

Tactful Management

ISSN: 2319-7943

Impact Factor : 2.1632(UIF)

Volume - 4 | Issue - 5 | Feb - 2016



WOMEN ENTREPRENEURS & INCLUSIVE GROWTH: AN EMPIRICAL STUDY OF JAMMU WEST.



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ABSTRACT:

In the state of Jammu and Kashmir where one of the main reasons of unrest is unemployment, inequality, women entrepreneurs in informal sector can play an important role in generating income and employment opportunities. Expansion of enterprises in informal sector by women can lead to inclusive growth by improving their earnings, income, health, education, quality and mobility of life. Women entrepreneurs may be defined as a women or a group of women who initiate, organize and run a business enterprise. Objectives & Methodology of the study: Keeping this in view the objectives of the present study are: to investigate the role & contribution of the women service enterprises in Jammu

west, the problems faced by women enterprises and make possible suggestions. The implication of the present study is for the policy makers is that, there is a need to focus on training & skill development of women for their social inclusion and inclusive growth. For conducting this primary study from Jammu West 60 women entrepreneurs, 30 each in Boutique and Beauty Parlors have been selected through purposive sampling technique. After the collection of the data, it has been tabulated and simple statistical tools have been applied for the analysis. Secondary data and information has been collected from books, journals and various reports. The income & the level of employment have improved considerably & all entrepreneurs have noticed an improvement in their socio-economic condition. These enterprises are making an important contribution in their family by providing better education and health facilities to their children. Moreover their own social mobility, confidence level, communication skills & decision making power has shown improvement. Thus the women enterprises by expanding their activities in informal sector have transformed the urban economy paving the impetus for their social inclusion and sustained development.



Key words: Entrepreneurs, Inclusive growth, Informal sector, sustainable development, social inclusion enterprises.

In the recent years, the focus is on sustainable development and inclusive growth therefore development of various activities in informal sector can effectively be exploited as a potent stimulator for better employment prospects on a sustainable basis. The growth and development of any nation to a considerable extent depends on its work force, on their skills, capabilities, entrepreneurship culture and qualitative business services in the informal sector. For the growth and development of informal sector, development of entrepreneurship culture and quality business services are the major requirements. In the recent years a structural change has taken place where women entrepreneurs have also started emerging as important component who in turn can catalyze the development of the economy. Informal sector can play an important role in providing self-employment to women.

Informal sector in India is much diverse in respect of its activities, unit size, geographical dispersal and does not consist of a homogenous set of activities in terms of income, output, employment and productivity levels and include all economic activities viz., household and non-household manufacturing, handicrafts, processing, repairs, construction, mining and quarrying, transport, trade, communication, community and personal services etc. An entrepreneur is an economic leader who possess the ability to recognize opportunities for the successful introduction of new commodities, new techniques, new supply and to assemble the necessary plant equipment, management and labour force and reorganize them into a running concern.

In the state of Jammu and Kashmir where one of the main reasons of unrest is unemployment, inequality, women entrepreneurs in informal sector can play an important role in generating income and employment opportunities. Expansion of enterprises in informal sector by women can transform the society by improving their earnings, income, health, education, quality and mobility of life.

Women entrepreneurs may be defined as a women or a group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneur. After globalization women have been taking increasing interest in income generating activities, self-employment and entrepreneurship. This is seen in respect of women both in urban and rural areas. Women are taking up both traditional activities (knitting, pickle making, toy making, papad making, jam and jelly) and also non-traditional activities (like computer training, catering services, beauty parlor, boutiques, gym etc.).

women entrepreneurs are emerging an economic force and have to be evolved in the process of development for inclusive and sustainable development. The last decade has witnessed the emergence of women entrepreneurs in the small business and they have achieved remarkable success too.

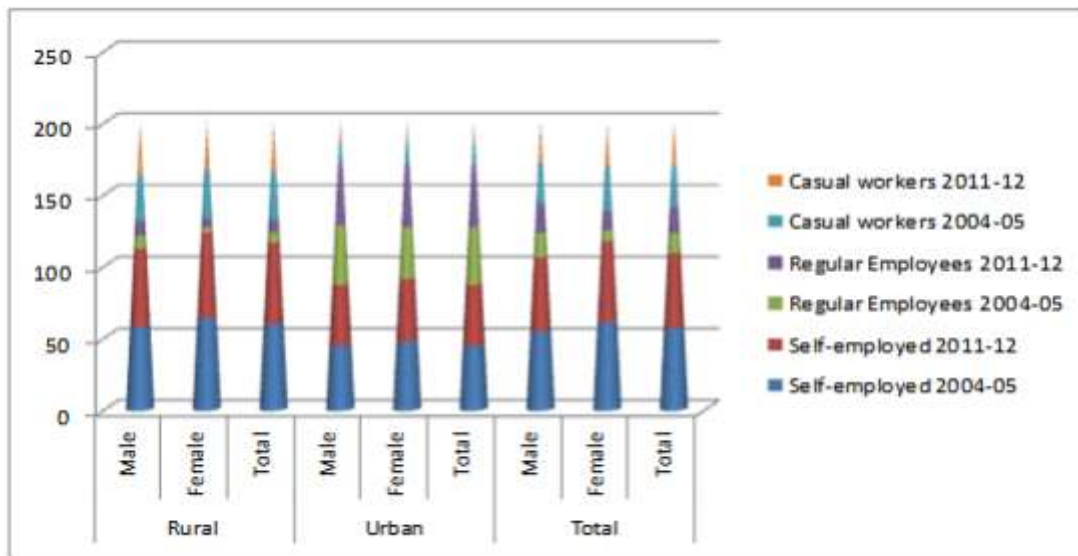
On the basis of available data from the 61st Round of NSSO the labor force participation rate (LFPR) of men was 55.7, 54.0, 55.9 percent, in case of women it was 30.0, 26.3, 29.5 percent and the total labor force was 42.8, 40.6, 43.0 percent in 1993-94, 1999-2000, 2004-05. The work Force participation rate (WFPR) of men was 54.5, 52.7, 54.7 percent and was 28.6, 25.9, 28.7 percent for women, and total work force participation rate was 42.0, 39.7, 42.0 percent in 1993-94, 1999-2000, 2004-05.

The work participation rate of females in rural India is higher than urban India. In the rural areas, the non-farm sector is being accorded wide recognition in recent years where both male and female can play an important role. Women constitute almost half of the population in the world; therefore, their contribution in the rural economy is significant. The work participation rate of females in the State of Jammu and Kashmir is low than national level.

Table 1 Distribution of Workers (UPSS) by Employment Status (In Percentage)

Status		Self-employed		Regular Employees		Casual workers	
		2004-05	2011-12	2004-05	2011-12	2004-05	2011-12
Rural	Male	58	54	9	10	33	35
	Female	64	59	4	6	33	35
	Total	60	56	7	9	33	35
Urban	Male	45	42	41	43	15	15
	Female	48	43	36	43	17	14
	Total	45	42	40	43	15	15
Total	Male	55	51	17	20	28	29
	Female	61	56	8	13	30	31
	Total	57	52	14	18	29	30

Source :The Indian Journal of Labour Economics,Volume 56,Number 2, April-June,2013.

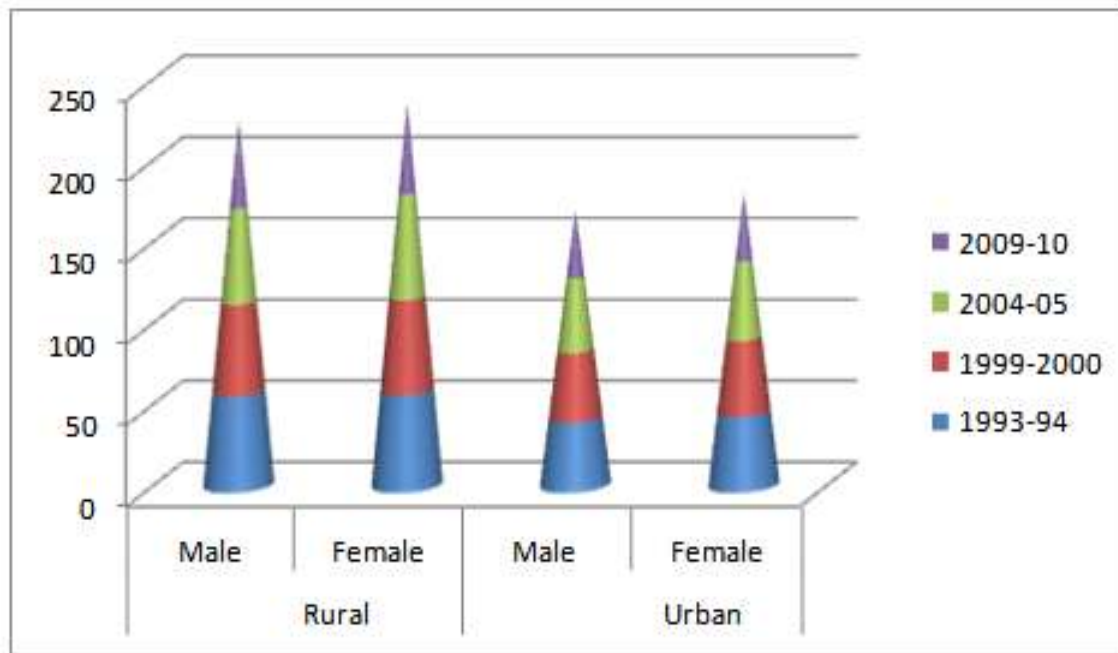


The total percentage of women workers have experienced a decline in case of self-employed while the regular & casual women workers have increased over the time .Since Self-employment opportunities among women in informal sector provides the scope for fighting the problem of poverty, unemployment inequality, and enrich the human resources thus it is a crucial developmental issue worth investigating.

Table 2 Employment Status by Sex (1993-94 to 2009-10) (In Percentage)

Self-Employed	Rural		Urban	
	Male	Female	Male	Female
1993-94	57.9	58.5	41.7	45.4
1999-2000	55.0	57.3	41.5	45.3
2004-05	58.1	63.7	44.8	47.7
2009-10	53.5	55.7	41.1	41.4

Source: Economic &Political Weekly, August 6,2011,Table3,p.25.



The employment status of self-employed women shows that the percentage of self-employed women in rural & urban areas has been relatively higher than self-employed men in rural and urban areas. Moreover the percentage of self-employed women is relatively higher in rural than in urban areas.

No doubt the status of women has been changing both in the rural and urban areas at the National and State level but when compared with National level the literacy rate, sex ratio and women participation rate in urban and rural area is lower in case of J&K. Thus women enjoy a poor status in the State in comparison with a National level. In this context, the involvement and participation of women in the process of development particularly in the informal sector is essential for their upliftment and for more employment opportunities.

In Jammu and Kashmir State of India women workers are engaged in both farming and non-farming activities such as agricultural activities, dairy farming, as worker in the factory, as casual laborer in agriculture, in construction activity, as government employees, in manufacturing, handicrafts, handlooms, and are providing various types of services such as in pickle making, packing, processing, toy & soap making, & in boutiques and beauty parlors etc. Since the availability of employment opportunities are less, 'self-employment' is the most potential source. In view of this the focus of the present study is to investigate the role of contemporary women in the informal sector of urban areas. How women entrepreneurs are coming up with self-employment opportunities in Boutiques and beauty Parlors for their social and economic empowerment and the implications of their services in the society. The definition adopted in the present study of an enterprise is, one who recognizes the opportunities undertakes risk and challenges. (A person who spends a meager amount of Rs. 10-25 thousand and employs more than three persons is defined as Micro entrepreneur.)

Review of Literature: Mayers (1981) found that the married women with comparatively low economic background and having more financial burdens are coming for wage employment and undertaking other economic activities.¹ Usha Jumani (1991), in her study found the status of self-employed women, factors inhibiting the development of industrial entrepreneurship in urban and rural areas.

Nafziger (1988) found that the switches from wage employment to self-employment are more likely if the individual has more assets at his disposal.² Maitreya Dixit (1998) study reveals that the lower the socio-economic level of the family, the greater the proportion of the total income contributed by women. Most Asian women prefer to work that can be done in or near the home, to avoid conflict between their roles as home maker and wage earner.³ Micheline and Leo (2000) found that the Entrepreneurial activity is found to be successfully undertaken by individuals who succeeded in increasing their entrepreneurial abilities and reducing the risk of starting a business through a learning process.⁴ Priyanaka Banerjee (2009) found that Some women work really well in a structured environment and need the non –core things to be taken care of –whether it is utility bills to be paid ,following up on payments or simply working with external vender.⁵ It is in the services sector both formal & informal wherein women are being absorbed as regular workers. Apart from this some structural changes & shifts in the nature of work participation of women across different categories have been witnessed (Srivastva & Srivastva,2010) Many of the studies have highlighted that there has been no drastic change in women,s work participation in India over the last few decades when the country has been experiencing a high rate of economic growth (Himanshu,2011;Thomas,2012;Mazumdar&Neetha, 2011).

The Review of Literature highlights that various studies have been carried out by various authors to explore the role of Women as entrepreneurs, the nature of entrepreneur, problem during different stages in the life cycle of a small scale industries, socio cultural situation of small scale entrepreneurs, the effect of economic pressure on employment of married women, to investigate the motivating factor in the context of entrepreneurship development and the impact of education on entrepreneurship development in a society. Since women entrepreneurs are coming forward for setting up small boutiques and parlors for their self-employment. Keeping this in view an attempt has been made to investigate the role of contemporary women's in the informal sector. How women entrepreneurs are coming up with self-employment opportunities in Boutiques and Beauty Parlors for their Economic and Social empowerment.

Objectives of the Study: In this backdrop the objectives of the present study are: to investigate the socio-economic impact of the service enterprises on women in Jammu west, the attitude of family and society towards them, the problems faced by women enterprises and suggest possible measures.

Significance and Scope of the Study: The present study examines how women entrepreneurs in the changing economic environment are coming up for the setting up of enterprises in the service sector for improving their social and economic status which can also prove a boon for the other unemployed women in the society. The implication of the present study is for the policy makers that, there is a need to focus on training & skill development of women for their social inclusion and inclusive growth, as these enterprises in informal sector in urban areas are generating income and employment opportunities not only for females but also for males.

Research Methodology:

In the present study both the primary and secondary sources have been used but in order to investigate the socio- economic impact of service enterprises on women in Jammu west , Primary study has been conducted & for this from urban area of Jammu city, Jammu West has been selected randomly. From Jammu West 60women entrepreneurs, 30 each in Boutique and Beauty Parlors have been selected though purposive sampling technique. Data has been collected through personal interview method with the respondents in a well-structured questionnaire. After the collection of the data, it has been tabulated and simple statistical tools have been applied for the analysis. Secondary

data and information has been collected from books, journals and various reports

1. Age and Caste and Marital status of the respondents:

6.66, 13.33, 23.33, 60 percent of the respondents were in the age group of 18-22, 22-26 26-30 and more than 30 years. Caste of women entrepreneurs shows that 73.66 percent were from general and 26.66 percent from, SC category. 80 percent of them were married and 20 percent unmarried.

2. Educational Qualification of the Respondents:

Table 3 Educational Qualification of the Entrepreneurs

Educational Qualification	Beauty parlour	Boutique	Total
Middle	9 (30)	10 (33.33)	19 (31.66)
Matric	14 (46.66)	13 (43.33)	27 (45)
Higher Secondary	7 (23.33)	4 (13.33)	11 (18.33)
Under-Graduation	-	3 (10)	3 (5)
Total	30	30	60 (100)
Professional Training			
Yes	26 (86.66)	28 (93.33)	54 (90)
No	4 (13.33)	2 (6.66)	6 (10)
Total	30	30	60 (100)

*Figures in bracket indicate percentage.

*Source:-field survey

Education does make a significance difference in the capabilities and skills of a person by creating awareness, knowledge and by raising the confidence level of one's ability. 100 percent of the Entrepreneurs were literate with different level of qualification opting for self-employment opportunities. Out of total respondents 31.66, 45, 18.33, 5 percent of the respondents were qualified up to middle, matric, higher secondary and graduate level, In beauty parlors 30, 46.66, 23.33 percent were with middle, matric, higher secondary qualification.

In boutiques 33.33, 43.33, 13.33, 10 percent of the respondents were with middle, matric, higher secondary and graduate qualification. 90 percent of the total had acquired professional training whereas 10 percent of them had no training, which shows that women are more dynamic with entrepreneurial abilities. Most of the respondents have got training from government Institutions and some from private Institutions.

3. Nature and Size of the Family: 86.66 percent of the respondents were having nuclear families and 13.33 percent had joint families, with the family size of 2-5, 5-12 members. Reasons stated for having small size of family were awareness, education, urbanization and high cost of living.

4. Family Income of the Respondents before setting up their Enterprises:

Though the exact data has not been given by the respondents but majority (87 percent) of them stated that before setting up their enterprises their socio-economic condition was poor with low level of income and employment, only 13 percent stated that were having income in-between Rs. 8000-10000.

5. Reasons for setting up Enterprises: 87 percent of them stated because of push factors(such as unemployment, poverty etc.) and 13 percent as pull factors higher earnings and regular employment as reasons .

6. Life of the Enterprises:

Table 4 Life of the Enterprises

Years	Beauty parlor	Boutique	Total
1-2yrs	3 (10)	1 (3.33)	4(6.66)
2--4yrs	8 (26.66)	9(30)	17 (28.33)
4-6 yrs	19 (63.33)	20(66.66)	39 (65)
Total	30	30	60(100)

*Figure
*Source.....

The data in the above table reveals that 6.66, 28.33,65percent of the total had setup their enterprises since,1-2,2-4,4-6years.Majority of the enterprises were having a life of more than 5 years .

It has been found that enterprises with a longer life have relatively higher earnings with more permanent customer than their counterparts who have been established recently and are in young age of 1-2 years. The frequency of customers in both the cases (Boutique Beauty parlour) is relatively higher. These enterprises have established themselves in the market and enjoy good reputation in the competitive market whereas the newly established (1-2yrs.) have to face a stiff competition from the already established one and the new entrants.

7. Employment Generation: The service enterprises are playing an important role in employment generation. Employment generation has been relatively higher in boutiques than beauty parlours. In boutiques the task of humming, trouser stitching is being given to the workers in their own houses. On an average three persons (including men) are directly employed by the enterprises in the boutiques most of them are illiterate whereas in parlors the average employment is one person. During festive seasons and marriages, additional workers are employed by both the enterprises. The enterprises with long life are generating more employment than their counterparts who have a shorter life. Thus, enterprises in boutique play an important role in generation of employment opportunities for women and men.

8. Source of Finance: Finance is necessary for setting up the business .31.66,41.66,26.66 percent of the respondents stated that they had raised finance from their relatives/friends Parents, and self .No one has taken any type of loan for setting up their enterprises. When asked that Banks and financial institutions are providing loans for setting up enterprises and why you have not availed the reason given was because of complex procedures they hesitate to borrow money from banks and financial institutions.

9. In response to the question whether they are providing their services in a hired shop, personal shop or at the shop of their friends, relatives, the answer of the majority 93 percent of the respondents was that they had hired shops for rendering their services, 7 percent stated that they had their own shops. Thus majority of women entrepreneurs are providing their services from hired shops and were paying

rent.

10. In response to the question that from where you purchase raw material for your enterprise, the answer of majority 97 percent entrepreneurs was from whole sale shops and only 3 percent from retail shops.

11. Working Hours:

Table 5 Working Hours (per day) of the Respondents

Working hours	Beauty parlors	Boutique	Total
4-6 hrs	23(76.66)	1(3.33)	24 (40)
6-8 hrs	7(23.33)	3(10)	20(33.33)
>8 hrs	-	26(86.66)	35(58.33)
Total	30	30	60(100)

*Figures in bracket indicate percentage.

*Source:-field survey

Working hours implies the number of hours per day the entrepreneur works .Table 3, reveals 40, 33.33, 58.33 percent of the respondents were working for 4-6, 6-8,and more than 8 hours a day. The enterprises in the Beauty parlor are with less working hours than the enterprises in the boutiques who have to work for more than 8 hours a day. In boutiques there is a positive correlation between working hours and earnings . The enterprises who are putting up more working hours are with higher earnings than their counterparts whereas in the parlors enterprises even with less working hours are able to earn more but all the enterprises agreed that during marriage and festive seasons their earnings are relatively higher.

Cost of service or stitching varies from boutique to boutique depending on the type of the customer service and designing. Earning (per day) of the Respondents:

Table 6 Earning (per day) of the Respondents

Earnings (Rs.)	Beauty parlors	Boutique	Total
100-400	13 (43.33)	-	13 (21.66)
400-800	14 (46.66)	2(6.66)	16 (26.66)
800-1200	3(10)	12(40)	15 (25)
1200-1600	-	16(53.33)	16 (26.66)
Total	30	30	60(100)

*Figures in bracket indicate percentage.

*Source:-field survey

Table 4 reveals that, 21.66, 26.66, 25,26.66 percent of the enterprises were with earnings of Rs. 100-400,400-800,800-1200,1200-1600 per day. The total earnings of thirty enterprises per day in Beauty parlors wereRs.14, 650 and in case of Boutique were 35,600. The average earning per day in Beauty parlors wereRs488and in Boutique were Rs. 1187.

The enterprises in boutiques were relatively with higher earnings than in beauty parlors. All the respondents have stated that their level of income has significantly improved and moreover they are able to get regular employment.

12. Family Income: After setting up their enterprise, the total income of the entrepreneurs has improved considerably and they are making significant contribution in their family income. 63 percent of the respondents agreed that they contribute 50 percent of their income in their family, 11 percent more than 70 percent and 26 percent less than 50 percent.

13. Rate of Savings: The rate of savings has shown considerable improvement on the part of the entrepreneurs. 90 percent of the entrepreneurs are keeping savings with them to meet the dream of a bright future of their children and to meet the future obligations of their enterprises. Only 10 percent of the respondents agreed that they keep a part of savings for their maintenance.

14. Frequency of Customers: Out of all, 10 (16.67 per cent) respondents have frequency of customers in between 0-5 per day, 8 (13.33 percent) in between 5-10, 23 (38.33 per cent) in between 10-15, 13 (21.67 per cent) in between 15-20 and 6(10 per cent) respondents have frequency of customers more than 20 per day. The frequency of customers is relatively higher during festival and marriage season in both the Parlours and Boutiques.

15. Publicity:

Publicity or advertisement plays an important role in promoting any enterprise. Out of total, 10 (16.67 per cent) respondents got publicity of their services through relatives, 15 (25 per cent) through friends, 30(50 per cent) through customers and 5(8.33 per cent) through advertisement.

In response to question whether competition in market has increased or decreased the answer of all the 100 percent respondents was that the competition in the market of these services has increased and market is having vast potential for these services because of increasing demand for them.

16. Management of Family Affairs:

Management of family affairs means the act or art of managing the family affairs, the family affairs may be household chores, health care of the family members. Out of all, 32 (53.33 percent) respondents were managing their family affairs themselves, 24 (40 percent) with hired workers, 4 (6.67 percent) were dependent upon their in-laws.

17. Time Devoted to the Education of the Children:

Out of 60 respondents, 31 (51.66percent) were devoting 1-2 hours to the education of their children, 17 (28.33percent) in between 2-3 hours, 12 (20percent) were unmarried. In response to question whether their enterprise has helped them to provide good education and health facilities to their children, the answer of all the respondents was positive. After setting up their venture, women enterprises responded stated that their social mobility, confidence level, communication skills, decision making power has shown an improvement, apart from this all have noticed an improvement in their socio-economic condition.

Thus the women enterprises by expanding their activities in informal sector have transformed the urban economy paving the impetus for their social inclusion and sustained development through self-employment. The women entrepreneurs after setting up their enterprises have played an important role in their families, the society, the State and the Nation. Women not only from general but

even from SC category have set up their enterprises. These enterprises have generated employment opportunities for both men and women. Their level of income and contribution in the family has increased. The rate of saving which is crucial for further economic development has also improved. These women entrepreneurs have emerged as good managers because they have successfully managed enterprises with profit, managing a balance between family, relatives and their enterprise. The level of confidence, communication skills, decision making power and social mobility has increased after this venture. They are socially as well as economically empowered and have set up an example for other women in the society.

Problems:

Women enterprises in the study area have faced many problems to get ahead in their profession. The problems faced by women entrepreneurs in the service sector are as under:-

The basic difficulty of a women entrepreneur is that she is a woman- this pertains to her responsibility towards family, society and work. Women enterprises who manage their families at their own, face difficulty in balancing the time for themselves and their children and society and are unable to find the me time for them, even sometimes their family support is not there and they had to perform dual duty of household and enterprise which over burdens them. Some of the enterprises revealed that while working some health problems have developed in them.

The respondents are relying on their own savings for further expansion of their enterprise, and do not borrow from the financial institutions because the procedures, terms and conditions are complex. Sometimes if their savings fall short of they prefer to borrow from their friends and relatives rather from the banks and other institutions. The respondents had to face competition in the market .Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The customers demand a change in dress designing, but they lack new skill, which reduces the frequency of customers on their part. Due to non –availability of the respondents and the workers employed particularly females are facing problems. Due to frequent light cuts there is loss of their work.

Suggestions:

With the coming up of UNDP report on human development a marked difference has been seen in the history of human development ,where women have been identified as major agents of sustainable economic development .No man or country can grow without the women contribution. For inclusive growth the social and economic inclusion of women in the process of development is necessary. Therefore it has been a revealing experience for the researcher to be face to face with urban women entrepreneurs and their employees in the informal sector. Since respondents in the study area were facing some problems, to overcome problems some suggestions are as follows:

The procedure of getting micro loan at low rate of interest and with maximum repayment period with focus on women enterprise in informal should be made more simple. Banks should not doubt the credibility of women entrepreneurs in the informal sector while providing loans because majority of them are good household managers and utilize their experience in the management of their enterprises. Awareness among women entrepreneurs about the credit schemes of the banks should be created so that they can opt for it.

In the era of stiff competition for sustaining the existing and emerging women entrepreneurs in the informal sector training on professional competence and leadership skill has to be extended in

general and SC in particular. Dress designing courses should be organized by the training institutions, Mobile training centers should be opened and post training follow up should be there. The solution to the problem, of poverty, unemployment and inequality can be provided to some extent by expanding the activities in informal sector. Therefore government should focus on the growth and expansion of informal sector by identifying the locally available potential talent among both men and women. Moreover micro- enterprises needs to be encouraged by providing them incentives and facilities to exploit the opportunities.

Government should open up the wholesale shop for providing the required raw-material to these enterprises at subsidized rates, and for this it should open its own sales counters. Adequate infrastructural support by one single coordinating or nodal agency to facilitate flow of adequate working capital, technology, electricity, and land for women enterprises may be helpful. In the long –term perspective, a social security mechanism for these women enterprises needs to be developed and while setting up their venture provision should be made for toilet facilities .In the wake of increasing population pressure, agriculture sector cannot absorb the additional workforce. Therefore development of various activities in informal sector can effectively be exploited as a potent stimulator for further economic growth offering different communities better employment prospects on a sustainable basis. Thus women entrepreneurs in Jammu west have emerged as the key drivers to the growth of the urban economy by changing the outlook and vision of the society.

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