

A STUDY ON INDIAN WOMEN ENTREPRENEURS CONTRIBUTION TO ECONOMIC DEVELOPMENT IN INDIA

Dr. Deelip Palsapure, Dr. Shobha Bennet Mathew

HOD – Commerce
K. J. Somaiya College of Arts and Commerce

Assistant Professor
K. J. Somaiya College of Arts and Commerce
shobha.mathew@somaiya.edu

Abstract

Growing urbanization attracts people to migrate from their places. Though urbanization is backed by employment opportunities but has a lesser scope to absorb unskilled labor, which forces these unskilled labor into street vendorship. Where male vendors are incapable of earning enough income, females assist them in their existing business or start with new business as street vendors. Women vendors play a crucial role in economies worldwide, contributing to both household incomes and local economies. From bustling marketplaces to street corners, women can be found selling a diverse array of goods and services. Despite their essential role, women vendors often face numerous challenges, including limited access to resources, discrimination, safety concerns, and regulatory barriers. Addressing these challenges is vital for promoting gender equality, economic empowerment, and inclusive growth. By supporting women vendors, societies can harness their entrepreneurial spirit and enhance the vibrancy of local economies while creating opportunities for sustainable development. The aim of this study was to investigate the experiences of women vegetable vendors in Vasai-Virar city. Thirty women were interviewed about financial matters, livelihoods, family, and housing, and the experience of vending. Findings indicate that women vendors are financially weak, need greater opportunity for education, better work and living conditions, and greater financial management options. Though there are policies and programmes aimed at informal sector women workers, there is lack of execution.

INTRODUCTION

In India, the bustling streets and vibrant markets are not only a reflection of commerce but also a testament to the entrepreneurial spirit of millions of women vendors who contribute to the country's informal economy. Women vendors, often hailing from diverse socio-economic backgrounds and marginalized communities, play a crucial role in sustaining livelihoods, supporting families, and driving local economies. These women can be found selling a wide array of goods and services, ranging from fresh produce, snacks, and street food to handicrafts, textiles, and household items. Their presence is felt in bustling marketplaces, busy street corners, and even door-to-door sales in residential areas. Despite the challenges they face, such as limited access to resources, lack of formal recognition, and gender-based discrimination, women vendors display resilience and determination as they navigate the complexities of their trade. For many women vendors, entrepreneurship is not merely a means of income but a pathway to empowerment. Engaging in vending activities provides them with a sense of agency, financial independence, and the opportunity to challenge traditional gender roles within their households and communities. Through their entrepreneurial endeavors, these women not only contribute to the economic growth of their families but also become agents of social change, inspiring others and breaking barriers along the way. However, the journey of women vendors is not without obstacles. They often grapple with limited access to capital, inadequate infrastructure, harassment from authorities, and societal prejudices that undermine their efforts.

Despite these challenges, many women vendors demonstrate remarkable resilience, leveraging their collective strength through community networks, self-help groups, and advocacy initiatives to amplify their voices and demand greater recognition and support. As India marches towards greater economic inclusivity and gender equality, acknowledging the pivotal role of women vendors is imperative. By creating an enabling environment that fosters entrepreneurship, provides access to resources and opportunities, and ensures the protection of their rights, society can unleash the full potential of women vendors as catalysts for sustainable development and social progress.

OBJECTIVE OF THE RESEARCH

- Understanding the Socio-Economic Impact

- Assessing Challenges and Barriers
- Examining Policy Effectiveness
- Exploring Empowerment and Agency
- Promoting Policy Advocacy

RESEARCH METHODOLOGY

The research consists of mixed method, there are secondary data collected through various research publication, and official government websites. Primary data was collected by personal interaction with the female vendors by constructing and questionnaire.

Women vendors in India play a significant role in the country's informal economy, particularly in sectors like street vending, markets, and small-scale retail. These women often come from marginalized communities and contribute to their family income and sometimes even act as the primary breadwinners. Here are some characteristic of women vendors in India:

Contribution to the Economy: Women vendors contribute significantly to the Indian economy by selling a wide range of goods and services. They operate in various sectors such as food, clothing, handicrafts, and household items.

Informal Sector: Many women vendors work in the informal sector, which lacks formal contracts, social security, and legal protections. They often face challenges such as lack of access to credit, limited market opportunities, and vulnerability to harassment.

Empowerment: Despite facing numerous challenges, engaging in vending activities empowers women economically and socially. It allows them to gain financial independence, develop entrepreneurial skills, and participate more actively in decision-making processes within their families and communities.

Legal Framework: The Indian government has introduced various policies and programs to support women vendors and protect their rights. For example, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, aims to regulate street vending activities and provide legal recognition and social security to vendors, including women.

Challenges: Women vendors encounter several challenges, including limited access to public spaces, lack of infrastructure such as vending zones and sanitation facilities, harassment by authorities, and competition from larger businesses. Additionally, socio-cultural norms and gender biases often restrict women's mobility and entrepreneurship opportunities.

Collective Action: Many women vendors organize themselves into associations or cooperatives to advocate for their rights, access resources collectively, and address common issues such as unfair regulations and harassment.

COVID-19 Pandemic: The COVID-19 pandemic has disproportionately affected women vendors due to lockdowns, restrictions on mobility, and disruptions in supply chains. Many have struggled to sustain their businesses and provide for their families during these challenging times.

Government Initiatives: Below are some of the State government initiatives to empower women vendors.

Maharashtra State Urban Livelihoods Mission (MSULM): MSULM is the state-level implementation of the National Urban Livelihoods Mission (NULM). It aims to reduce poverty and vulnerability among the urban poor, including women vendors, by providing skill development training, access to credit, and support for self-employment initiatives. MSULM facilitates the formation of Self-Help Groups (SHGs) and promotes the establishment of micro-enterprises, including vending activities, to enhance the livelihoods of women in urban areas.

Maharashtra State Rural Livelihoods Mission (UMED): UMED focuses on poverty alleviation and rural development in Maharashtra. While not specifically targeted at women vendors, UMED supports various income-generating activities, including small-scale retail and marketing of agricultural products, which benefit women engaged in vending activities in rural areas. UMED provides training, capacity building, and financial assistance to promote entrepreneurship among women and other marginalized groups in rural Maharashtra.

Maharashtra State Women's Policy: The Maharashtra State Women's Policy outlines the state government's commitment to promoting gender equality and women's empowerment across various sectors, including

economic development. While not a scheme in itself, the policy framework provides a strategic direction for addressing the needs and concerns of women vendors in Maharashtra. It emphasizes the importance of creating an enabling environment for women's entrepreneurship, ensuring access to resources and opportunities, and enhancing women's participation in decision-making processes at all levels.

Maharashtra State Rural Development Department Schemes: The Maharashtra State Rural Development Department implements various schemes aimed at promoting rural livelihoods and economic development. These schemes include initiatives to support agricultural and non-agricultural livelihoods, such as animal husbandry, fisheries, and cottage industries, which can indirectly benefit women vendors by creating market linkages and income-generating opportunities in rural areas.

Maharashtra State Self-Employment and Entrepreneurship Development Institute (MSEDI): MSEDI provides training, skill development, and entrepreneurship support services to aspiring entrepreneurs, including women, in Maharashtra. While not specific to women vendors, MSEDI offers programs and initiatives that equip women with the necessary knowledge and skills to start and manage their own businesses, including vending activities, thereby contributing to their economic empowerment and self-reliance.

These policies and schemes reflect the state government's commitment to promoting inclusive growth and women's empowerment in Maharashtra. However, effective implementation, targeted outreach, and monitoring mechanisms are essential to ensuring that women vendors benefit from these initiatives and have equal access to opportunities for economic advancement.

Challenges faced by women vendors: Women vendors in various contexts face a multitude of challenges that hinder their ability to thrive in their businesses. These challenges can be economic, social, cultural, and institutional. Here are some common challenges faced by women vendors:

Limited Access to Resources: Women vendors often lack access to essential resources such as finance, credit, and savings. They may face difficulties in obtaining loans or financial assistance due to limited collateral, lack of formal documentation, or discriminatory lending practices.

Inadequate Infrastructure: Many women vendors operate in environments with poor infrastructure, including lack of proper vending spaces, sanitation facilities, storage facilities, and access to utilities like water and electricity. This not only affects their working conditions but also impacts the quality and safety of the goods they sell.

Gender-Based Discrimination: Women vendors frequently encounter gender-based discrimination in various forms, including unequal access to markets, lower prices for their products compared to male vendors, and harassment or exploitation by authorities, customers, or competitors.

Limited Market Opportunities: Women vendors may face challenges in accessing markets due to competition from larger businesses, restrictive regulations, or lack of market information and networks. They may also be marginalized in certain sectors or industries, limiting their earning potential and growth opportunities.

Mobility Constraints: Cultural norms, safety concerns, and lack of transportation options often restrict women vendors' mobility, limiting their ability to reach markets, access resources, or explore new business opportunities. This can constrain their economic activities and hamper their potential for expansion.

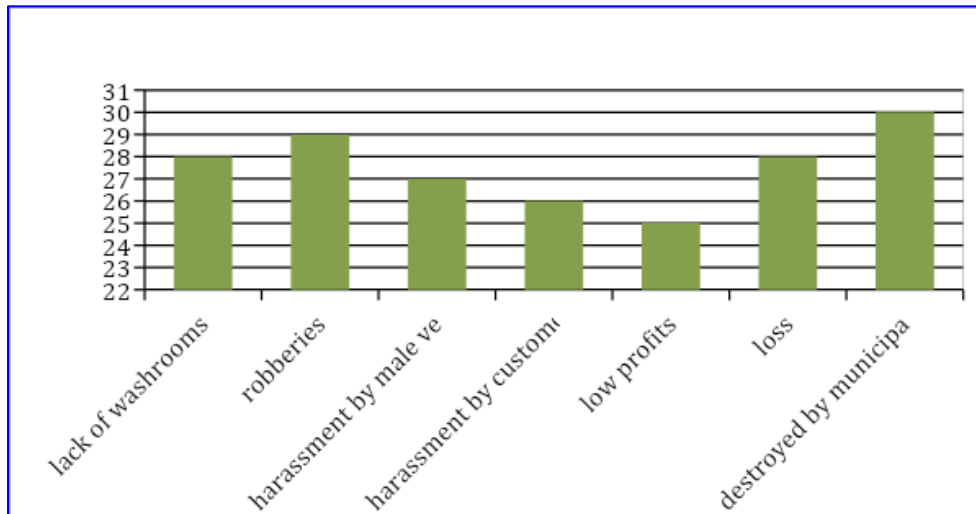
Unpredictable Income and Financial Insecurity: Women vendors often experience irregular and unpredictable income due to factors such as seasonal fluctuations, changing market demand, or disruptions in supply chains. This makes financial planning and stability challenging, leading to financial insecurity and vulnerability.

Lack of Legal Recognition and Protection: Informal status and lack of legal recognition expose women vendors to various risks, including eviction, confiscation of goods, and harassment by authorities. They may also lack access to social protection mechanisms, such as health insurance or pension schemes, leaving them vulnerable to economic shocks and crises.

Balancing Work and Care Responsibilities: Many women vendors juggle their vending activities with caregiving responsibilities for their families, including childcare, eldercare, and household chores. Balancing these responsibilities can be physically and emotionally demanding, affecting their productivity and well-being.

INTERPRETATION OF DATA

Table 1 :Interpretation of collected data from 30 female vendors



In the above table is a representation of the question asked to 30 women vendors around Vasai Virar City, here we can see that there are around 28 female vendors who have stated that there is a lack of washrooms around their selling place about 29 female vendors have stated that they have faced robbery. There are around 27 Female vendors who have stated that they do face harassment from the fellow male vendors. 26 female vendors have stated that they face harassment by the customers, around 25 female vendors have stated that they face a low profit problem, that the sales are not up to the mark, what they expect or many of the time they are products are being wasted. 28 female vendors have stated that they face loss. All the 30 female vendors have stated that at least once their business has been destroyed by the Municipal Corporation.

CONCLUSION

Women vendors in India play a vital role in the country's economy, contributing significantly to household incomes, local economies, and societal well-being. Despite their importance, women vendors face numerous challenges that hinder their ability to thrive in their businesses and fully realize their potential. These challenges include limited access to resources, inadequate infrastructure, gender-based discrimination, market constraints, mobility restrictions, financial insecurity, and balancing work and care giving responsibilities.

Addressing these challenges requires concerted efforts from policymakers, practitioners, and stakeholders to create an enabling environment that supports the empowerment and economic inclusion of women vendors. This involves implementing gender-responsive policies and interventions that provide women vendors with access to finance, markets, infrastructure, skills development, and supportive legal frameworks. Additionally, efforts to challenge gender norms, promote women's leadership and agency, and strengthen social protection mechanisms are essential for advancing gender equality and women's rights in the vending sector.

Furthermore, recognizing the diversity among women vendors, including their varying socio-economic backgrounds, geographical locations, and types of vending activities, is crucial for designing targeted interventions that meet their specific needs and priorities. Collaboration between government agencies, civil society organizations, academia, and the private sector is essential for coordinating efforts, sharing best practices, and amplifying the voices of women vendors in decision-making processes.

By addressing the challenges faced by women vendors and creating opportunities for their empowerment and economic advancement, society can harness the full potential of women as drivers of inclusive growth, poverty reduction, and sustainable development. Investing in women vendors not only benefits individuals and families but also contributes to building more resilient, equitable, and thriving communities for all.

REFERENCES

- [1] Rathod, R. R. (2017). The Problems of Women Retail Vendors of Perishable Agro Products in Vidarbha region of Maharashtra. Lulu. com.
- [2] Peke, S. (2013). Women fish vendors in Mumbai: a study report.
- [3] Meher, S. R., & Ghatole, P. S. (2020). A study of common health problems and utilization of healthcare facilities among self-employed street vendors of Chandrapur district of Maharashtra. International Journal of Community Medicine and Public Health, 7(7), 2782.
- [4] Desai, P. B., & Pawar, P. S. (2017). Self-Employment and Empowerment of Women: Special Reference to Women Vegetable Vendors in Kolhapur City. Asian Journal of Research in Social Sciences and Humanities, 7(6), 35-54.
- [5] Saha, D. (2011). Working life of street vendors in Mumbai. The Indian journal of labour economics, 54(2), 301-325.
- [6] Doibale, M. K., Mohite, S. D., Sawase, G. B., & Pagadal, P. H. (2019). Study of sociodemographic profile and causes of street vending in urban area, Aurangabad, Maharashtra. International Journal of Community Medicine and Public Health, 6(9), 4005-4010.
- [7] Bhatt, E. R. (2006). We are poor but so many: The story of self-employed women in India. Oxford University Press.
- [8] Saha, D. (2010). Collective bargaining for street vendors in Mumbai: Toward promotion of social dialogue. Journal of Workplace Rights, 15(3-4).