



Social Inclusion of Women Entrepreneurs in Informal Sector of Uttar Pradesh (A Case Study of Meerut District)

Received : 22-3-2022
Revised : 5-4-2022
Accepted : 18-4-2022

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Plagiarism: 11%

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ABSTRACT

Every emerging economy urgently needs to empower women in order to create a system of socially balanced labour force needed to accelerate economic development. Because of this, the rate of employment for women is higher. Women's contributions to the informal sector, however, cannot go ignored. In the unorganized/informal sector, there are women who work for themselves and their families as independent contractors. Thus, the five main categories of women entrepreneurs in the unorganised sector—self-employed in businesses including beauty parlours, tailoring, retail stores, grocery stores, and food/tiffin systems—were identified in this paper. In Meerut City's unorganised sector, where the beauty parlour and tailoring industries have been recognised as having the highest proportion of women workers, this paper identified and highlighted the socioeconomic position of women entrepreneurs. From the overall number of self-employed women studied, the majority belonged to the Hindu faith and to the General group. Women entrepreneurs face a number of difficulties, such as financial constraints, a lack of managerial skills and time, societal concerns, a decrease in the number of customers who support them, family issues, a male-dominated society, and awareness issues, among others.

Keywords: Women Empowerment, Self-employed, Informal economy, Livelihood.

Classification-JEL : M21

How to Cite: Swami, Ankit (2022). Social Inclusion of Women Entrepreneurs in Informal Sector of Uttar Pradesh: A Case Study of Meerut District. *Journal of Commerce and Trade* (H. Agarwal, Ed.) 17 (1), 42-48. doi:10.26703/JCT.v17i1-8

1. INTRODUCTION

All developing economies have women's empowerment on their agenda for social development. Because, a woman must be economically, socially, and psychologically powerful in order to survive in our culture that is ruled by men. This is what empowerment of women entails. But this implies more than just a "one-time" push in the shape of laws, regulations, etc.; it also refers to the "ongoing" process of women leaving behind the confines of traditional home-based society and entering uncharted waters of employment. These new areas can also be divided into organised and disorganised or informal sectors.

According to Justice T. S. Thakur (2015), out of 46 crore workers, 14 crore are women, and more than 90% of the workforce in India is employed in the disordered sector. Additionally, he claimed that due to bad implementation on the part of the government, the welfare

programmes for these people are proving to be unproductive. This merely demonstrates the involvement of women in the informal sector, whose contributions are occasionally overlooked.

Women's empowerment includes entrepreneurship as a key component. When we refer to an entrepreneur, we mean someone who can manage multiple inputs and produce results. Women who own their own businesses can be found in both the formal and informal sectors. Ekta Kapoor, Shahnaz Hussain, and other women in the official sector are examples of what is referred to as "women business tycoons."

However, when we discuss the informal sector, women who work in it as business owners may be restricted to the "Self Employed Class" and downgraded. This group of women consists of individuals who only manage the day-to-day operations of their small enterprises or

other employment through which they support their family and themselves. In contrast to the obstacles that prevent them from becoming entrepreneurs, there are some elements that contribute to the rise of women entrepreneurs in the disordered sector. These are listed as follows:

Table 1: Factors Influencing Women Entrepreneurship and Constraints Affecting Them

<p>Factors Influencing Women Entrepreneurship</p> <ul style="list-style-type: none"> • Family Needs • Financial Needs • Self Interest And Motivation • Urge For Recognition • Gain Economic independence <p>Constraints Faced by Women Entrepreneurs</p> <ul style="list-style-type: none"> • Financial Constraints • Time Management • Societal Concerns • Less reliance of customers on female entrepreneurs • Family Issues • Male dominance society • Lack of managerial skills • Awareness Problem
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Sharma (2013) recognised the issues facing female entrepreneurs in India, revealing that family support was a key factor in their ability to realise economic success.

Meerut, an ancient Indian city is a representation of bravery, courage, and self-respect. Meerut has a population of 3,443,689 as per the 2011 census, while its urban agglomeration has a population of 1,759,725. Meerut has a literacy rate of 74.79 %, which is higher than the 67.68% state average. Meerut has a sex ratio of 886 females for every 1000 males. Meerut is India's 33rd most populated urban agglomeration and 26th most populous city as of 2011. It was ranked 292nd in 2006 and is expected to be ranked 242nd in 2020 on the list of the world's largest cities and urban regions.

A backward area of Uttar Pradesh is sometimes described as the Meerut District. The demographic breakdown of Meerut District

is shown in the table below, where the sex ratio in 2011 was 886 and the proportion of urban 51.1. Meerut district of population male 1825743 and female 1617946.

Table 2: Demographic Profile of Meerut District

Features	2001	2011
Population	29,97,361	34,43,689
Sex Ratio	871	886
Percentage of Urban Population to Total Population	35.65	51.1
Decennial Growth Rate	24.06*	14.89 [#]
Percentage Distribution of Religion wise Population		
• Male	1601578	1825743
• Female	1395783	1617946

Note: * 1991-2001 # 2001-2011

In her article on women business owners in the Mumbai beauty salon industry, Alekar (2013) cited a "Bizxchange" Report that stated that the 2010 data from FICCI and Ernst & Young revealed that the beauty market is estimated to be worth 4010 crores and the rejuvenation market to be worth 25 crores.

Despite the fact that these women are formally working and either providing for their families or making a living, their inclusion in the labour force remains unaccounted for. This study highlights the concentration of female business owners in the Meerut area of Uttar Pradesh who are engaged in the informal economy and enhancing their standard of living through economic empowerment, or, more accurately, "women empowerment."

2. OBJECTIVES OF THE STUDY

- To pinpoint where in the unorganised sector of Meerut city there are more women business owners than men.
- To examine the socioeconomic status of female entrepreneurs in the study area in light of their socioreligious connections.

3. LITERATURE REVIEW

Even if it appears that poverty is a major problem in the world, economies do not provide enough attention to creating jobs that will help reduce poverty. The informal economy provides these underprivileged people with a means of subsistence. Even though the informal economy typically includes self-employed individuals, unpaid domestic workers, and other heterogeneous workers, for a sizable portion of the population in many different economies around the world, this employment appears to be a mirage. Moreover, women primarily working in the unofficial economy (Chen, Vanek, & Heintz, 2006).

Thus, the informal sector turns out to be a blessing for economies that serve large populations that are plagued by poverty, unemployment, and low skill levels.

Although having access to human capital can benefit a country's ability to foster economic development, this process must be accelerated by combining it with other economic resources. India being blessed with huge human resource faces crunch in the name of capital which is a pre requirement for development.

This has placed India in the category of countries with a sizable informal sector, which absorbs the plentiful labour force but is warped by numerous significant problems and obstacles for workers. The same is true for female employees, who despite making up 94 percent of the workforce overall, appear to contribute less than their male counterparts. Due to the fact that roughly half of the population contributes less than half of the overall national revenue, there appears to be a big problem (Geetika, Dr.; Singh, Dr. Tripti; Gupta, Anvita, 2011). Indian culture, dialects, customs, features, and likelihoods are different due to the country's multireligious history. Indian women most likely performed home duties and served as the foundation for the entire family's tradition-keeping. They are viewed as being more suitable for jobs that can be done from home. Nevertheless, while going unnoticed in the formal sectors, these women are a significant portion of the unorganised sector.

Despite the fact that women are more

engaged in this unorganised sector despite its steadfast cohort of multifaceted poverty, poorly paid jobs, gender discrimination, low salaries, and occasionally unpaid work as well as many other physical and mental problems for women. According to data from the National Commission for Women, which was used in the study, 94% of India's female workers are employed in the unorganised sector (Manju, 2017; Mohapatra, 2012).

The participation of women in the informal economy can be attributed to poverty, which has multifaceted effects and accounts for socioeconomic factors like women's increased reliance on the informal economy due to lack of access to formal education, health care, and basic amenities, as well as their lower skill levels and income levels. (Parveen, 2014; Mohapatra, 2012)

However, these are not the only factors contributing to women's shift to an informal work pattern; there is also a dearth of government initiatives to encourage human resource development through increased employment creation and legislative initiatives.

In her study of the informal sector's contribution to income and employment generation in India after globalisation, Sharma (2012) found that, despite the majority of women workers in India working in the informal sector, they still experience gender discrimination, which appears to be less prevalent in the formal sector. She continued by saying that more women need to be employed in the informal economy through tiny trades and chances for self-employment in order to close this gender inequity gap.

She also stressed the need for the government to adopt more comprehensive policy measures for the advancement of women in the unofficial sector of the economy.

4. RESEARCH METHODOLOGY

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

4.1 Research Type

Descriptive Research

4.2 Research Area

Identification of major unorganized sector women self-employment in Meerut City of Uttar Pradesh.

4.3 Sampling Technique

Random Sampling was used where from four major market areas of Meerut City these respondents were pitched.

4.4 Sampling Unit

Only five major traits in which self-employed women were engaged were identified i.e. Beauty Parlor Industry, Tailoring Industry, Retail Shops, Grocery Shops and Food Stalls/ Tiffin System.

4.5 Data Collection and Sample Size

Primary data collected through Field survey facilitated through a bilingual Schedule in

Meerut City of Uttar Pradesh, India of about 100 respondents.

4.6 Period of Study

The data was collected in the year 2021

4.7 Statistical Analysis

The data was analyzed using simple frequency table and percentage method supported by pie charts and bar.

5. RESULT AND DISCUSSION

Socio-economic status refers to the social class or standing of individuals. It is a combination of some factors or variables related to individual's age, income, caste, community, occupation, education, expenditure and employment etc.

Table 3: Occupational Details

	Frequency	Percent	Absolute Percent	Cumulative Percent
Beauty Parlour	34	34.0	34.0	34.0
Tailoring	28	28.0	28.0	62.0
Grocery Shop	9	9.0	9.0	71.0
Retail Shop	16	16.0	16.0	87.0
Food/Tiffin System	13	13.0	13.0	100.0
Total	100	100.0	100.0	

Source: Primary data

This Table 3 shows the occupational details of women where the major concentration of women was in beauty salon Industry which is unanimously proving to be a large industry in unorganized sector followed by Tailoring with 28 percent result and Retail and Food Industry with

16 and 13 percent position in the captured respondents. This simply states the involvement of women in economic activities in order to earn bread and butter for their families or give financial support to them.

Table 4: Religion of the Respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
Hindu	75	75.0	75.0	75.0
Muslim	14	14.0	14.0	89.0
Sikh	5	5.0	5.0	94.0
Others	6	6.0	6.0	100.0
Total	100	100.0	100.0	

Source: Primary data

The above Table 4 reveals that out of the total respondents, 75 percent are from Hindu religion, 14 percent are from Muslim religion, 5 percent are from Sikh religion and 6 percent are

from other religions. This shows that the concentration of Hindu women is more in the unorganized sector in Meerut City.

Table 5: Education of Respondent Vs. Occupational Details Cross Tabulation

Education of Respondents	Occupation of Respondents					Total
	Beauty Salon	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Illiterate	2	2	3	3	2	12
Primary	2	5	2	4	3	16
Secondary	6	4	2	3	4	19
Senior Secondary	4	6	1	2	3	16
Graduation	18	9	0	2	0	29
Post Graduation	6	1	0	1	0	8
Total	38	27	8	15	12	100

Source: Primary data

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

Occupational Details	Category of the Respondent				Total
	General	Other Backward Castes	Schedule Caste	Schedule Tribe	
Beauty Salon	21	12	6	1	40
Tailoring	16	4	3	1	24
Grocery Shop	4	3	3	0	10
Retail Shop	9	2	3	0	14
Food/Tiffin System	3	5	2	2	12
Total	53	26	17	4	100

Source: Primary data

The above Table 5 shows that basically 29 percent of the respondents were Graduates, 19 percent had secondary level education and 16 percent had senior secondary level education but only 8 percent were post graduate and 16 percent were found to be illiterate.

Table 6 shows that the majority belongs to the General Category and is primarily employed in beauty salons and tailoring occupations. According to the overall scenario, 53% of respondents belonged to the general category, 26% to the OBC, 17% to the SC, and 4% to the ST.

Table 7 : Religion and Occupational Classification of the Respondents

Religion of Respondents	Occupation of Respondents					Total
	Beauty Salon	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Hindu	28	16	4	9	7	64
Muslim	6	7	2	5	4	24
Sikh	2	1	2	1	0	6
Other	2	3	0	0	1	6
Total	38	27	8	15	12	100

Source: Primary data

According to Table 7, the majority of the female respondents who identified as Hindus

worked in a beauty salon industry, but very few Muslim women were employed in this field. This

table also demonstrates that Sikh and other religious Women have fewer concentrated in the disordered sector than Hindu women.

Table 8: Monthly Income Vs. Occupational Details Cross Tabulation

Monthly Income	Occupation of Respondents					Total
	Beauty Salon	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Below 10000	9	13	3	2	4	31
10000-20000	19	5	2	3	6	35
20000-30000	5	4	1	5	2	17
30000-40000	3	2	1	2	0	8
40000-50000	1	2	0	2	0	5
Above 50000	1	1	1	1	0	4
Total	38	27	8	15	12	100

Source: Primary data

The Table 8 shows that 31 percent of the total respondents in the unorganized sector earned income below 10000, 35 percent earned in the range 10-20 thousand and 17 percent in the

range 20-30 thousand. It was also seen that only 4 percent of the respondents has monthly income above 50 thousand, which was majorly seen in beauty salon and Tailoring Occupation.

Table 9 : Monthly Income Vs. Occupational Details Cross Tabulation

Family Monthly Income	Occupation of Respondents					Total
	Beauty Salon	Tailoring	Grocery Shop	Retail Shop	Food/Tiffin System	
Below 10000	4	9	0	3	3	19
10000-30000	9	7	5	6	6	33
30000-50000	13	4	2	4	1	24
50000-70000	5	2	1	2	1	11
70000-90000	2	1	0	0	1	4
90000-110000	1	3	0	0	0	4
Above 110000	4	1	0	0	0	5
Total	38	27	8	15	12	100

Source: Primary data

The Table 9 shows that in the unorganized sector 19 percent of the respondents had family income below 10000 per month, 33 percent had income ranged 10000-30000 and 24 percent had income in the range 30000- 50000.

6. FINDINGS

a) It was discovered that the beauty salon industry, followed by tailoring, had the highest engagement of female business owners. This demonstrated the disordered sector's growth in

the city of Meerut.

b) The majority of female entrepreneurs in Meerut were of the Hindu religion, which is consistent with the city about 90% religious population.

c) In the research area, it was discovered that the majority of the women were a part of the General category, followed by the OBC category.

d) Another finding was that 29% of the female respondents were graduates, indicating that educated women also prefer self-

employment versus engaging fully in the organised economy.

e) It was also shown that 33% of female business owners had family monthly incomes between 10,000-30,000, and 24% had family monthly incomes between 30,000 and 50000

f) It was also observed that 19% of female business owners family monthly income blow 10,000 per month, while only 5% of female business owners family monthly income more than 110,000.

7. CONCLUSION

Though education is important for empowering women, women's empowerment only describes a trend that shows a shift from homemakers to independent workers. This self-reliance of women can be explained as a case where women are economically or financially earning a living or supporting their families for which their participation can be seen in any area, even in home-based earning will also be dealt with in the same category. It is not just getting taking part in the industrial and service sector or getting a white collar job.

This study just identified the female

entrepreneurs in Meerut City who were most prevalent in a beauty salon sector, which also demonstrated a mushrooming and expanding disordered sector employment. Following this sector was the tailoring sector, which also demonstrated a significant female presence.

Given that the majority of individuals in the Meerut District practise Hinduism, it is not surprising that Hindu women are heavily represented in the disordered sector. However, it also showed that Muslim Women have fewer taking part in the informal sector than Hindu female entrepreneurs.

Finally, we can draw the conclusion that women's empowerment and independence can also be assessed depending on their participation in the disordered sector. As we discovered, women work in the disordered or informal sector, like as that of Meerut city, to provide for their families. As a result, a transition trend can be identified in which women are working for themselves in the unofficial economy, which can create a balance with just temporary skill development through training. In actuality, "Skill India" and "Women Empowerment" are this. ●

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