employing females workers.

13. Out of 132 units started by the respondents, 27 (20.45%) units employed 6 to 10 workers; 16 (12.12%) units employed 11 to 20 workers; 10 (7.58%) had 21 to 50 workers; only 3 (2.27%) units employed more than 50 workers. These data indicate that usually the enterprises owned or run by Jain women entrepreneurs needed to employ only few workers.

14. 75 (56.81%) of the women entrepreneurs did not provide any welfare facilities to their workers. So it is important to high light the fact that 43 (32.58%) entrepreneurs had not hired any employees. It is also a fact that some entrepreneurs could not afford to provide any welfare facilities to their workers because the units were either very small or they did not make any substantial profit.

15. 61 (46.21%) women entrepreneurs did not employ any sales promotion techniques. These women said that they did not feel the need for it because their products were superior in quality which automatically translated into sales through captive clients or by word of mouth. There were also some who were not aware of the proper channels for product promotion; 71 (53.78%) women did use some means to promote their products like the *Sakaal* Fair, *Bhimthadi Jatra* and JITO entrepreneur's exhibitions.

16. 73 (55.30%) women entrepreneurs neither conducted nor participated in any market research to identify the market conditions, consumer preferences or outlets. Many of the respondents were not familiar with the concept of market research, while others did not feel the need for it as their products sold on their own merits.

17. 82 (62.12%) women entrepreneurs did not increase the number of items they produced; while 50 (37.87%) increased the number of items they manufactured; of these, 20 (15.15%) women entrepreneurs increased their inventory by more than 5 products. This indicates that a few Jain women entrepreneurs had prospered and they could expand their businesses.

18. 26 (19.69%) entrepreneurs did observe some effects of globalisation on their enterprises. Some of them made losses due to increase in competition while others' sales had a direct impact due to decreased sales; 106 (80.30%) women did not feel the effect of globalisation on their businesses in any way.

19. 26 (19.70%) Jain women entrepreneurs were members of some organisations while 106 (80.30%) did not have any such affiliation. Many of these did not join as they did not have any information about such organisations, while others did not feel any need to join these organisations.

20. 67 (50.76%) women entrepreneurs did not try to acquire the latest knowledge related to their businesses. These women did not feel the need to update their knowledge. But there were 65 (49.24%) women entrepreneurs who kept updated with the latest available knowledge by attending seminars, reading trade journals and periodicals and interacting with trade experts and business consultants. It always pays to be up-to-date with theoretical and technical know-how of one's chosen profession.

21. Majority **[114 (86.36%)]** of the women entrepreneurs have not got for any citations or business excellence awards. The major reason for this might be the lack of knowledge of applying for such certifications. Besides, many of these businesses are also too small to go in for these certifications, for that matter even be noticed for getting awards or recognition. Many provided feedback that they did not want to face the hassles of obtaining the ISO certification or meeting ISI standards.

22. The production process depends on smooth flow of availability of raw materials. 56 (42.42%) Jain women entrepreneurs had problems in obtaining raw materials; One of the main constraints was the high price of raw materials, followed by scarcity of raw materials and lastly transportation problem. When raw material cost is high it increases the selling price and decreases the profitability of business, besides lack of demand by consumers.

23. 59 (44.69%) Jain women entrepreneurs had marketing problem; the number one problem wass 'stiff competition', followed by low demand, and lastly easy availability of cheaper substitutes.

24. Finance is one of the major problems faced Jain women entrepreneurs. Managing the capital efficiently is one of the major challenges for women entrepreneurs. 50 (37.87%) of the respondent Jain women entrepreneurs faced this problem. Problems of insufficient working capital, high interest rates are faced by 15 (11.36) entrepreneurs. These women entrepreneurs have taken loans from financial institutions, and money lenders at high interest rates. These factors reduce the profit margins.

25. 44 (33.33%) Jain women entrepreneurs had to face problems of labour; 30 (22.73%) units suffered due to workers' absenteeism; 20 (15.15%) units lacked skilled workers. Quality of products is dependent upon the availability of skilled workers and their regular attendance.

26. Production depends upon regular power supply. Irregular supply of power decreases production, increases loss and cost of production. Maximum **[71 (53.78%)]** of women entrepreneurs face the problem of power cuts. For 54 (40.91%) respondents the uncertainty of power supply is the main problem, followed by insufficiency of electricity and high power tariff.

27. It was seen that majority, i.e. 126 (95.45%) of the women entrepreneurs had to handle the dual responsibilities of home and work. Only 6 (4.54%) of the women did not face this problem.

28. Hard work and determination to achieve emerged as the major reasons for the success of women entrepreneurs. 82(62.12%) women entrepreneurs felt that they were successful today because of their hard work. Some of the other major factors that helped the women to become successful entrepreneurs were good customer relations, affable manners, quality of the products, keeping in touch with market-feel through customer/retailer surveys to gauge the market conditions. The support of the family is also one major reason for success.

9.3 Hypotheses Testing

This research study presented the following three hypotheses that need to be tested:

Hypothesis 1:

"Entrepreneurial development of women depends upon social, educational and economic background of the entrepreneurs."

In order to validate the hypothesis, it may be argued that:

- The study data reveal that out of 132 Jain women entrepreneurs, 128 (96.97%) women were Svetambaras, while only 4 (3.03%) were Digambers. That the majority of women entrepreneurs are from the Svetambaras sect of the Jain community would imply that they enjoy more freedom in matters of socio-economic life than the Digambers who lead a comparatively restricted life. Another reason is that the number of Digambers in Pune district is much less than Svetambaras.

- Out of the 132 Jain women entrepreneurs, 56 (42.42%) respondents started their entrepreneurial careers when they were in the age group between 30 and 39; 45 (34.09%) respondents launched their businesses when they were between the age of 21 and 29. The number of women respondents who were in the age group between 40 and 49 who started their business was 17 (12.88%); those who were between the age of 50 and 59 who entered into business is 7 (5.30%); and women above the age of 60 years were 3 (2.27%) and below 20 years is 4 (3.03%). This means the maximum number of Jain women entrepreneurs started or entered into their businesses at a very young age. It can be concluded that most of the Jain women entrepreneurs started their career only after being well settled in their married life.

- The Majority of Jain women entrepreneurs were married and below the age of 30 years and generally above 20, the ideal age for marriage being between 20 and 29 years. Thus, in the data we find 78 (59.09%) Jain married women entrepreneurs in the age group of 20 and 29 years, while 53 (40.15%) were below the age of 20 years. The Jain community does not approve of late marriages.

- Age and business turnover factors are closely interrelated. When entrepreneurs are young, they are very enthusiastic, more efficient and readily to take up challenging professions.

- The data reveals that majority **[36 (27.27%)]** of the Jain women entrepreneurs have a business turnover between Rs 5 and 25 lakh per annum; Out of these 36 respondents, 28 (77.77 %) were below 40 years; 14 (38.89%) entrepreneurs were in the age group between 21 and 30; 14 (38.89%) were in the age group between 31 and 40; 5 (13.89%) were in the age group between 41 and 50; 2 (5.56%) in the age between 51 and 60 years and 1 (2.78 %) was above 60 years.

- Following them, 31 women entrepreneurs (23.48 %) had a turnover between Rs 1 lakh to 5 lakh; of these 10 (32.26 %) were in the age group between 31 and 40; 9 (29.03 %) in the age group between 21 and 30; and 6 (19.35 %) were between 41 and 50; 3 (9.68 %) were below 20; and 2 (6.45 %) were in the range between 51 and 60; 1 (3.23 %) was above 60 years of age. Thus, out of the 31 respondents, 22 (70.96 %) were below 40.

- The next set of 24 (18.18 %) Jain women entrepreneurs had a turnover between Rs 25 and 50 lakh. Of these 24 respondents, 22 (91.66%) were below 40. 16 (12.12%) Jain women entrepreneurs have a turnover of above Rs. 75 lakh; of these, 15 were below 40 years of age. For 14 (10.61%) Jain women entrepreneurs the turnover was below Rs 50,000; out of them 10 (71.42%) are below the age of 40.

- Entrepreneur development is dependant largely upon the educational level of the entrepreneurs. Out of the total sample of 132 respondents, 47 (35.61%) respondents were between 8th to12^{th} standard; 22 (16.67%) were post-graduates or had also obtained adequate technical education; 30 (21.73%) were graduates, 21 (15.91%) were between 11th and 12th standards; 35.61% were educated between the 8th and 10th standards; 5 (3.79%) respondents had received only elementary education between 1st and 7th standards; only 2 (1.52%), who belonged to the food industry, were illiterate. Hence 98.48% of the women entrepreneurs were literate, which shows a strong educational background of

women among the Jain community. Only in the manure and printing industry the entrepreneurs were below the 10th standard.

- Regarding the level of education of the family, all the *husbands* of the women entrepreneurs were educated; 34 (25.75%) were below 10th standard; 21(15.91%) were between 11th and 12th standards; 24 (18.18%) were graduates; while 53 (40.15%) were postgraduates or had technical education. Amongst their *fathers,* 2 (1.52%) were illiterate; 130 (98.48%) were literate, of these, 22 (16.92%) were graduates and/or postgraduates. In the case of *mothers,* 44 (33.33%) had been educated above the 10th. standard; among them only 2 (1.52%) were well qualified. This indicates that the Jain women entrepreneurs came from families with strong educational backgrounds. Education is one of the prime motivators for the development of women entrepreneurs in the Jain community.

- Education and business turnover are correlated – 16 (12.12%) of the Jain women entrepreneurs had turnovers below Rs 50 lakh and 75 lakh; in this category, all the entrepreneurs were educated above the 10th standard. 31 (23.48%) entrepreneurs who had turnovers between Rs 1 lakh and 5 lakh; 16 (51.61%) had studied up 8th and 10th standards. Therefore, it can be concluded that all the better educated women entrepreneurs have high turnovers. Thus, education and business turnover are related.

- Economic factors also play an important role in the development of women who enter into the entrepreneurship arena. Out of 132 respondents, the family incomes of 61 (46.21%) Jain women entrepreneurs were between Rs 1 lakh and 5 lakh; 26 (19.70%) families had earnings between Rs 5 lakh and 10 lakh: 9 (6.82%) were between Rs 10 lakh and 20 lakh range; 13 (9.85%) had above Rs 20 lakh income; and only 11 (8.33%) families had income below Rs 50,000. It means the family incomes of 109 (82.57%) women entrepreneurs enjoy healthy financial position.

Thus it can be concluded that most of the Jain Women Entrepreneurs below the age of 40 have a high turnover in business. This further proves that an early entry by women entrepreneurs into business is more beneficial not only for the setting up of an enterprise but also in running it efficiently and profitably. They are

psychologically and educationally better prepared to take more risk, have self-confidence and work hard to make their business a real success.

Hence the hypothesis: "Development of the women entrepreneurs is correlated to social, economic and educational factors" stands validated.

Hypothesis 2:

"Jain women entrepreneurs aid in the development of rural area."

Entrepreneurs play an important role in the economic development of the rural areas in which they operate. Out of 132 respondents, 44 (33.33 %) women entrepreneurs have establsihed their enterprises in the rural areas. Though there are only very few women (i.e. 44) who work for the rural development, their efforts are both encouraging and significant, because these initiatives are in the areas of education (like running schools) and empowerment (self-help groups formation and operation). Therefore they play a major role in the development of rural India.

Some of the works undertaken by Jain women entrepreneurs in the area of rural development are: one water project in Sonori village of Purander Taluka; one school in the Shirur village; one respondent provides monetary help to Sidhachelam Trust which takes care of orphans. Therefore, these activities prove that Jain women entrepreneurs are also engaged in the development of rural India.

Therefore the second hypothesis Jain women entrepreneurs' aid in the development of rural area stands validated.

Hypothesis 3:

"Jain women entrepreneurs in urban and rural areas have different problems."

Women entrepreneurs face a variety of equally distressing problems both in the urban and rural areas. However, in comparison to urban women entrepreneurs, rural women entrepreneurs face far more labor issues and power related problems than in the urban areas; whereas the urban women entrepreneurs face more of technical and financial problems as shown by the following table

Table 9.1

Problems Faced by Jain Women Entrepreneurs in Urban and Rural Areas

Problem	*Urban*	*Rural*
Raw materials	44	12
Total	110	22
Percentage	40	54.54

Problem	*Urban*	*Rural*
Marketing	48	11
Total	110	22
Percentage	43.63	50

Problem	*Urban*	*Rural*
Financial	46	7
Total	110	22
Percentage	41.81	31.81

Problem	*Urban*	*Rural*
Technical	40	05
Total	110	22
Percentage	36.36	22.72

Problem	*Urban*	*Rural*
Labor	33	11
Total	110	22
Percentage	30	50

Problem	*Urban*	*Rural*
Power	60	11
Total	110	22
Percentage	54.54	50

Source : Based on Survey of Jain Women Entrepreneurs of Pune District

From the above table, the following facts can be deduced:

1. While 40 per cent of the urban women entrepreneurs faced the various problems connected with raw materials for their units, 55.40 per cent of their counterparts in the rural areas had similar experiences.

2. The various issues related to marketing were a problem for 40.63 per cent of the urban women entrepreneurs, whereas, 50 per cent of the rural women entrepreneurs had the same difficulties.

3. In business, the major problem is always finance, either at the start-up phase as capital investment or as working capital. The sample respondents' experiences were not different as 41. 81 per cent of the urban and 31.81 per cent of the rural women entrepreneurs had difficulties with regard to getting finance both on time and in the desired amount to either begin the unit or to continue the operations on a day-to-day basis. The problems are compounded by the fact that financial institutions do not consider women credit worthy, and, debtors do not pay up on time. In the process, women entrepreneurs have to borrow money at higher rates of interest from moneylenders or depend on their own savings or borrow from close relatives and friends.

4. 'Technical issues' is another area that both urban as well as rural women entrepreneurs have to content with on a daily basis, because technology is progressing at mind-boggling speed and keeping abreast requires both access to knowledge and capital investment. Added to these are the problems of having skilled workers to manage the unit and getting good technicians for maintenance of the machinery, thus 36.36 and 22.72 per cent of the urban and rural women entrepreneurs respectively face such situations.

5. Though there is sufficient manpower available, labour problems haunt India in various forms. Absenteeism, worker-demands, behavioral issues and lack of skills are the main causes of complaints of owners and managers of all industries. The business units run by Jain urban and rural women entrepreneurs also suffer from this malaise in the proportion of 30 and 50 per cent respectively.

6. All business activities depend almost totally on electric power, which is either erratic in supply or in short delivery and that too at high tariff rates

especially for industrial units. Such is the situation faced both by 54.54 per cent of the urban and 50 per cent of the rural urban women entrepreneurs of India.

In spite of the severe constraints, Jain women entrepreneurs have showed great grit and determination and also ability to overcome the problems and succeed as entrepreneurs in their chosen fields of operations.

Therefore, the third hypothesis "Jain women entrepreneurs in urban and rural areas have different problems" also stands validated.

The educational and financial backgrounds of their families and the tradition of environment of business acumen have been instrumental in the success of Jain women entrepreneurs. This is not to belittle the successes of the third and fourth generation of entrepreneurs who are carving out a niche for themselves in the various avenues of business enterprises sometimes radically different from their families' or parents' traditional trading or business activities. This is not only in the urban areas but also in the rural areas of India, especially for the development, betterment and empowerment of the deprived and weaker sections of the society through their enterprises of imparting education, small, medium and large production units creating employment and raising the economical and social standards of living. Thus, fulfilling their personal ambition as well as meeting the family's economic needs, they are, in the process, contributing effectively to the development of the nation.

9.4 Suggestions

Before concluding, it would be appropriate to offer some pertinent suggestions in the light of the findings of the present investigation on Jain Women Entrepreneurs of Pune District, which would be helpful in overcoming the many problems faced by the enterprises and facilitating their endeavors

These suggestions would help provide the motivation and the right platform for development of entrepreneurship among Jain women. The suggestions are as follows:

A. Family:

- The dual roles and manifold responsibilities that women entrepreneurs have to shoulder create a lot of pressure on them.
- To avoid such pressures and role conflicts, family members must provide full cooperation and share some of the burdens of household duties.
- Family members should encourage the wife/daughter/ mother to become an entrepreneur and provide financial and moral support besides physical assistance.

B. Parents:

- Jain women enter into business activities only after marriage; In fact, parents should prefer sponsoring business instead of spending lavishly on marriage.
- Parents' role is very important in moulding women entrepreneurs. They should not restrict their daughters from becoming entrepreneurs.
- Parents should support their daughters financially in their business.

C. Schools / Colleges:

- Entrepreneurship should be a compulsory subject at schools and colleges. They should conduct some short courses to develop entrepreneurship spirit particularly at college and university levels, charging only minimum fees.
- The *Saakal* Newspaper group has developed a scheme to work with schools to develop entrepreneurial skills. All schools and colleges should be encouraged to participate in them.

D. Government:

- The government should develop schemes for promotion of women entrepreneurship. Easy and hassle-free loan process should be put into place so that women can obtain the required finance as and when required.
- Training camps should be organised where low cost skill development can be imparted to the women entrepreneurs. Skills pertaining to finance,

systems, organisation and management should be the focus of these camps/programmes.

- The government should make attempts to provide subsidised raw materials to the entrepreneurs.
- Many of the entrepreneurs are facing problems regarding electricity supply. Attempts should be made to provide sufficient and regular electricity supply to their enterprises.
- Small scale sector entrepreneurs should be granted exemption from the preview of excise laws and the percentage of tax should also be reduced.
- Government should arrange seminars and workshops for imparting knowledge to women entrepreneurs regarding technical, marketing and financial aspects as well as, as ISO and ISI certifications for the development of rural and urban entrepreneurship.
- Government should provide facilities for marketing of their products.
- Government should constitute awards to encourage entrepreneurs.

E. Media:

- Jain newspapers and magazines publish the stories of successful women entrepreneurs. Other media sources also should publish the news as well as the stories of successful Jain women entrepreneurs.
- Media should charge them reasonably for advertisement of their products.

F. Jain Organisations:

- Jain organisations should arrange seminars, guest lectures by experts in different areas to develop successful Jain women entrepreneurs and their entrepreneurial skills.
- Since there are several philanthrophical individuals in the Jain community, they could put their heads together and set up a “corpus fund” to enable talented and promising young women/men to acquire higer education at the various B-Schools, IIMs, IITs in India or

prestigious Management Institutes abroad, who would in turn either set up their own industries or be consultants also to the entrepreneurs of the community.

- Because of globalisation, commerce is over-arching the community of nations reducing them to global villages. In such scenario, the entrepreneurs of the Jain community should collaborate rahter than compete individually and thus strengthen the community bonding on the priciple of "One for All -All for One."

G. Existing Women Entrepreneurs:

- Successul Jain women entrepreneurs should be projected as role models of the community/society to inspire and enthuse potential entrepreneurs.
- They should arrange business get-togethers and share their valuable experiences and suggestions and encourage other women to take to the arena of entrepreneurship.
- They should give training to poor Jain women to start their own units.
- Jain women entrepreneurs should take active part in Jain associations and other women's organisations and try to provide support to fellow Jain women

William Shakespeare has said: "Some are born great, some have greatness thrust upon them, and some achieve greatness." Likewise it can be said: In Jain community, some are born entrepreneurs (talented), some have entrepreneurship thrust upon (by inheritance), and, what is even better than either is, many acquire the spirit of entrepreneurship (a vocation) and excel by dint of hard work, and, driven by ambition, make a mark. Thus, there are many Jains who are business women and men who have done well for themselves and made the country proud.



Appendices

A. Bibliography

B. Questionnaire

C. Photographs

Appendix A

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Appendix B

QUESTIONNAIRE

Topic

"Socio-Economic Study of Jain Women Entrepreneurs (With Reference to Pune District)

01. Name of the Woman Entrepreneur: _____

02. Address: _____

03. Phone / Mobile No. _____

04. E-mail Address: _____

05. Religion (Sect): Digambaras. ☐ Svetambaras ☐

06. Age:

At the time of starting of the enterprise	*At present*	*At the time of marriage*	*Date of marriage*

07. Marital status (*pl. tick mark*): Married ☐ Unmarried ☐ Widow ☐ Divorced ☐

08. Mother tongue (*pl. tick mark*): Hindi ☐ Marathi ☐ English ☐ Other ☐

09. Other language/s you know:_____

10. Family structure (*pl. tick mark*): Joint ☐ **N**uclear ☐

11. No. of children:_____

12. Your education:_____

13. Did you discontinue your education? (*pl. tick mark*): Yes ☐ No ☐

14. Reasons of discontinuation of education (*pl. specify*) :_____

15. Did you continue your education after marriage? Yes ☐ No ☐

16. Kindly fill in personal information about family members:

Name	*Gender*	*Age*	*Relationship*	*Education*	*Occupation*	*Place of occupation*	*Yearly income*

17. Personal information about parents:

Name	*Gender*	*Age*	*Relationship*	*Education*	*Occupation*	*Place of occupation*	*Yearly income*	*Addiction*

18. Permanent Address

(*a*) Native place:_____(*b*) Taluka_____

(*c*) District_____(*d*) State_____

19. Have you migrated to Pune district? (*Pl. tick mark*): Yes ☐ No ☐

20. What are the reasons for migration? (*Pl. tick mark*):

(*a*) Marriage ☐ (*b*) To start business ☐ (*c*) To avail better educational opportunities ☐

(*d*) Husband's job ☐ (*e*) Father's job ☐ (*f*) Other ☐

22. What are your family responsibilities? (*Pl. tick mark*):

(*a*) Take care of children ☐ (*b*) Household chores ☐ (*c*) Care of elderly person/s ☐

24. Have you employed workers in your unit? Yes ☐No ☐

25. What was your previous occupation/s? (*pl. tick mark*):

(*a*) Housewife ☐ (*b*) Student ☐ (*c*) Employment ☐ (*d*) Family business ☐

(*e*) Social worker ☐ (*f*) Other☐

26. What mode of transport do you use? (*Pl. tick mark*):

(*a*) Own car ☐ (*b*) Own two-wheeler ☐ (*c*) Take lift from family member/s ☐

(*d*) Use public transport ☐ (*e*) Transport not required☐

27. What are the advantages and disadvantages of your being a member of a Jain business family? (*a*) *Advantages*: _____
(*b*) *Disadvantages:* _____

28. Do you take part in any kind of social work? Yes ☐ No ☐

If *yes*, kindly specify the type of social work: _____

29. Have you contributed to the development of the rural area: Yes ☐ No ☐
If *yes*, kindly specify the type/s of contribution:_____

30. Do you donate money? Yes ☐ No ☐

(*a*) If *yes*, state the amount Rs_____(*b*) Is it regular ? Yes ☐ No ☐

(*c*) To which of the following? (*pl. tick mark*):

(*i*) Mandir /sthanak☐ (*ii*) Poor people ☐ (*iii*) Institutions ☐ Others. ☐

31. Kindly give the name of the institution to which you have donated money: _____

32. Do you own any business unit: Yes ☐ No ☐
If *yes*, kindly specify: _____

33. Have you obtained ISO / ISI certification/s? Yes ☐ No ☐ Which one ? _____

On Motivational and Facilitating Factors,Attitudes and Aspirations

34. Who motivated you to become an entrepreneur? (*pl. tick*)

(*a*) Self ☐ (*b*) Husband ☐ (*c)*Father ☐ (*d*) Government official ☐

(*e*) Friends and relations ☐

35. Which of the following factors motivated/convinced you to start an industrial/business unit?

(*a*) To be a Career Women ☐ (*b*) to utilize in born talent/acquired skill / knowledge ☐

(*c*) Social cause ☐ (*d*) Other (specify) _____ .

36. Do you think you have you achieved your ambition? Yes ☐ No ☐

37. How much time do you and your family members devote to the business enterprise?

	Time devoted By self	***By familymember***
1	1 to 2 hours	
2	2 to 4 hours	
3	More than 4 hours	

38. Do other family members take care of the business in your absence? Yes ☐ No ☐

39. Are you satisfied with the way your business has developed? Yes ☐ No ☐

If *yes* (*pl. tick mark*) :(*a*) Very satisfied ☐ (*b*) Satisfied ☐ (*c*) Dissatisfied ☐

40. Do you consider yourself successful in your business? Yes ☐ No ☐

41. What are the reasons for your success? (*Pl. tick mark*) :

(*a*) Hard work ☐ (*b*) Better quality ☐ (*c*) Good behavior ☐ (*d*) Truthfulness ☐

(*e*) Self-confidences ☐ (*f*) Government support ☐ (*g*) Good service ☐

(*h*) Good and quick decision making ☐ (*i*) Better market survey ☐

42. Do you assist other women to become entrepreneurs? Yes ☐ No ☐

43. Did you have a love marriage? Yes ☐No ☐

44. To which caste does your husband belong? (*Name*)_____

45. Do you suffer from any serious illness? Yes ☐ No ☐

If *yes*, kindly specify: _____

46. To which type of hospital do you go for treatment? (*Pl. tick mark*) Government ☐private ☐

47. In what type of accommodation do you reside? (*Pl. tick mark*) Own☐ Rented ☐

48. What is the area of your accommodation in sq. feet? _____

49. What other property/ies do you own? (*Kindly specify*)_____

50. Do you take any steps to maintain good health? Yes ☐No ☐

If *yes* (*pl. tick mark*): (a) Exercise ☐ **(**b) Balanced diet ☐ (c) Sufficient rest☐

Details of the Enterprise and Performance:

51. Name of your enterprise:_____

52. Type of business:_____

53. Address: _____

54. Company website address: _____

55. Form of organization (*tick mark*) :(*a*) Proprietorship ☐ (*b*) Partnership ☐

(*c*) Public Ltd ☐ (*d*) Private Ltd ☐

56. Year of establishment: _____

57. Year of commencement of production: _____

58. What prompted you to locate your business unit at the present location?(*pl. tick mark*) :

(*a*) Nearness to residence at home ☐ (*b*) Take advantage of government land ☐

(*c*) Existence of similar units ☐ (*d*) Nearness to the customer (market) ☐

(*e*) A*vailability of*: (*i*) Infrastructural facilities ☐ (*ii*)Raw materials☐ (*iii*) skilled labour ☐

(*iv*) Transport facilities ☐ (*f*) Existence of allied business of the family ☐

59. What are the problems you faced while selecting the place of business? (*Pl. tick mark*):

(*a*) Location problem☐ (*b*) Place is not good ☐ (*c*) High price ☐

(*d*) Government problem ☐ (*e*) Non-availability of transport facility☐ (*f*) other ☐

60. ***Financial Issues***

(a) What is the total capital employed?

(*i*) At the time of establishment: Rs_____(*ii*) Currently Rs_____

(*b*) What is the total fixed capital invested in?

(*i*) Land and building Rs_____ (*ii*) Plant and machinery Rs _____

(*iii*)Furniture and miscellaneous expenses Rs _____

(*c*) What is the total working capital requirement for?

(*i*) Raw material Rs _____(*ii*) Wages and salaries Rs _____

(*iii*) Other expenses Rs_____

(*d*) What was your unit's net profit / loss for the following years? (*in Rs*)

Year	2003-04	2004-05	2005-06	2006-07	2007-08
Rs					

61. What are the sources of your capital? (*Pl. tick mark*)

(*a*) Own capital☐ (*b*) Husband☐ (*c*) financial institutions ☐ (*d*) Friends and relatives☐

(*e*) Money lenders ☐ (*f*) other sources ☐

62. Did you have any problem in raising a loan? Yes ☐No ☐

If *yes* (*pl. tick mark*) : (*a*) Negative attitude☐ (*b*) High interest rate ☐

(*c)* Insufficient loan ☐ (*d*) Documentation ☐ (*e*) Other ☐

63. Was the loan made available to you in time? Yes ☐ No ☐

64. Did you get the funds as per your requirement? Yes ☐No ☐

65. What was the amount of the loan you availed? (*Pl. tick mark*): (Rs)

(*a*) 5,000 to10,000 ☐ (*b*) 10,001 to 20, 000☐ (*c*) 20,001 to 40,000 ☐

(*d*) 40,001 to 80,000 ☐ (*e*) Above 80,001 ☐

66. What was the rate of interest charged on the loan amount?@ _____per cent

67. What was the amount of the loan you repaid yearly? (*Approximately*) Rs _____

68. Where you able to repay the loan regularly? Yes ☐ No ☐

69. What is the number of workers you employed?

Male	Female	Total
Full time	Part time	Total

70. Have you given your employees any welfare facilities? Yes ☐No ☐

If *yes* (*pl. tick mark*) :(*a*) Provident Fund ☐ (*b*) Employees' State Insurance Fund☐

(*b*) Dinner allowance ☐ (*c*) Lunch/Dinner break (Rest) ☐ (*d*) Other ☐

>Information Related to Market

(*a*) Your product/s are marketed at the (*pl. tick mark*):

(*i*) Local level☐ (*ii*) District level☐ (*iii*) State level☐

(*iv*) National level☐ (*v*) International level☐

(*b*) Do you export your product/s? Yes ☐ No ☐

If *yes*, kindly write the name/s of the country/ies _____

(*c*) Do you help any institution to export their product/s ? Yes ☐ No ☐

If *yes*, kindly specify the name of the institution/company_____

(*d*) What are the channels of distribution of your product/s? (*Pl. tick mark*)

(*i*) Shops ☐ (*ii*) Salesman ☐ (*iii*) Malls ☐ (*iv*) Agent ☐ (*v*) Parent unit ☐

(*vi*)Self ☐

72. Have you adopted any of the following sales promotion techniques? (*Pl. tick mark*):

(*a*) Reduction in price ☐(*b*) Buy one get one free techniques ☐

(*c*) Participation in exhibition ☐ (*d*) Demos ☐ (*e*) Giving guarantee / warrantee ☐

(*f*) Other ☐

73. Do you advertise your product/s? Yes ☐ No ☐

If *yes* (*pl. tick mark*) : (*a*) Newspapers ☐ (*b*) Magazines☐ (*c*) Pamphlets ☐

(*c*) TV ☐ (*d*) Radio ☐ (*e*) Other ☐

74. What is your budget for advertising in a year? Rs _____

75. Have you ever conducted a market survey for your product? Yes ☐ No ☐

76. Who is the final decision maker in your business? (*Pl. tick mark):*

(*a*) Self ☐ (*b*) Husband ☐ (*c*) Both (*husband and self*) ☐ (*d*) Manager☐ (e) Other ☐

>Regarding Growth of the Enterprise

77. Kindly give details of :

No.	*Description*	*Initial year*	*Current year*
1	No. of machines		
2	No. of product/s		
3	Yearly turnover (Rs)	Rs	Rs

78. Who are your business competitors? _____

79. How is your product better than that of your competitors? _____

80. What is the current position of your company? (*Pl. tick mark):*

(a) Complicated ☐ (b) Stable ☐ (c) Improving☐

81. Are you facing any problem due to globalization? Yes ☐No ☐
If *yes*, kindly give details: _____

82. According to you, what kind of business should a woman be engaged in?: (*pl. tick mark):*

(*a*) Jewellery ☐ (*b*) Papad making ☐ (*c*) Spices ☐ (*d*) Readymade garments ☐

(*e*) Textiles ☐ (*f*) Painting ☐ (*g*) Others☐

>Role of Religion in Business

83. Do you regularly perform any religious duties prescribed by Jainism? Yes ☐No ☐

If *yes* (*pl. tick mark*) : (*a*) *Prarthana*/s ☐ (*b*) *Pooja/s* ☐ (*c*) *Pratikraman* ☐

84. Which of the principles (*vratas*) of Jainism do you find difficult to follow in the conduct of day-to-day business? (*Pl. tick mark*): (*a*) *Satya* ☐ (*b*) *Ahimsa* ☐

85. Before starting business, were you aware of professions banned by Jainism? Yes ☐ No ☐

86. Do you observe the fasts prescribed by Jainism? Yes ☐ No ☐

If *yes(tick mark)* : (*a*) Eksan ☐ (*b*) Beyasan ☐ (*c*) Iyambil ☐ (*d*) Upwas ☐ (*e*) Other ☐

87. Can you recite the *Bhaktambar Stotra,Kalyan Mandir Storta,Pratikaman* or any other of the Jain Stotras

88. Are you a member of any industrial association / women's organization/s?

Yes ☐ No ☐ If *yes*, kindly mention the name : _____

>General Issues

89. Do you try to acquire up-to-date knowledge of about your business? Yes ☐No ☐
If *yes*, kindly specify: _____

90. How do you obtain current knowledge about your business? (*Pl. tick mark*)*:*

(*a*) Seminar ☐ (*b*) Magazines & periodicals ☐ (*c*) Organization /s ☐

(*d*) Consultants ☐ (*e*) Other ☐

91. Do you participate in trade exhibition /s for women entrepreneurs? Yes ☐ No ☐

If *yes*, kindly mention the exhibition you have participated in: _____

92. Who did the project planning for your enterprise? (*Pl. tick mark*)

(*a*) Yourself ☐ (*b*) Father ☐ (*c*) Husband ☐ (*d*) Friends ☐

(*e*) Consultant ☐ (f) Other ☐

93. Did you obtain legal knowledge necessary to start or run your business? Yes ☐ No ☐

94. Have you attended any entrepreneurial development programme? Yes ☐ No ☐

95. Did you find entrepreneurial development programme/s useful for your enterprise in any way? (*Pl. tick mark*): (*a*) Very useful ☐ (*b*) Not at all useful ☐ (*c*) Somewhat useful ☐

96. If you have not attended them so far, what are the reasons? (*Pl. tick mark*)

(*a*) Not useful ☐ (*b*) Very expensive ☐ (*c*) Not aware of ☐ (*d)* Unable to attend ☐

97. Are you desirous of attending such programme/s in future? Yes ☐ No ☐

98. What type of training programme/s would you like to attend? (*pl. tick mark*)

(a) Technical ☐ (b) General ☐ (c) Both ☐

99. Do your children participate/help in your business? Yes ☐ No ☐

100. What are your future plans (*pl. tick mark*):

(*a*) Establish a new unit ☐ (*b*) Expand the original unit ☐ (*c*) Upgrade the machinery ☐

(*d*) Improve the layout of the unit ☐ (*e*) Introduce new products ☐

(*f*) Overhaul the marketing arrangement ☐

>Problems Faced by Entrepreneurs

What are the major problems you currently face in running your enterprise? (*Pl. tick mark)*

***(a)Raw material*:**

(*i*) High price ☐ (*ii*) Transportation problem☐ (*iii*) Scarcity ☐ (*iv*)) Poor quality ☐

***(b) Marketing*:**

(*i*) Low demand ☐ (*ii*) Transportation ☐ (*iii*) Stiff competition ☐

(*iv*) Availability of cheap substitute/s ☐ (*v*) Other ☐

***(c) Financial*:**

(*i*) Shortage of working capital☐ (*ii*) High interest rate ☐ (*iii*) Red tape in getting loan☐

(*iv*) Inadequate financial assistance☐ (*v*) Other ☐

(d) Technical:

(*i*) Machine breakdown ☐ (*ii*) Maintenance ☐ (*iii*) Unavailability of required machinery ☐

(*iv*) Lack of servicing facilities☐ (*v*) Other ☐

(e) Labour :

(*i*)Trade unionism ☐ (*ii*) higher wages ☐ (*iii*) Absenteeism ☐ (*iv*) Skilled workers ☐

(*v*) Behavioral (*vi*) Other ☐

***(f) Electricity* :**

(i) Shortage ☐ (ii) Uncertainty of supply ☐ (iii) High cost ☐ (iv) Other ☐

***(g) Political* :**

(*i*) Unstable government ☐ (*ii*) Change in policy ? ☐ (*iii*) High taxes ☐

(*iv*) Insufficient infrastructure facilities ☐ (*v*) Other ☐

***(h) Personal*:**

(*i*) Dual responsibility (*Family and business*) ☐ (*ii*) Other ☐



Map No. 1

INDIA



Map No. 2

MAHARASHTRA



Map No. 3

PUNE DISTRICT



APPENDIX C

SELECTED PHOTOGRAPHS

Photo No. 1



Electronics and computer industry

Products for industrial automation

Photo No. 10



Fabrication industries

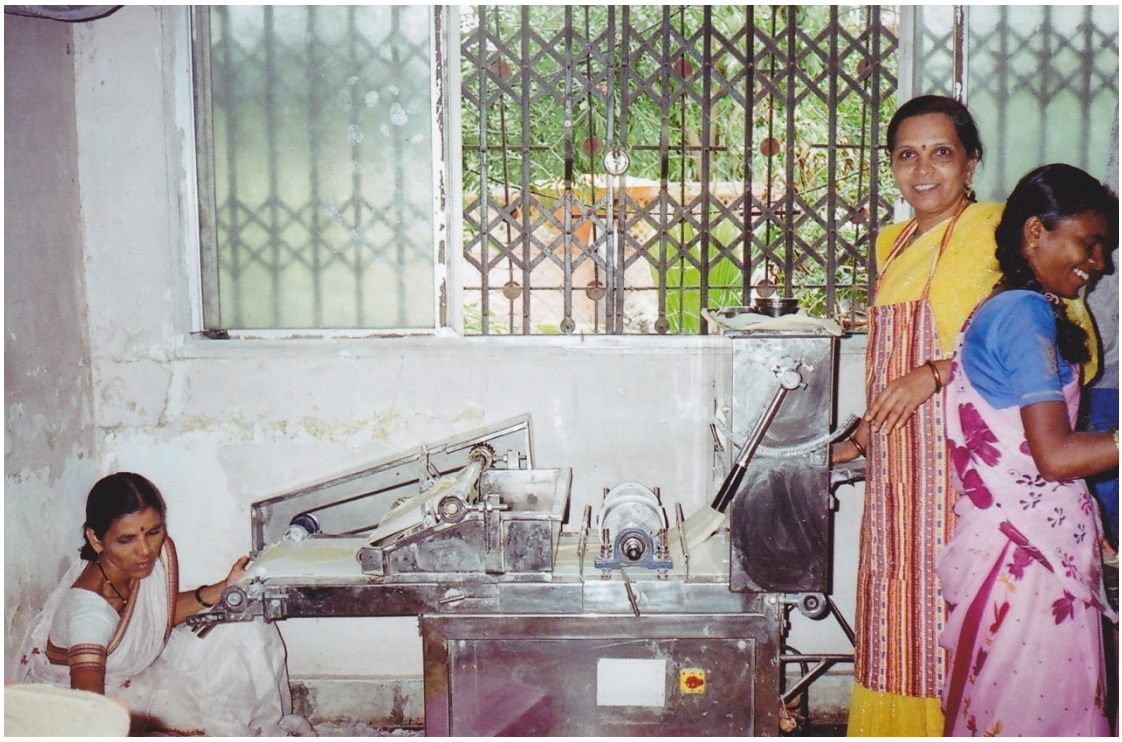
Photo No. 2



Electronics and Computer industries

Manufacturing of Pump protector and Panel.

Photo No. 3



Food industries

Papad Manufacturing

Photo No. 4



Food Manufacturing

Manufacturing of ice cream, instant milk shake.

Photo No. 5



Food industry

Chutney manufacturing.

Photo No. 6



Box Manufacturing

Photo No. 7



Box Manufacturing.

Photo No. 8



Plastic industries

Plastic bag manufacturing

Photo No. 9



Textile Industries