

**EMPOWERMENT OF WOMEN THROUGH
ENTREPRENEURSHIP
(A STUDY OF 300 WOMEN ENTREPRENEURS OF GUJARAT)**

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GUJARAT**

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CERTIFICATE

In accordance with Ph.D. , this is certified that the work embodied in the thesis “A study on Empowerment of women through entrepreneurship” (A study of 300 Women Entrepreneurs of Gujarat) is writtern and submmited by the Ph.D. scholar Ms Christina Parmar under my direct guidance and supervision. It contains original research work and incorporates the result of independent investigation carried out by the candidate herself. This dissertation has not been submmitted elsewhere for the award of any degree or diploma , either in India or abroad and is being prepared in accordance with the university rules.

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4th June 2016

Dedication

*This thesis is dedicated to my loving parents,
Mrs. Dinaben & Late Mr. Stanis R Parmar*

PREFACE

Women represent half the resources and half the potential in all the society. Efforts to promote greater equality between women and men can also contribute to overall development of human society. The empowerment and autonomy of women and the improvement of women's social, economic and political status is essential for the achievement of sustainable development in all areas of life. Throughout the world, women's participation in economic activities is fast increasing. The role of women in entrepreneurship is also increasing. In India too, women are participating in large number of in almost all the spheres of economic activity. In the case of work force participation rate by sex, it had been much lower for females as compared to males, but due to increasing literacy rate of female; their work participation rate has been on the increase. In the case of work participation rate women have a lower participation rate than man. Compare to the urban areas, there had been a steady increase in the participation rate among women during 1971-2001 in rural areas. When they are engaged in gainful employment and contributing to the household and national economy, they should be given the due respect and status they deserve in the family and the society. In the changing socio-cultural environment of India, women are entering in a new era. But they are still over burdened with the household responsibilities. So some measures should be introduced to reduce their household burden. This requires a drastically change in the mindset of the men folk towards women in general and working women in particular.

Women constitute roughly one half of the population of our country. They form a very significant proportion of human resource. But, they were denied and continued to be denied basic human rights and marginalized to such an extent that most of them do not expect equality with men. In this backdrop, it is widely recognized that empowerment of women contributes significantly to the Social Development, which facilitates rapid economic development of a country. The concept of women empowerment was introduced at the International Women's Conference at Nairobi in 1985. The national policy on empowerment of women (2001) reiterates that the principle of gender equality is enshrined in the Indian constitution in its preamble, fundamental rights, fundamental duties and directive principles; a wide gap between the goals enunciated in the constitution, legislations, policies, plans, programs and

related mechanism on one hand and the situational reality of the status of women in India on the other still exists. Various studies deal with the wide range of issues relating to women empowerment from historical perspective to equity, human rights and social justice. The interdisciplinary focus for delineating the multi-faceted dimensions of women development and empowerment, gender issues and the subject on women empowerment are of great concern for the social scientists, women activists, policy-makers, legal professionals, students, scholars and researchers, human rights activists and particularly to social work educators and sociologists. Women entrepreneurship is an important area of interest having far reaching implications on the socio-economic development of the country. The current economic scene demands for an effective utilization of human and other resources. Employment opportunities in public sector are on decline. Entrepreneurship is the only effective way to deal with the growing problem of unemployment and empowerment of women. That is why the Government has initiated various schemes for entrepreneurship development. Women population which constitutes nearly half of the total population has relatively low participation in entrepreneurial activities, whereas in developed nations it is not so. The experience of developed nations have demonstrated that when an economy moves from command to a market driven situation, the gender inequalities are generally abridge over a period of time. Women entrepreneurship has a great role to play in the economic development. Women owned firms represented nearly 40% of all firms in the United States and employed approximately 27.5 million people. Further, women are starting businesses at faster rate than their male counterparts. It has been seen that women outnumber men by at least two times, particularly when it comes to starting business in China. There are over five million women entrepreneurs constituting one fourth of all entrepreneurs in China, in Japan also a similar trends has been noticed. The percentage of women entrepreneurs increased from 2.4% in 1980 to 5.0% in 1995. Entrepreneurship among human resources of the country in general and women in particular during post-liberalization regime, Government has set-up large numbers of institutions to provide financial and other supportive measures for the growth of entrepreneurship among human resources of the country. Entrepreneurship among women, Post-reform period has seen the increase in participation of even NGOs for the growth of entrepreneurship among human resources of the country. Under the new economic regime the women participation in business has shown considerable improvement. At

present in India 9.5% women entrepreneurs are engaged in small business. The major factors responsible for increase in participation of women in economic activities have been spread of general and technical education, growth of IT sector and entrepreneurship as a career. The emergence of women entrepreneurs and their contribution to the State economy is quite visible in Uttar Pradesh. The number of women entrepreneurs has grown over a period of time, especially after the 1990s. Women entrepreneurs need to be lauded for their increased efforts to stand on their own feet through entrepreneurship and finding a niche for other women entrepreneurs in the organized sector and unorganized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction. An attempt has been made to document available information regarding the status of women entrepreneurs, against the backdrop of the socio-economic context and the attendant challenges they face.

The whole study is divided into various parts which are overwhelmingly interwoven together with the main issue of empowerment of women through entrepreneurship. In the initial part, a theoretical analysis is done on demographic Profile of the women entrepreneurs, entrepreneurship aspects, attitudes of family and society women entrepreneurs and characteristics of their enterprise, push-pull factors responsible for becoming entrepreneurs, obstacles confronted by women entrepreneurs and managerial capabilities and training needed by women entrepreneurs. Final part of the thesis emphasizes on the Empowerment aspects and compares the level of individual, family, economical and social aspects of empowerment among women entrepreneurs in pre and post entrepreneurship condition. Finally the thesis concludes with the findings, conclusions and suggestions to the policy makers of the country in order to empower women through entrepreneurship.

Ms. Christina Parmar

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Ms. Christina Parmar

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LIST OF ABBRIVIATION

- BSY - Balika Samriddhi Yojana
- CED-The Center for Entrepreneurship Development
- CSWB - Central Social Welfare Board
- CSWI - Committee on the Status of Women in India
- CEDAW- convention on the elimination of All forms of Discriminations against women
- DWCD -Department of Women and Child Development
- DWCRA - Development of Women and Children in Rural Areas
- DGET- Directorate General of Employment and Training
- EAP- Entrepreneurship Awareness Programmes
- EDP - entrepreneurship development programme
- GDI Gender-related Development Index
- GDP Gross Domestic Product
- GEM- Gender Empowerment Measure
- GID Gender in Development
- GIDC- Gujarat Industrial development Corporation
- GSFC- Gujarat State Financial Corporation
- GIDP Gender in Development Policy (UNDP)
- IFAD - International Fund for Agricultural Development
- IIX - Impact Investment Exchange
- IMY - Indira MahilaYojna
- ICDS - integrated Child development services
- IFAD - International Funds for Agriculture Development
- JRY - Jawahar Rozgar Yojana
- MSY - Mahila Samirddhi Yojan
- NAEP - National Ault Education Programme
- NABARD - National Bank for Agricultural and Rural Development
- NPE -National Policy on Education
- NIP- New Industrial Policy
- NORAD - Norwegian Agency for Development Cooperation

- RGUMY-Rajiv Gandhi Udyami Mitra Yogna
- RMK - Rashtriya Mahila Kosh
- SEWA - Self Employed women's Association in India
- STEP - Support for Training and Employment Program
- SGE-Training To Second Generation Entrepreneurs
- SGSY - Swarna Jayanthi Gram Swarozgar Yojana Scheme
- NCSW - The National Commission for Self-employed Women and Women in the Informal Sector
- TREAD - Trade-Related Entrepreneurship Assistance and Development
- U.N – United nations
- UNDP - United Nations Development Programme
- USA – United state of america
- VTPW - Vocational training programme for women
- WPR - women Participation Rate
- WDC - Women's Development Corporations
- WDP - Women's development Project

CHAPTER 1

INTRODUCTION

“Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their throughout and their value system lead to the development of a good family, good society and ultimately a good nation”.²⁰

Ex. President A.P.J. Abdul Kalam

1.1 Status of women

The status of Women though equal to men in population, is subjected to a lot of deprivation even in this world. Women are still treated as the second rated citizen or subordinates to men. Though various efforts are being made to improve the status of women, women folk could not make maximum use of them and hence remained backward. In all most all countries, the government are providing special provision for women’s development and efforts are being made to exact maximum use of women’s talent. It has been clear for decades the women in many parts of the world make key contribution in areas of development. Women folk could not take their maximum use and remained still backward. In almost all countries, the government is providing special provision for women’s empowerment and effort are being made to extract maximum of women’s talent.⁴

Poverty and unemployment are the major problems of under developed countries like India. The role of women in development of nation is very important. So women should be respected both in the homes and in the nation. The strategy for strengthening women’s economic status is to address the twin objectives of increasing income and solidarity of women. To increase the status of women, they must be empowered socially, economically and politically.¹²

1.1.1 International Status of women

The role of women in economic development, in developing human resources, in governance, in leadership, in marketing and in evolving sacra-civic society has

outstanding been covered under three broad themes. They are general perspectives, priorities and issues, implications and action. The UNDP has brought out its 'Human Development Report', 2003, which speaks about the millennium development Goals. It lists eight goals out of which the third goal to be achieved is gender equality and empowerment of women. Women empowerment is global issue, which has gained momentum in recent decades. In India besides ratification of international conventions, there are provisions in the constitution and several legislative acts have been passed to ensure women empowerment. Status of women is a topic of sociological studies and discussions, the position of about 50% of the population of any society. Study of the history of human society reveals that in no society of the world women have enjoyed absolute equality on par with men. Women have been deprived of equal rights for centuries. The philosophy of human rights became popular only during second half of the 20th century and the issue of "gender equality" and "equal rights" for women assume to get importance only after 1970s.

The U.N.O has taken up the issue of women empowerment as a global concern. The U.N. declared the year 1975 as the international women's year. The U.N. declaration of 1975 led to the shift of emphasis on women's programs from welfare to development. The third women's world congress at Nairobi (Kenya) in 1985, the fourth world conference on women in Beijing (China) in 1995, special session of the United nations General Assembly in 2000 in New York, and the National Policy on Empowerment of Women (2001) emphasized the need for empowering the women and suggested appropriate strategies in that direction. It is global phenomenon that many women are not involved in the political decision-making process. There is no doubt, exceptions to it. Some countries like Sweden and Norway have sufficient number of women representation in their parliament and women had been Prime Ministers in some countries including India. Even women are currently also Prime Ministers in some countries in the world; yet emancipation of women from the various types of discriminations is very slow. It is appreciating that India has allowed 33% of women representation in the local bodies and efforts are also being made for their representation in parliament where their share of total seats amounted to only 9.3% in 2005. Their representation at the ministerial level even much lower constituted only 3.4% in the same year. One of the most alarming aspects of the gender inequalities in India is the declining female population. It amounted only 48%

of total population in the country according to 2001 population census. It has occurred mainly due to certain patriarchal practices and social customs such as preference for male child, bride burning and female feticide, etc.²³

Worldwide situation of women

- World's one billion illiterate, 67 per cent are women.
- Out of the world's 1.3 billion poor, nearly 70 percent are women.
- Women hold only 11 percent of the seats in world's Parliament.
- Only 24 women have been elected as heads of government in the last century.
- Women work approximately twice the unpaid time men do.
- The value of women's unpaid house work and community work is estimated at 35 percent of GDP worldwide.
- Out of 130 million children worldwide 2/3 are girls who are not in the school.
- Out of world's 27 million refugees 75-80 percent is women and children.
- Rural women produce more than 55 percent of all food grown in developing countries.¹⁸

1.1.2 National Status of women

The status of women in Indian society has changed from time to time and the present position of women in society is the index to the standard of social organization. Women's position in modern Indian society is equal to that of men socially, economically, educationally, politically and legally. In modern India, as a result of their newly gained freedom, women have occupied positions in various spheres of life being a politician, orator, lawyer, doctor, engineer, administrator, diplomat, business woman, entrepreneur, etc.²²

The condition of a nation is reflected in the status of its women. The status of Indian women is evident in the census conducted by the Government of India in 2001. The literacy rates for Indian males and females are 75.85 % and 54.16% respectively. Backwardness is not a new phenomenon. It is the history of humankind. A brief sketch of status of women during different periods throws light on this matter.

Ancient period

Free and equal access education for both sexes to have been available during the early Vedic period. Women then enjoyed equality with men in pursuing their interest freely and had the right to participate in academic discourses in fields such as astronomy, philosophy, logic, mathematics and geography. Love marriages and remarriages of widows were permitted. In this period, both husband & wife were joint owners of the property. Both the girls and boys were permitted to Vedic studies. Educated Vedic women had a voice in the selection of their husbands. The unmarried person was not eligible to participate in Vedic sacrifices. This was not looked upon as compulsory for a woman and there was no limitation on the age of marriage.

In the upanishadic period, there were a large no. of Brahmavadnis, the status of women began to decline with the amenities. Social sanctions approving women's education equal to men's were erased by castes. Although reformatory movements like Jainism allowed women to be admitted to the religious order by and large the women in the India faced confinement and restrictions. Over the centuries, Any formalized instruction to women became individualized and was provided at home, but these domestic instructions was mainly restricted to the upper classes.

Medieval period

The Indian women's position in the society further deteriorated during the medieval period. Sati, child marriage and ban on widow remarriages become part of social life. The Muslim conquest in the Indian subcontinent brought the Parda practice in the Indian society. Polygamy was widely practiced especially among Muslim and Hindu kshatriya rules. In some parts of India, the devadasis or the temple women were sexually exploited. Among the Rajputs of Rajasthan, the jauhar was practiced in order to avoid capture and consequent molestation by the enemy. Remarriage of women was stopped and they asked to devote themselves to ascetic at home. In South India many women administered villages, towns, divisions and heralded social and religious institutions. Guru Nanak, the first guru of Sikhs preached the message of equality between men and women. He advocated that women allowed leading religious assemblies, to perform and lead congregational hymn singing called kiran, to become

members of religious management committees, to lead armies on the battlefield, have equality in marriage and equality in Amrit, etc.

Modern period

During this period the status of women improved by the untiring efforts of different social reformers like Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, Maharishi karve, Sister Nivedita etc. the basic reason of the change in the women status is acceptance of the tenets of liberal philosophy from the western civilization. It emphasizes a rational outlook of life and its problems, freedom of speech, critics of authority, authenticity of dogmas and insistence on the right of man as opposed on his duties. According to the charter act of 1813, the East India Company was entrusted with the responsibility of the education of the Indian people. But its efforts were restricted to the education of boys and no efforts was made for the education of Sati and in 1829 Sati was abolished and made it a crime. He established Brahma samaj and advocated the principle of freedom of women and equality of sexes. Macaulay's minute (1835) did not contain any reference to the needs of women's education even though it contains the future policy of the East Indian Company towards education of Indians. The woods dispatch set forth a scheme of education in which special girls schools were started by the newly created department of education.

Post-independence period

The University Education commission (1948-49) made certain recommendations regarding women's education but the most important development in the field of women's education in 1958 under the chairmanship of Smt. Durgabai Deshmukh. This committee recommended special measures to bridge the gap between girl's education and boy's education at the primary and secondary levels. It strongly recommended that special funds must be allotted in the various plan periods for furthering and developing the programs for girl's education.

The union ministries of education setup the national council for women's education in 1959. Most of the state governments have established state councils for women's education. Smt. Hansa Mehta Committee was appointed in 1961 by the national council for Women's education to examine the problem of curricula for girls at all stages of education. Another committee was appointed by the council in 1965 with

Shri. M. bhaktavatslan as the chairman to look into the girl's education. The education commission (1964-66) also made valuable recommendations regarding women's education in India. The national committee (1974) studied various aspects of the status of women and their education.

The National Policy for the Empowerment of women stressed the advancement, development and empowerment of women. Government has formulated several schemes and programs such as mid-day meals, free uniform, text books and attendance scholarships for promoting access, enrolment, retention and achievements of girls at the school stage. Scholarships have been instituted for making higher education free for girls in different states. Special efforts have been made to encourage participation of girls in scientific and technical courses. Protection of Women from Domestic Violence Law 2006 demanded stopping of violence Law 2006 demanded stopping of violence, custody of child, sheltering husband's house, monthly maintenance and stopping husband from selling his property.¹⁵

1.1.3 Position of Women in India

Women of India have a background of history and tradition behind them, which is inspiring, but they have suffered much from various kinds of suppression and all these have to go, before they can play their full part in the life of the nation. Since the times immemorial, worth of the work done or services rendered by women has not been recognized. No series efforts, except the occasional attempts clouded by bias and misconception, were made to evolve a reliable method to calculate women's contribution to the economic development of the society. Adam Smith, the father of Economics, recognized the women's contribution to the economic development when he analyzed the concept of 'use value' and 'exchange value'. Unpaid household labour of women, who is treated as controller of the home, is generally ignored as what she creates is the 'use value'. A women, who produces 'use value' through household work is considered to be unemployed and not contributing to the economic development when compared with a women who produces 'exchange value' through her paid employment, ignoring the fact that fact hours of work put in by the house lady are much higher than the ones endured by the paid lady.

Women in India are leaving the four walls of their homes to venture out in search of work. The underlying reasons may vary with their socio-economic status. A majority of them belong to middle and lower socio-economic strata of society and they work due to sheer economic necessity, especially those belonging to the lower socio-economic strata of society and they work due to sheer economic necessity, especially those belonging to the lower socio-economic class. Women from upper socio-economic strata of society may do so in pursuit of a career so as to be independent. The policies for globalization adopted in India definitely have significant implications economic growth of the country. But the results of unfettered operation of market force are not always equitable, especially in India, where some groups are likely to be subjected to disadvantage as a result of globalization. Women constitute one such vulnerable and group and globalization has both position and negative effects on their status.²⁴

Changing position of women

Globally

- Women now represent 40% of the global labour force
- Women hold 40% Of administrative and management jobs
- The majority of women continue to earn on an average about $\frac{3}{4}$ of the male wage
- Women hold less than 6% of senior management jobs in the world

India

- $\frac{1}{3}^{\text{rd}}$ of the total literate are women
- 92 million working women , through 90% of them are working in the unorganized sector
- Work force participation rate is 37.7 %, where the rate for women is 22.7%, which is less than half the rate of 51% for men²⁸

1.2 Women empowerment

1.2.1 Empowerment –Conceptual Framework

The term empowerment has come to occupy an important position globally over the years. Educational attainment and economic participation are the key constituents in ensuring empowerment of women. The economic empowerment of women is a vital element of strong economic growth in any country. The concept of women empowerment is of recent origin. The word empowerment has been given currency by the United Nations during recent years. It is being increasingly felt that empowerment of women will enable a greater degree of self confidence, a sense of independence and capacity to resist discrimination imposed by male dominated society. Women empowerment is a term widely used now a day. In recent years empowerment of women has been recognized as a central issue in determining the status of women. First we see the meaning of power. Power means control over material, social, physical as well as intellectual assets and resources. Empowerment is a multidimensional process which should enable the individual or a group of individuals realize their full identity and power in all spheres of life. Empowerment of women involves many things: economic opportunities, property rights, political representation, personal rights and so on. The increasing use of term 'women empowerment' by various departments has resulted in its multiple meaning and interpretation and its association with a diversity of strategies. Virtually empowerment is a process that enables powerless women to develop autonomy self control and confidence and with a group of women and men a sense of collective influence over oppression oppressive social condition. It may also mean equal status to the women opportunity and freedom to develop her. EOW would mean equipping women to be economically independent and personally self reliant with a positive self esteem to enable them face any difficult situation. The empowerment of women should be able to participate in the process of decision making. So the power of EOW is not merely a means of bringing about improvement in the physical and social conditions of women but also the one that ensures equal participation in the decision making process.²⁹

Women become empowered through collective reflection and decision making. The parameters of empowerment are:

- Building a positive self image and self confidence
- Developing ability to think critically
- Building group cohesion and fostering decision making and action
- Ensuring equal participation in the process of bringing about social change
- Encouraging group action in order to bring about social change in society
- Providing the wherewithal for economic independence²¹

Apart from these the concept of women empowerment was introduced at the international women's conference at Nairobi in 1985. The term empowerment was defined as distribution of social power and control of resources in favor of women'. Empowerment is a process which includes the following components.

- Equal access to opportunities for using society's resources.
- Prohibition of gender discrimination in thought and practice.
- Freedom from violence.
- Economic independence.
- Participation in all decision-making bodies.
- Freedom of choice in matters relating to one's life.

Women empowerment came to be associated with social justice and equality. Equality in social systems is a necessary condition for empowerment of women; however it is not sufficient for their development, as development and empowerment are not synonymous. Empowerment of women helps them to be politically active, economically productive and independent. It is an active process, enabling them to realize their full identity and power in all spheres of life. An empowered woman has a positive self image and takes an active part in decision making related to herself to herself, her family and the community.¹⁵

Empowerment is a process not an event, which challenges traditional power equation and relations. Virtually it is a growth process that involves intellectual enlightenment, economic enrichment and social emancipation on the part of women.

Hence, Empowerment of women means many things, including:

1. helping women fight their own fears and feelings of inadequacy and inferiority.
2. Women becoming economically independent and self reliant.
3. Creating and strengthening women group and organization.
4. Establishing equalities of opportunities and equality between different gender and social classes.
5. Promoting qualities of nurturing, caring, gentleness.
6. Women having access to control over and benefit of resources like capital, land, property and technology.
7. Women having control over their own bodies.
8. Reducing women's burden of work especially within home.
9. Lastly empowerment is both the process and the product of the process.
10. Changes in women's mobility and social interactions, labour patterns;, access to and control over resources, Changes in women's control over decision-making.¹⁸

1.2.2 International level

The U.N.O has taken up the issue of women empowerment as a global concern. The U.N. declared the year 1975 as the international women's year. The U.N. declaration of 1975 led to the shift of emphasis on women's programs from welfare to development. The third women's world congress at Nairobi (Kenya) in 1985, the fourth world conference on women in Beijing (China) in 1995, special session of the United Nations General Assembly in 2000 in New York, and the National Policy on Empowerment of Women (2001) emphasized the need for empowering the women and suggested appropriate strategies in that direction.

It is global phenomenon that many women are not involved in the political decision-making process. There is no doubt, exceptions to it. Some countries like Sweden and Norway have sufficient number of women representation in their parliament and women had been Prime Ministers in some countries including India. Even women are currently also Prime Ministers in some countries in the world; yet emancipation of women from the various types of discriminations is very slow. It is appreciating that India has allowed 33% of women representation in the local bodies and efforts are also being made for their representation in parliament where

their share of total seats amounted to only 9.3% in 2005. Their representation at the ministerial level even much lower constituted only 3.4% in the same year. One of the most alarming aspects of the gender inequalities in India is the declining female population. It amounted only 48% of total population in the country according to 2001 population census. It has occurred mainly due to certain patriarchal practices and social customs such as preference for male child, bride burning and female feticide, etc.²³

The origins of the concept of empowerment go back to the civil rights movement in the USA in the 1960. It has since then been interpreted differently and filled with new meanings and is today used in such different sectors as business, social work, development discourse and by advocates of very different political agendas. The different definitions of empowerment range between defining it as a largely individual process of taking control of and responsibility for one's life and situation, and defining it as a political process of granting human rights and social justice to disadvantaged groups of people. At the former end of the continuum, where empowerment is defined largely as an individual process, empowerment can be used in the conservative political rhetoric of freeing the government of responsibility for injustices and for granting social security. Instead, the argument makes individuals and communities responsible for their own social security and welfare, without providing the necessary support and resources.

The empowerment of women is located within the discourse and agenda of gender equality and is increasingly being taken in the agendas of international development organizations, perhaps more as a means to achieve gender equality than as an end in itself. At the Social Summit in Copenhagen in 1993 and the International Conference on Population and Development in Cairo 1994 Governments committed themselves to the empowerment of women. This commitment was operationalized and formulated into a clear action plan at the Fourth World Conference on Women in Beijing 1995 where Governments committed themselves to the "empowerment and advancement of women, including the right to freedom of thought, conscience, religion and belief, thus contributing to the moral, ethical, spiritual and intellectual needs of women and men, individually or in community with others and thereby guaranteeing them the possibility of realizing their full potential in society and shaping their lives in accordance with their own aspirations."²³

1.2.3 National level empowerment of women in India

The Constitution Framers were very much conscious of the problem of women empowerment hence they ensured that the Principle of Gender Equality is enshrined in the Indian Constitution in its Preamble, Fundamental duties and Directive Principles. The various articles mentioned in the earlier paragraph are meant for ensuring gender equality. Moreover the Constitution also empowers the states to adopt measures of positive discrimination in favor of women. The real impetus for this movement was gained when under the Priministership of Mrs. Indira Gandhi, a scheme known as Indira MahilaYojana was launched, and UNDP also incorporated issues of women upliftment as Primary objective. Various Schemes were later on launched for the empowerment of women such as RashtriyaMahilaKosh, MahilaSamridhiYojana, Self help groups at Panchayat level and many more. The establishment of National Women's Commission and State Women's Commissions were important milestones in the direction of Women Empowerment in India. The National Policy for the Empowerment of women (2001) was an important step taken by the Government of the time for accelerating the pace of women empowerment. The policy was aimed at ensuring women empowerment through positive economic and social policies for the full development of women So that they could realize their full potential. The policy assured equal access to women to health care, quality education, participation and decision making in Social, Political and Economical life of the nation. The National Policy also aims at strengthening legal system for eliminating discrimination against Women. It also visualizes strengthening partnership with Civil Society, particularly Women's organizations. States have also taken various measures for empowerment of women.²⁹

1.2.4 What is Empowerment?

According to M.C. Whirter (1991), "empowerment is the process by which people, organizations or groups who are powerless (a) become aware of the power dynamics at work in their life context, (b) develop the skills and capacity for gaining some reasonable control over their lives, (c) exercise this control without infringing upon the rights of other and (d) support the empowerment of others in their community".

Empowerment of women is possible by:

- Positive attitude towards self and others
- Improved self-image through formal education
- Independent decision-making on economic matters
- Role in decision-making on policy matters
- Power to participate in economic decisions
- Access to better health care and health facilities¹⁷
- Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
- The de-jure and de-facto empowerment of all human rights and fundamental freedom by women on equal basis with men in all spheres-political, economic, social, cultural and civil.
- Equal access to participation decision making women in social, political and economic life of the nation.
- Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.²⁹

1.2.5 What is Empowerment of Women?

According to Narayan [1998] 'Empowerment of women is a process whereby the powerless or disempowerment gain a greater share of control of resources and decision-making'. So the process of gaining control over self, over ideology and over resources which determine power may also be termed as empowerment. The first and foremost reason attributed to the disempowerment of women is the 'unjust differentiation and inhuman discrimination against women' persisting in the Indian Society and which is highly in egalitarian and male chauvinistic. They are not allowed to enjoy equality in opportunities in various fields like social, economical, and political and skill development due to set pattern and cultural beliefs, superstitions, behavioral training etc.²⁵ Once women start enjoying freedom in all these areas, we can say that they are empowered. It would contribute to better self-image, which will encourage her to perform better not only for the sake of herself but for the family and the society as a whole. Women comprise the majority of population below the poverty

line. Reality of Indian women is they are subjected to social discrimination, and denied of their rights and they cannot participate in decision making. Most of the government policies and programs are oriented towards economic development of women. Unless we address these programs and make them aware of the activities, it is not possible to develop and move them towards empowerment. Steps have been taken for mobilization of poor woman and convergence of services, by offering them a range of economic and social options, along with the necessary support measures to enhance their capabilities. In order to enhance women's access to credit for consumption and production, steps were taken for the establishment of new and strengthening of existing micro credit mechanisms and micro finance institutions. Other supportive measures are strictly implemented to ensure adequate flow of credit through financial institutions and banks so as to enable all women below poverty line to have an easy access to credit.²

During the International Conference on Population and Development Program of Action, women's empowerment was defined as “the process by which women gain inner power to express and defend their rights and gain greater self-confidence, self-esteem and control over their own lives and personal and social relationships. Women empowerment is the process by which the equal power relations are transformed in women's favor”.

The known advantages of women empowerment are:

1. If women are empowered with education and life skills then they can discharge their duties very well.
2. If women are educated she educates her children and the whole family stands to gain.
3. The women can take up employment if she so desires, which would contribute to her family income and her own economic empowerment.
4. She is more equipped to handle life crisis situations.
5. She is aware of her rights, duties and privileges. She is vigilant citizen and understands consumer rights, legal rights, social disparities, and reckon health services.¹⁷

1.2.6 Definition of Women empowerment

Empowerment

Chandra and shanta, 2000

“Empowerment in its simplest form the manifestation of the redistribution of power that challenges patriarchal ideology and the male dominance”.⁸

According to M.C.Whirter(1991)

The term empowerment is used casually and statistics about employment, education, political representation, and share in the decision-making process etc. are used in an indiscriminate manner to indicate the empowerment of women. However, the empowerment of women has just not increased in a number of fields.⁸

According to Sahay (1998), the actual definitions offered for "empower" are:(1) To give power or authority to;(2) Give ability to; enable; permit, (for example, court of law is empowered to judge a person to be punished or not)

Sahay, S, “Women and Empowerment: Approaches and Strategies”, Discovery Publishing House, New Delhi. “Power' is the key word of the term 'Empowerment', which means having control over material assets like land and finance, intellectual resources like knowledge; information and ideas, and to generate, sustain and propagate an ideology “. ²⁹

Women Empowerment

According to Pramila Kapur,”women’s empowerment could be considered as a process in which women gain greater share of control over resources-material,human and intellectual like knowledge,information ideas and financial resources like money and control over decision making in the home, community, society and nation and to gain power. (Shyam Sundar et al., 2002)⁸

1.2.7 Features of Women Empowerment

Every part of human being concerns with empowerment ranging from security to getting access to resources to meeting demands, political decision-making process -

everywhere there is an influence of empowerment. Nevertheless, women empowerment manifests some special features:

Equality in Every Sphere: This feature was nicely pointed out in a seminar on women empowerment. It entails that women empowerment does not mean that women will be the supreme power of the society; rather in every sector, especially in decision-making process, women should participate equally. This equal participation has to be maintained in all cases starting from a day laborer to the highest official. It does not mean - no gender discrimination in jobs; no gender discrimination in the choice of profession; and no gender discrimination in salary and job conditions.

Security Public Voice: The famous theorist Johnson pointed out this feature, as a tool of gaining voice, having mobility and establishment a public presence.

Acquiring Uniqueness: Women empowerment is an active multidimensional process that enables women to realize their full identity and power in all spheres of life.

Realization of Rights: Empowerment requires gaining all rights that are due. It is the complete achievement of rights on material things like land, forest, humanitarian goods like human physique, financial property such as money, into empowerment mostly hinges on political empowerment. Providing them with political power to decide independently will lead them to attain autonomy in socio-economic perspectives.¹³

1.2.8 Historical Background of Women Empowerment in India

The status of Women in India has been subject to many great changes over the past few millennia. In early Vedic period Women enjoyed equal status with men. Rigved & Upanishads mention several names of women sages and seers notably Gargi & Maitrey. However later the status of women began to deteriorate approximately from 500 B.C, the situation worsened with invasion of Mughals and later on by European invaders. Some reformatory movements by Guru Nanak, Jainism, Rajarammohan Rai, Ishwarchandra Vidya Sagar, Pandita Rama Bai and others did give some relief. It is not that Britishers didn't do anything for improving the condition of women. Some laws were enacted such as "Abolition of practice of Sati", Widow Remarriage Act 1856 etc. The real change came after independence.

Constitution of India guarantees equality to women (Article 14). There are other articles too which ensure rights of women e.g. no discrimination by the state [article 15 (1)] equality of opportunity (Article 16) etc. Feminist activism picked up momentum in India during later 1970's. Later on many groups and NGO's have been working for the Empowerment of women. We are proud that in India Women got voting right much before USA and some other European countries.³⁰

1.2.9 Why is there still a Need for Women Empowerment?

In spite of the various measures taken up by the government after Independence and even during British rule the Women haven't been fully empowered. We may be proud of women in India occupying highest offices of President, Prime Minister, Lok Sabha Speaker, Leader of the Opposition or women like Ms. Chandra Kochar occupying highest positions in the Corporate Sector but the fact remains that we still witness dowry deaths, domestic violence and exploitation of women. The female foeticide is not an uncommon phenomenon. The male female ratio though improved over last few years is still far from satisfactory. It is 940 women per 1000 men for India in some states it is as much lower as 877. These are the states where female feticide is maximum. The female literacy rate is also lower than the male literacy rate. The ground reality is deprivation and exploitation of women specially women from rural areas and those belonging to deprived sectors of the society. The Urban elite class women have no doubt been benefitted by the efforts of women empowerment. Dr. Dashrath Bhuyan in his article titled "Empowerment of Indian Women : A challenge of 21st century" writes "Women are being brutalized, Commodities, materialized and subjected to inhuman exploitation and discrimination" In spite of reservation being granted to women in Panchayat elections after 73rd and 74th Constitution amendment, in many Panchayats the male Chauvinism does not allow them to function independently.²⁹

1.2.10 Need for Women Empowerment

Women were considered as a weaker section of the society. According to Manusmriti she is protected by the father in childhood by the husband in adulthood and by the son in her old age". Women in India are less endowed than man with education, health, employment, medical, skill and productive assets. In fact the socialization process in

India has rendered women faceless and invisible. Gender discrimination is visible against adolescent girls, adult women and girl's child in intra household food allocation. Most rural health surveys have recorded a much higher incident of illness among women and girls than man and boys. The "state of health" of women is poorer than male. Women in poor household often contribute substantially to family income and at time more than their husband. Inequalities in food intake relative to men are particularly exacerbated for women and children. Women workers are always treated as 'supplementary earners'. Women have through the centuries remained confined within the four walls of the home and dismissed as the second sex. Related to the background they have faced social economic and political discrimination in many countries. In the western due to factor like education, urbanization and changing social norms, women are marginally better off than their counterparts in the underdeveloped and developing nation, where poverty and illiteracy combine to hold them down and prevent them from emerging as a 'potent force' in society.²⁹

1. Education status of women: various development indicators reinforce the fact that women are way behind men according to the yardstick of development. The imbalance sex ratio was 993 women per 1000 men in 2001. The education status of females compared to male is quite discouraging. Difference in female and male literary rates in one aspect of this border phenomenon of gender based inequality in India. This is reflected not only in such matter as education and opportunity to develop talent but also in the more elementary fields of nutrition, health and survival. The recognition of female education as a social issue is very recent in India. But widespread female literacy is a twentieth century phenomenon.

2. Status of employment: it was observe by national commission on labour that the pattern of employment of women had been employed either or unskilled jobs or jobs requiring traditional skill. National perspective plan for women 1988-2000 also observed that the women had been found to be concentrated in occupations which are usually the lowest rung. The political position of women and the no of women Parliamentarians is not satisfactory. Fifty percent women hold only seven percent seats in parliament.¹⁸

Need for Women's Empowerment in India

In this contemporary world, women need to gain the same amount of power that men have. Now, it is time to forget that men are the only holders of power. In India, women are still facing different obstacles in male-dominated cultures. The things are related to women's status and their future. However, I believe that Indian women are slowly getting empowerment in the sectors like education, politics, the work force and even more power within their own households. The worth of civilization can be arbitrated by the place given to women in the society.

Today, women are busy running in the presidential campaign. The work force is covered with intellectual women who currently hold the CEO positions at large companies which were never held by Indian women in long ago. In our country, women have reached a long way eventually and have discovered a new path for them to come. Women rights are human rights. The concept of feminism is very vogue. Feminist usually deals out balky attention. Women's right and changes effort to win equality for women have containing women's suffrage, feminism, women's property rights, equal opportunity in work and education, and equal pay. Now, the future of women is seeking out.

More, we have come across a more image of gender differences. Each year, we notice that the headline as "Girls outshine boys" in CBSE, ICSE and State Board results as well. It arrests us showing that girls are now more confident of getting better-paid professional jobs than their flagging male counterparts. Clearly, there is an excellent amount of reason for the girls to be more confident than boys and this is because of their remarkable academic feat around the nation. This achievement of girls is an absolute reversal of what would have been expected a generation ago. This is likely to steer to higher-income jobs. But, an upsetting place still remains for Indian women is the negative sexual attention that women often receive. Indian societies have received notoriety for being unsafe for women. Whereby the fair sex is not only being hassled, stalked and raped but incidents of immoral trafficking also are very high. Add to this the heinous practice of female feticide and infanticide wherein nearly 10 million baby girls have been killed in the last twenty years alone. In fact, the level of atrocities against women is an indicator of the coercion of our society and underscores that we are a suppressed society. Clearly, safety is an obsolete word in today's India.

It is the duty of law enforcement agencies to prevent crimes against women but they fail to solve this scourge alone. Teamwork by people is the key to eradicating this menace. People must come forward to help in rooting out such social evils. Law enforcing agencies cannot work alone. When the people are dynamic in their drive against crimes, the police cannot remain a mute spectator though they are supposed to be the protectors of citizens. They will be forced to dispense their bounden duties. Youth should be motivated to be socially responsible and protect women. This is the need of the hour. Everyone must think of changing society. If we all abide by the rules, women in our cities will surely be safer.

In India, women are devalued traditionally and the men are normative reified. According to Hindu mythology, the word 'Ardhanarishvara' meaning "The Lord whose half is a woman". What is the value of a man without a woman? We shouldn't forget that there are many temples in our country devoted to the Goddesses and men also use to visit the temples for worshipping them. We need both male and female each other. We must work all together and both needs each other to survive and flourish.

Women should also be in place of man in today's society. As they are now highly qualified, make remarkable contributions to the economy through their paid work. They work in a wide variety of professions around the country from teachers and secretaries to welders and doctors to machine operators and child care workers too. These days, women have established themselves that they are equal to men. They have now forsaken their homely image and are making a major contribution to global innovation of the country. They are working in different fields with man by doing hard work.

It is said that women are the pillars of the economy of the world. We just need to think that women particularly from India who purchase the precious ornaments like gold, diamond, silver, platinum and et al. They also pay money for cosmetics items which brings livelihood to millions. They have the most imperative role of the family who keep it together.²⁹

1.2.11 Globalization

Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully.

However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.³⁰

1.2.12 Towards Women Empowerment

The issue of women empowerment has received perhaps most attention in today's development debate that is fairly reflected in the contemporary development literature. Women empowerment is not too old a phenomenon. In oriental belt of globe, it has got currency only in the recent past. Even the western thinkers looked at woman empowerment in the second half of the last century Group of western development experts in research notice that women's participation in the development process was lacking. Real development happens only when women become integrated. Women in Development have set a specific trend in including women in the theories of development. In 1980s women empowerment has acquired a strong ground. It is usually assumed that gender discrimination will evaporate along with their male counterparts. A woman in development does not only speak of socio-economic and political development but also of domestic uplifts. Since its inception, women development has often been used along with welfare, poverty alleviation, participation, development and many more, until now it has assumed various facets. It has to be perceived and realized as a whole that includes social, psychological, economic and political facets. The concept of women empowerment originates from the idea of the Brazilian educationist Paulo Freire. Empowerment as a form of development change is brought about by local problems solving efforts and techniques. The term "Empowerment" is frequently used to describe a process where in the power-less gain greater share of control over resources and decisions making, and since women are generally accepted as being the most powerless members of the opposed classes. Empowerment has been described as nurturing, liberating, common

sense, empowerment can be defined as a person and obverted source of power. Empowerment is a process and, at the same time, the result of the process. It is the process of challenging existing power relation and of gaining greater control over the source of power.

Women empowerment is commonly associated with women's struggle for social justice and equality. It is a process aimed at changing the nature and direction of systematic process that marginalization women and other disadvantaged section of the society. Empowerment is one type of perseverance to achieve strength through which a woman can establish her control on various assts; the concept empowerment in this sense is to confer power on controlling the wealth and taking decision. Empowerment means emancipation of women and harmonious co-existence with men in the society. Power provides social recognition, dignity, prosperity, property, value and security; hence empowerment has acquired a considerable aura of responsibility and social status in development vocabulary. Empowerment is a way of acquiring the ability and opportunity to participation in decision-making and implementation; and influencing the decision with proper knowledge self-dignity and self-confidence. From women's perspective if we look at power, it is being able to contribute to society at all levels. UNDP claims that empowerment enables individual and group to change balance of power in the society redistributes power from the powerful to powerless. Johnson (1992) started that the prime aim of empowerment is to have self-reliance. This self-reliance mainly refers to individual's economic independence. Shetty (1991) expressed that empowerment refers to a complete change of social and economic attitude towards women. Empowerment guides women to know and have clear view of formal and informal choices, which let them have insightful withstand against any form of oppression. Moser (1993) has classified demands of women into parts; one is strategic - a complete emancipation from male domination and other is particular that is made out in the context of present problems. To Moser, strategic demands are not considered in the formation of development plans because development planners do not consider the fact such as women's unpaid service to men, living with them and suffering under male dominations.¹³

1.2.13 Objectives of Women Empowerment

- Creating an environment through positive economic policies for full development of women to enable them to realize their full potential.
- The *de-jure* and *de-factor* enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres — political, economic, social, cultural and civil
- Equal access to participation and decision making of women in social, political and economic life of the nation
- Equal access to women in health care, quality of education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
- Strengthening legal systems aimed at elimination of all forms of discrimination against women
- Changing societal attitudes and community practices by active participation and involvement of both men and women
- Mainstreaming a gender perspective in the development process
- Elimination of discrimination and all forms of violence against women and the girl child, and
- Building and strengthening partnership with civil society, particularly women's organization.¹⁷

1.2.14 Different Levels of Empowerment

In line with most theorists on empowerment we the one has to view empowerment as taking place on different levels and that change on all levels is necessary if the empowerment of women is really to occur. We have to relate empowerment at three levels: empowerment on the individual, group, and societal/community- level and the interaction between these.

Individual empowerment of women

The individual level deals with individual women's abilities to take control over their lives, their perceptions about their own value and abilities, their abilities to identify a goal and work towards this goal. It is optimistically believed that women's

empowerment will lead to a world where women and men ensure that resources are utilized not just equitably but sanely and safely. Gita Mukherjee, M.P rightly said in the House that 'empowering would not merely benefit women, but the country as a whole'. Previous studies have proved that empowerment of women in turn give greater voice and leverage in family decisions and enhances their social standing.

IFAD-(International Fund for Agricultural Development) evaluation done in India in later 1999 suggested certain measures for empowerment of women. (The Republic of India, 2000) Four of the main process that could lead to women's empowerment, as defined by the IFAD was:

- Changes in women's mobility and social interaction;
- Changes in women's labour patterns;
- Changes in women's access to and control over resources; and
- Changes in women's control over decision-making.

A. Changes in Women's mobility and Social Interaction. An evaluation study revealed that women had become more mobile and begun to have new interactions with range officials. There was even a growing willingness on the part of group members to approach the panchayats and collectors with petitions or grievances. The study observes that this type of change was most likely to occur among women group members when:

- The women involved were heads of household or were older;
- The women involved had participated in training;
- Their group members had accessed a bank loan;
- Their group had undertaken community actions initiatives; or
- Their group had been organized into a federation and encouraged to participate in special events.

B. Changes in Women's Labour Patterns. The evaluation did not find any major changes in gender division of labour. However, there were indications of such changes beginning. For instance, the group meetings themselves forced some of the husbands to look after children and feed themselves while their wives attended the meetings. The evaluation found that the extent to which men helped in reproductive

tasks was related to the health of the women, the type of household, and the gender and age of the children.

There was comparatively greater change reported in non-domestic productive tasks. Not all the changes in such labour patterns can be viewed as beneficial to women. Therefore, the changes in women's labour patterns were mixed, and not as positive as along other dimensions. There was little indication that women's control over their labour undergone a marked change, and the evaluation noted that many women may simply have gone from undertaking paid work outside the home to becoming unpaid family labourers. At least self-employment allows women the possibility to have better working conditions, save on travel time, and be able to more effectively combine reproductive and productive roles.

C. Changes in Access to and Control over Resources. The evaluation also looked into women group members' access to non-loan-related resources and benefits, and particularly to common resources. It seems that a number of the groups undertook activities that would give their communities better infrastructure or services, for instance in water supply, child-care facilities, health care services and improved roads. In this sense, they played a key role in promoting changes in collective access to resources.

D. Changes in Intra-household Decision-making. The evaluation concluded that there seemed to be a slight improvement in women's involvement in household decision-making in male-headed households, on such issues as credit, the disposal of household assets, children's education, and family health care. However the traditional gender-based divisions persisting intra-household decision-making. Women basically decide on food preparations, and men make the financial decisions. But group members had become more aware of their mobility and political rights. As in the case of mobility and social interaction, the evaluation again found greater improvements among women heads of households, older women, and more educated women.²⁵

The group level and society level

The group level and society level deals with the collective action and sense of agency that women experience together, in a group and societal level deals with the permissiveness of the political and social climate, the societal norms and the public

discourse on what is possible and impossible for women to do, how women should behave etc. The different levels are seen as interconnected and mutually reinforcing, e.g. when empowerment on individual level occurs, this will have effect on the group and societal level. Women who are empowered on an individual level will most likely go on and affect the other levels. Empowerment on a group level e.g. women organizing around a particular need is likely to have effect on the individual empowerment of the women in the form of increased self esteem and sense of agency.²⁵

Social Empowerment of Women

Under the social empowerment of women steps needs to be taken to improve the health status of women, reduce maternal mortality especially in the areas which do not have good medical facilities. A program for checking the spread of sexually transmitted diseases like HIV / AIDS and infections / communicable diseases like T.B. needs to be launched. Women face high risk of malnutrition hence focused attention would have to be given to meet the nutritional needs of women at all stages of their life cycle. The problem in the country is serious about the women belonging to disadvantaged groups. They are the most exploited lot. The Social activist should keep a vigil on the atrocities committed on women belonging to weaker sections and help them to fight the legal battle for obtaining justice. Schemes need to be introduced for helping women who are victims of marital violence, who are deserted and those engaged in sex professions. Awareness programs need to be organized for creating awareness among women especially belonging to weaker sections about their rights. Government has to be vigilant for ensuring that there is no discrimination against the girl child and her rights are protected. The social stigma like child marriage, Female feticide, and child abuse and child prostitution must be eradicated immediately.³⁰

Economic Empowerment of Women

Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision-making regarding economic aspects of development of skills in management. Economic empowerment implies a process of redistribution of resources and power between different groups. It helps in building confidence, self- assertion and courage.

Importance of Economic Empowerment

Poverty is the biggest challenge in India's development efforts to bring about a perceptible change in the quality of life of the people. In India, a vast section of its population suffers from malnutrition, unemployment, and poor health care. This is particularly, true in the case of four main weaker sections of society namely, women, children, scheduled castes and scheduled tribes. In rural India, the high rates of illiteracy and low economic status of women underlie the need for increasing their earning by providing income-generating assets. Provision of employment opportunities to rural women is one way to improve their nutrition, health, education and social status. In most of the developing countries greater emphasis is laid on the need for development of rural women and their active involvement in the main stream of development especially economic.

India envisions a future in which Indian women are independent and self-reliant. Their participation in remunerative work in the formal and non-formal labor market has increased significantly in the past decade. Women's income is becoming very necessary to household of all types in the wake of globalization and changing economic structures.

It is estimated that is home to 92 million working women, though 90% of them are working in the unorganized sector. The women Participation Rate (WPR) increased from 14.2% in 1971 to 22.3% in 1991. Women's share in the organized sector meanwhile, increased from 11% in 1971 to 15.9% in 1997. Requisite steps have to be taken to recognize this and take cognizance while framing economic policies and programs. The need of the hour is economic independence of women. To translate this hope into reality, the Department of Women and Child Development (DWCD) has taken up various projects directed towards advancement of women. Besides coordinating various programs, the Department monitors 27 beneficiary-oriented schemes. The concept of a 'Women Component Plan' was mooted in the Ninth, Olan document. This is an important strategy to ensure that not less than 30% of funds/benefits from other development sectors flow to women. The schemes include the Support for Training and Employment Program (STEP), which aims to raise the income of rural women by updating their skills in traditional sectors, such as dairy development, animal husbandry sericulture, handloom and social forestry. Since its

inception in 1987, this program has benefited 4, 48,000 women. Assistance has also been extended by the Norwegian Agency for Development Cooperation (NORAD) for training and skill development, and also for promotion of self-reliance through the generation of income for women in non-traditional trades. Till date, 1745 projects have been sanctioned to benefit 2, 49,000 women. Balika Samridhi Yojana (BSY), the prosperity of the Girl Child was launched in 1997 and revamped in 1999, with the specific objectives of changing attitudes towards the girl child, and improving their enrolment and retention in school. The Department of Rural Employment and Poverty Alleviation of the Minister of Rural Development has initiated several schemes in which 30 to 40% of the benefits are reserved for women below the poverty line. The underlying philosophy of these schemes is to encourage entrepreneurship and self-help among women. Swarna Jayanthi Gram Swarozgar Yojana Scheme (SGSY), the amended and merged version of the erstwhile Development of Women and Children in Rural Areas (DWCRA), Integrated Rural Development program (IRDP) and Training of Rural Youth for Self Employment (TRYSEM), was launched in April 1999. It is a holistic credit-cum-subsidy program, covering all aspects of self-employment. Under this Scheme, the stipulated 40% reservation for women will be implemented through the panchayat samitis. Jawahar Rozgar Yojana (JRY) provides facilities for women through training and employment. The Indira Awas Yojana, an arm of the JRY, aims at providing houses free of cost to poor people. The houses are allotted to female members, or in the joint names of the husband and wife to enable women to own an asset. A new scheme, called the Trade-Related Entrepreneurship Assistance and Development (TREAD), was launched by the government in 1998. It was designed to generate self-employment for 45,000 women in rural and urban areas. The package involves financial assistance and services through NGOs in the non-farm sector.

The National Bank for Agricultural and Rural Development (NABARD) links banks with self-help groups with the objective of meeting the credit needs of the poor. As many as 85% of the groups linked with the banks are women's groups. Women's development corporation set up in 19 States since 1986-87, have played a catalytic role in identifying women entrepreneurs as well as providing consultancy and other assistance. Support systems have been set up in the form of 841 working women's hostels for 59,591 working women with 301 crèches/day centers for 7,878 children of

working mothers. In a landmark judgment in the Vishaka Case, the Supreme Court passed an order on 13 August 1997, laying down certain norms and guidelines to be followed by employees while tracking incidents of sexual harassment at workplace. The Supreme Court has, in March 2000, also ruled that Maternity Benefits Act, 1961, be extended to those women employees of municipal corporations and bodies who have been working on daily wages. In 1998, the Central Government Service Rules made provision for paternity leave of 15 days - an important beginning in creating an environment conducive to the equal sharing of family responsibility. Employment exchanges take special care to cater to the employment needs of the women registered with them. Women's cell under the Directorate General of Employment and Training (DGE&T) coordinates with States for the vocational training of women. Indira Mahila Yojana was launched in 1995 in over 200 blocks of India, for the holistic empowerment of women. IMY is being implementing in 238 blocks and till now, 40,000 women's groups have been formed under the Scheme. Of these, 3,000 groups were formed in 1999-2000. Rural Women's Development and Empowerment project was launched in 1998, fir strengthening the process of empowerment of women in six States through the establishment of self-help groups. Rashtriya Mahilakosh, a national credit fund extends credit facilities to poor and needy women. The RMK has extended loans to 20,000 self help groups of women and has a membership of over 3, 00,000. It is instructional on encouraging women to take control of their own development, and helped build confidence and political awareness. Till today, the RMK has been able to sanctions credit limits of more than RS. 773.6 million, with the help of about 688 NGOs which it works through, and has reached out to more than 3,49,752 women. At the initiative of the DWCD, the process of monitoring the implementation of 27 beneficiary-oriented schemes for women was reviewed by the Prime Minister's office. The existing Review committee has been renamed reflect the changed focus. A task force has been constituted in the 1999 to review all existing legislations and government schemes with a view to enhancing the access of women to national resources and ensuring that they task force will also chalk out specific programs for observing the year 2001.as “Women's Empowerment Year”. This is one of the most crucial areas of work that has been taken by the Government. The primary aim is to make women economically independent and help them gain full confidence in themselves.¹³

1.2.15 Dimensions of Women Empowerment

The process of empowerment runs through three dimensions: resources, agency achievement. The existing choice set is defined by access consists of being able to choose effectively from the choice set. These dimensions are interrelated and interdependent.

Since empowerment is a process of change in different dimensions, the degree to which women is empowered will vary. A triadic scheme is developed by Rowland's to indicate the dimensions of women empowerment which is as given below.

Personal Empowerment: the core of the empowerment process involves fundamental psychological process of change to which individual women are tied.

Collective Empowerment: the dimension of collective empowerment is very closely related to the personal dimension; since without empowerment at a personal level it is very hard for the individual to be active collectively.

Empowerment within close relationship: to have sense of empowerment in relation to other people is associated with and, to a large extent, dependent upon self-confidence, self-esteem and sense of agency. Such skills themselves also represent changes demonstrating personal empowerment. Empowerment process is dynamic and the three dimensions of empowerment suggested are closely linked. Change in one dimension can encourage change in another dimension.

Personal Development is a sense of individuality and self-confidence and capacity for undoing the efforts of internalized oppression.

Collective Development is where individuals work together to achieve a more extensive impact than each could have had alone. This individual involvement in political structures might also cover collective action-based co-operation rather than competition. Collective action may be locally focused. Relational development is the ability to negotiate and influence the nature of a relationship and decisions made within it.¹³ this are also includes in dimensions of women empowerment

- Judicial legal system
- Gender equality

- Decision making
- Political empowerment
- Constitutional provisions and policies
- Economic empowerment of women
- Empowering women in poverty
- Social empowerment of women
- Globalization
- Women and agriculture
- Women and industries
- Health and well being
- Science and technology
- Women in difficult circumstances
- Violence against women
- Promotion of women's right and human right¹⁷

1.2.16 five tiers of Women Empowerment

Welfare- provision of some basic facilities is very important for women, as they need to have education, health, sanitation, income and economic liberty where women are completely discriminated. At the same time they will have to be organized and make attempts to eliminate obstacles to the provision of these facilities.

Access- women indeed do not have due control resources neither as owner nor user.

Conscientisation - one must consider that women are not only responsible for subordination and distressing condition. This subordination is neither natural nor biological. It is the outcome of social conditions. Society has structured this subordination of women to men.

In such a case it is said that consciousness in women is a must to address gender issue and to devise policies to put the plans into action.

Participation- it is the heart of all programs for women development. Women empowerment requires that women must participate in all socio-economic and political activities and in the process in which decisions are made and implemented. Women should influence decisions and contribute to national growth.

Control- women must attain control by which they will they achieve power to decide and to assess their strategic benefits in the long run. Women will not be a separate entity but will be co-workers in the community. It is worth quoting Bhasin (1992) to bring out the assumptions of women empowerment: recognizing women contribution, women's knowledge, women becoming economically independent and self reliant; reducing women's burden of work and promoting qualities of neutering gentleness. An often-quoted framework of women empowerment is a quadruple composed of resource, perception, relationship and power. Power increases of resources ability on the part of women to change and control their external environment. All these will gradually lead to women empowerment.¹³

1.2.17 six stages of Women Empowerment

- Awareness Building Stages
- Skills and Capacity Assessment Stage
- Capacity Building and Skills Development
- Participation and Greater Control in Decision-Making Stage
- Action for Changes Stage
- Evaluation Stage

Awareness Building: ideology is the absolute platform for those above who want to challenge other establishes their own rights. They must figure out that they are humans and not such submissive social beings as they are taught and made by patriarchal values. It is to be understood by women that men will not eradicate women's problems unless men are questioned and challenged.

Skills and capacity Assessment Stage: the powerless and sufferers have to be informed about their rights and causes of their distress. They may not demand their dues spontaneously since they have been under male dominant for years that has imprinted lots of dogmas in their mind.

Capacity Building and Skills Development: movement has to be launched as an integrated one where all classes of women will take part in achieving the target. What one woman can change is micro factor. Women from all walks of change the present discriminating society; because collective movement is the most powerful and effective way.

Participation and Greater Control on Decision-Making: women empowerment is not confined to any particular point. The process of women empowerment takes a lot of turns to reach the target. It also deserves recognition nationally and internationally; since a good number of global factors are associated with women empowerment.

Action for Change: disagreement is there as to the process of women empowerment. Developed agencies and representatives want immediate solution to the problems of women; others want to obliterate those traces that cause women problems. In this regard, some feminist sociologists have differentiated between women state and women condition. State is material. Patriarchal social system always keeps women under dominant which is perpetual that simultaneously causes sufferings for women. The process of women empowerment thus combines in itself treating with both state and conditions.

Evaluation: women empowerment is not a one-way traffic; rather it is a never-ending process. The whole process of women empowerment, therefore, has to be evaluated to continue through feedback mechanism maintaining a dynamic homeostasis.

The IFAD supported the Tamil Nadu Women's Development Project, India in late 1999. The project aimed to bring about the social and economic betterment of women. At the time of evaluation, the Project acted not as just “a credit-cum-subsidy project, but as a genuine process of empowerment”. The evaluation concludes that such empowerment lay in the interaction between the social and economic aspects.¹³

1.2.18 Women Empowerment: A Challenge of 21st Century

For centuries women were not treated equal to men in many ways. They were not allowed to own property, they did not have a Share in the property of their parents, they had no voting rights, and they had no freedom to choose their work or job and so on. Now that we have come out of those dark days of oppression of women there is a need for strong movement to fight for the rights of women and to ensure that they get all the rights which men have or in other words a movement for the Empowerment of Women.¹⁷

1.2.19 Provision in five years plans

Education for women and their developments began mainly as a welfare oriented programme in the 1st Five year plan (1951-56). The Central Social Welfare Board (CSWB) set up in 1953 undertook a number of welfare measures for women through the voluntary sector. This plan noticed the negligence of women's education and emphasized on the expansion of educational facilities.

The second Five Year plan (1956-61) organized women into mahila mandals to act as focal points at the grass root levels for the development of women. It emphasized on the need to provide greater opportunities to girls and the efforts needed to educate parents on the importance of girl's education. This plan recommended centrally sponsored schemes which include free accommodation for women teachers, appointment of school mothers, condensed course for adult women, stipends to women for teacher training, refresher course for high school students to take up teaching, exemption from tuition fee, and construction of hostels in secondary for girls etc. for ensuring sufficient number of women teachers.

Third Five Year Plan (1961-66) emphasized the expansion of facilities for girls at various stages. This can be achieved through creating conditions for encouraging parents to send their daughters to school education, increasing number of women teacher from rural areas, encouraging urban women to go and teach in rural areas, select promising students and assist them with scholarships and stipends, scheme of condensed courses through Central Social Welfare board, etc.

Fourth Plan (1969-74), the role of education was focused on enabling women to become better mothers and home managers. Decreasing infant and maternal mortality improving nutritional status of children and regulating family size were seen as the major benefit of women's' education. Constitutional directives received prominence

Fifth Five Year Plan (1975-79). Provision of additional facilities was ensuring by this Plan Facilities through evening colleges, correspondence courses and private study was expanded. National Ault Education Program (NAEP) and integrated Child development services (ICDS) were launched.

Sixth five year plan (1980-85) stressed on women's' role in development and emphasized economic upliftment through income generation and employment opportunities. Universal elementary education would be specially directed towards higher enrolment and retention of girls in schools through provision of balwadis attached to schools for sibling care, income, expansion of incentives like free uniforms, text books and mid-day meals, appointment of women teachers in rural areas and strengthening science teaching in girls in girls schools and colleges to enable their participation.

Seventh Five Year Plan (1985-90), department of Women and Child Development came under the newly created Ministry of Human Resources Development. This plan made the rural women visible by highlighting their economic contribution in agriculture, animal husbandry, etc.

The concept of literacy received attention in the Eighth Five Year Plan (1992-97). Since the plan recognized human development as the core of all development, literacy among the women is of much importance.

The focus of the Ninth Five Year Plan (1997-02) was growth with social justice and equality. Attention was given to the empowerment of women and socially disadvantaged groups. This plan ensured food and nutritional security for the vulnerable section of the society. This was complemented by a strengthened and expanded system of primary health care and measures for women and child development.

The Tenth Five Year Plan (2002-07) demands the maternal mortality rate to be reduced from 4 % (1999-00) to 2 % in 2007 and reduced gender gap in literacy and wage rates by 50 % by 2007.¹

1.2.20 Programs and policies to improve women's status

Educational planners in India have tried a wide range of strategies to bridge the gap between men and women beginning with a welfare approach in the 1950s, the century gradually move towards a 'development' approach in the mid 1970s and an 'empowerment' approach in the 1990s. The community development programme (1952) was initiated to promote agricultural development and social welfare in rural

India. In 1954 there was a realization that women workers would be needed to reach out to poor rural women and as a result, each development block in a district was provided with two Gram sevikas working under the overall supervision of one Mukhya sevika. This scheme led to the formation of Mahila mandals for creation of the Central Social Welfare Boards (CSWB) in 1954, welfare extension services were introduced to provide poor mothers with supplementary nutrition, health care etc. In 1970, the Government of India constituted a Committee on the Status of Women in India (CSWI) and they submitted their report 'Towards Equality' in 1974. This report provides valuable data and information about different dimensions of women's lives- women as agricultural workers, as daily wage earners, as primary providers in poor households etc. The major aim of the Women's development Project (WDP, 1984), introduced by government of Rajasthan is to empower women through communication of information, education and training to enable them to recognize and improve their social and economic status. The National Commission for Self-employed Women and Women in the Informal Sector (NCSW, 1988) highlighted the health hazards faced by women and advocated the importance of making women's work safe. It also argued for a more proactive role to promote women's education. During the period 1986-91 Women's Development Corporations (WDCs) were established in many states to promote women's economic advancement. The Mahila Samakhyas Program was formulated in 1987-88 and this program essentially revolved around the formation of women's groups with a focus on poor women, their training in order to build self-esteem and self confidence followed by concrete educational and other development inputs. The basic tenet of the program was to respect women's existing knowledge and skill, build on their life experience and enable them to discover their knowledge and skill, build on their life experience and enable them to discover their strengths. Inspired by the Grameen bank of Bangladesh and Self Employed women's Association in India (SEWA), Rastriya Mahila Kosha was launched in 1993 in order to enhance poor women's access to credit. NGOs are encouraged to manage and identify women's thrift and saving groups, enhance their managerial skills and give them a revolving fund to be used by group members for self employment. Though special commissions and committees were set up from time to time to assess the progress of women's category, the task is not yet fruitful.¹⁵

1.2.21 Roles of organization in women empowerment

Roles of Banks in Women Empowerment

Within the last two decades, global cognizance of the significance of women's role in the development process and women's participation in nation building task has brought women's issue to the forefront of government, academic and activists concern in third world countries. However, despite commendable attempts such as allocation of funds for women's development, legislative measures to improve and protect the rights of women, development, legislative measures to improve and protect the rights of women, institutional attempts to boost national machineries and credit information cells, international efforts through multilateral bilateral agencies to keep the aid flowing, expected outcome has not been brought forth. Women comprise about 50% of India's population. They play a predominant role in India and there is an imperative need to bring them into the main stream of economic, social and cultural development of the economy. There is also a need to facilitate and sustain the growth and progress of women and nurture their talents and skills in every field of economy activity and even in the area of industry. Most of the Asian countries have of late adopted a deliberate policy of promoting and encouraging small enterprises as a strategy for the overall development of their countries. During the past six decades, India has been engaged in the task of promoting and developing entrepreneurship. Priority has been accorded to small-scale industries and stimulating and funding entrepreneurs. The agencies promoting entrepreneurial development try to cater to the needs of two types of clientele: the spontaneously emerging entrepreneurs, and those who have been included to take up entrepreneurial activity by the promotional agencies.

The government of India initiated several welfare-oriented programs for the women development right from the first five years plan. The socio-economic parameters of the Human Development Index including health and education are not in favor of women. Against this background, the government introduced for the first time a statement on gender budgeting in the union Budget of 2005-2006. This was because of the realization that women are facing gender specific barriers to access the public services.³⁰

Role of NGO's in Women Empowerment

Governmental Organizations are formal agencies working for the empowerment of women. But this work requires multidimensional approach and hence a large number of voluntary organizations / NGO's have gained increased attention in the field from grass – root level to national & international level. Their role is so impressive because they work with missionary zeal and commitment. The working style of NGO's is open, transparent and personal. So, they are more effective in this direction. They organize seminars, conferences and workshops for the awakening of the masses. Their mass appeal – style contributes to a better understanding of women's rights and of the means to ensure the enjoyment of those rights and the elimination of discrimination. They prepare urban and rural uneducated women for self – employment, which is vital for the economic empowerment of the women. In short, all these programs and functions of NGO's contribute towards the realization of sustainable community development and hence women empowerment.

Role of International Agencies: for Women Empowerment

Promotion of equality between women & men and the empowerment of women is central to the work of United Nations. The UN actively promotes women's human rights and works to eradicate, discourage of violence against women, including in armed conflict and through trafficking. There are various UN agencies working for the empowerment of women like the Commission on the Status of women, The Committee on the elimination of discrimination against women, The Division for the advancement of women, The United Nations Development Fund for women, and recently, the UN Women association is formed which co-ordinates the activities of all the former UN agencies. These international agencies work to ensure that women have a real voice in all governance institutions, from the judiciary to the civil service, as well as in the private sector and civil society. So they can participate equally with men in public dialogue and decision- making and influence the decisions that will determine the future of their families and countries.³⁰

1.2.22 Stage of Indian planning and policy

A. Indian constitution:

The constitution of India itself has provided women a significant position in the socio-economic life of nation. The constitution of India not only grants equality to women but also was the stage to adopt measures of positive discrimination in favor of women for neutralizing the cumulative socio economic education and political disadvantage faced by them. The preamble to the constitution resolves to secure for all its citizens Justice, socio economic and political liberty of thought expression belief faith and worship and equality of status. The constitution also promotes them all fraternity assuring the dignity of the individuals and the unity and integrity of the nation. Article 14 confers equal right and opportunities for men and women in the political economic and social sphere. While article 14 prohibits discrimination on the ground of religion race caste sex etc. Article 15 prohibits discrimination on ground of sex. Article 15(3) enable the state to allow affirmative discrimination in favor of women Article 16(1) and 16(2) guarantee equality of opportunity in public employment. Article 30 provides equal means of livelihood and equal pay for equal work. Humane and just condition of work and maternity benefit are assured to women under article 42. According to article 51-(e) the state also imposes a fundamental duty on every citizen to renounce practice derogatory to the dignity of women.³⁰

B. Legislative measures: To uphold the constitution mandate the state has enacted various legislative measures intended to ensure equal right. Government through legislation counters special discrimination and various forms of violence as well as atrocities. The basic objective of such type of acts is to provide support service especially to working women so as to ensure that the constitution guarantee provided to women do not remain paper guarantee and are translated into reality. There has been a support of legislation in favor of women. Changing perceptions among legislation policy maker and public pressure have resulted in amendment to the existing law and ensure that exploitation of women ceases. Although all law is not gender specific the major provision affect women significantly. There are main three types of legislation - social, economic and political. Some of the significant efforts in this regard are as follow:

It was regarded a stroke of liberal statesmanship when the British Parliament, by the Act of Settlement of 1781, permitted the application of their own personal laws to Hindus and Muslims in all matters of religion and marriage, succession, inheritance, maintains and family relation, etc., But it is well known that women's under personal laws are inferior to those of men.

The Constitution of independent India prohibits any discrimination against any citizen on grounds only of religion, race, caste, sex, and place of birth or any of them. Not only that: by one of the directive principles of the Constitution the State is required to Endeavour to secure for citizens a uniform civil code throughout the territory of India. To remedy this inequality, four Acts affecting Hindus have been passed by the first Parliament. To must be remembered that the term Hindu is used in an extended sense and includes Buddhists, Jains and Sikhs in all these Acts. These Acts are described in some details in this article. The laws applicable to Christians, Parsis and Muslims, in so far as they deal with marriage, divorce and inheritance, etc are referred to towards the end. After 15 long years of struggle, for major bills- the Special Marriage Bill, the Hindu Marriage Bill, the Hindu Succession Bill and the Adoption and Maintenance Bill – forming the core of Hindu Code Bill, around which have regard a storm of protest and agitation ever since the formation of Ramu Committee in 1941, have, by the first Parliament of the Republic of India, been passed into law.³⁰

Hindu Code Bill

The history of the Hindu Code Bill is a checked one in 1941, following several non-official Bills in the Central Assembly to improve the status of women in the matter of property rights and for giving the daughter a right to inheritance, the Government appointed a Committee , with Sri. B. N. Rau as Chairman to examine the Hindu women's Rights to Property Act 1937 and to remove any injustice to daughter in existing laws. The Committee in its recommendations stated that the best course would be to codify the entire Hindu law relating to marriage and succession, as Hindu women suffered from serious inequalities in social laws and customs. In Hindu society, child marriage and the evils of dowry with its attendant sufferings prevailed. Polygamy existed, while no divorce was allowed. Women could not inherit property. The maximum rights Hindu women knew were for a widow to have enjoyment for life of property left by her husband or son, but she had no right to sell or alienate that

property. Women could not adopt children, and female children could not be legally adopted by anyone. It was against this background that the Government accepted the recommendation for codifying Hindu laws and introduced, as a first step, a bill on Intestate Succession prepared by the Committee, in legislature in 1942. A joint committee of this House suggested that the Rau committee draft a comprehensive Hindu Code of law. Thus the Rau Committee's Hindu Code was drafted in 1947. In 1948 a Select Committee's of the Provisional Parliament considered this Code, but could not get it passed during its life-time. After the first Parliament was elected it was decided to get the Code through in parts. Now at least the various sections of the Code have separately been passed into law.³⁰

Evolution of Hindu Law- This marks a significant break from the stagnation that had entered Hindu society several hundred years previously. Customs and customary law arising from the needs of a society that was first becoming outdated stood in dire need of change. In early times, Hindu society was guided by "Sharona" or rules of conduct, which were interpreted by successive generations of commentators as the needs of the times required. Manu was followed by Yagnavalkya in the 4th century, Narada in the 5th century and Vrihaspati in the 6th or 7th century, and so on. But each successive commentator changed the interpretation as the times changed. Thus we see the original laws of Manu dealing with all aspects of social life expecting marriage have greatly changed to what is present Hindu law. These changes have been greater and greater during the last 250 years under the British. When the British came there was no definite uniform law, so when they set up law courts they took the advice to pundits to determine local laws and customs. For about 100 years, in different parts of Madras, Bombay and Bengal, a European judge would call two Hindu pundits to advise him on any matter relating to Hindu and two "Kazis" or "maulvis" for any matter relating to Muslims. Their advised varied. They relied on different ancient commentaries and so the decisions also varied in the different High Court. No uniformity in Hindu law evolved out of these judicial decisions.

It was only after the independence of India and the framing of our Constitutional that the need for a new outlook, not only politically and economically but also socially, began the Chapter on Fundamental Rights, which stated in:

Article-14: Rights to Equality: The State shall not deny any person equality before the law or the equal protection of the laws within the territory of India.

Article-15: The state shall not discriminate against any citizen on grounds only of religion, race, caste, sex, and place of birth or any of them. Nothing in this article shall prevent the State from making special provisions for children and women.

Article-16 Equality of opportunity in matter in if public employment

- There shall be equality of opportunity for all citizens in matter relating to employment or appointment to any office under the State.
- No citizen shall, on ground only of religion, race, caste, sex, descent, place of birth, residence or any of them, be intelligible for, or discriminated in respect of any employment of office under the State.

Naturally, therefore, the urge for passing a Union Hindu Code to guide marriage, succession, adoption and such like matters became irresistible. In free India women are still backward educationally. Superstition, ignorance and oppressive social customs retard their progress. They have not yet become economically self-reliant and it is clear that without this, women can never become really free and equal partners with men. Nevertheless, as the struggle to achieve the rights continue, the need to establish the equality of women in family life, in marriage, succession, etc, by law has been recognized by the passing of Special Marriage Act, 1954, the Hindu Marriage Act of 1953 and the Hindu Succession and adoption and maintenance Acts of 1956.³⁰

Hindu Marriage Act

Hindu marriage act 1995 under the HMA a Hindu follower cannot contract a second marriage with another till the first marriage is dissolved by divorce or decree. The act permits marriage of people from different religion without changing their religion. The act was amended in 1976 to provide for the right of the girl repudiate before attaining maturity marriage as a child whether the marriage had been consummated or not. If the law is violated the person can be prosecuted by law. Marriage among the vast majority of Hindu is reformed by religious rites. In vocational before the scared fire on *homa* and the *saptapadi* or the taking of the seven steps by the bridegrooms and the bride together before the sacred fire are essential to its validity. There is no need

to register a marriage, through anyone so desiring can register it under the Special Marriage Act.

Prior to reform, marriage among caste Hindus those belonging to what are called “the twice-born classes” within the same *gotra* was not favored. Even less could they marry outside their caste and religion? Hindu law did not permit marriages between people in the fifth line of ascent from the father’s side and the third line of ascent on mother’s side. This was called *sapinda* relationship and was prohibited. Nor did Hindu law prohibit polygamy.

Divorce was not permitted, for marriage created an indissoluble tie between husband and wife. Child marriages were common. But some practices had been changed here and there, partly by custom and partly by piecemeal legislation. The Hindu Widow Marriage Act was passed 100 years ago in 1856. By the Hindu Marriage Disabilities Removal Act 1946, marriages within the same *gotra* were validated. The Hindu Marriages Validity Act 1919 made inter-caste marriages legal. Customs in South and West India permitted marriages within *sapinda* degrees of relationship. A new States like Bombay, Madras and Saurashtra had passed laws enforcing monogamy and allowing divorce. The Child Marriage Restraint Act-1929 made it punishable to marry a boy under 18 years or a girl under 15 years of age.

These efforts however, could not completely reform the law relating to Hindu marriage. It was necessary to enact a self-contained code on the subject of marriage and to bring about certain other long-felt reforms applicable to all Hindus. This is exactly what the Hindu Marriage Act – 1955 sought to achieve.³⁰

Conditions For A Valid Hindu Marriage

The first thing the act sought to do was to lay down conditions for the validity of Hindu Marriage. There:

- It has made monogamy the universal rule. Anyone contravening this will not only lay himself or herself open to criminal prosecution but the marriage itself is valid.
- Neither party must be an idiot or lunatic at the time of marriage. If this is proved, a court can grant a decree of nullity.

- If a boy less than 18 years and a girl less than 15 years of age is given in marriage, the parents or guardian are liable to be criminally prosecuted but the marriage does not become invalidated.
- Marriages within *sapinda* degrees of relationship are void and the persons are liable to criminal prosecution, unless such marriages are permitted by custom.
- If a girl less than 18 years of age has been married without the consent of her guardian, although the marriage is not rendered void, nor can a court-decree nullity on this ground, the persons concerned are liable to criminal prosecution. In a case where it is proved that the consent of the guardian was obtained by force or fraud, the marriage can be declared by a court to be null and void.

On a petition presented by either party to be marriage, a court may declare a Hindu marriage null and void on any one of the following ground.

- That the other party was important at the time of marriage and continued to be so till the institution of the proceeding; that the other party was idiot or lunatic at the time of marriage.
- That the other party was idiot or lunatic at the time of marriage.
- That the consent of the petitioner or guardian was obtained by force or fraud.
- That the other party was pregnant at the time of marriage by a person other than the petitioner.³⁰

Children of Void Marriages

Children born before a marriage is declared null and void are presumed to be legitimate. Such children can, however, inherit the property of their parents only and cannot claimed any rights of succession to any other property be reasons of this presumption.

Judicial Separation

The Hindu Marriage Act makes provision both for judicial separation as well as for divorce. The grounds are less stringent for judicial separation, since unlike divorce it does not put an end to the marriage but merely excuses the parties from cohabitation. According to the law as it exists today, if either the husband or wife refuses to live the

other without just caused the aggrieved party may apply to the court, which may grant a decree for restitution of rights. Such a decree cannot be enforced by detention in prison. If the decree has not been complied with for two years or more, the aggrieved party may proceed to obtain a divorce.

Desertion for two years or more before presenting a petition, cruelty, the existence of leprosy in virulent form or venereal diseases in communicable form, unsoundness of mind for continuous period of not less than five years and adultery are made grounds whereon a decree for judicial separation can be granted by the court. The new law provides that if for two years after a decree for judicial separation the parties remain separate, the aggrieved party may proceed to apply for a divorce.

Divorce

The greatest departure from the old customs and laws in the act is the recognition of and the laying down of certain grounds for divorce. It is true that divorce prevailed among the lower castes as well as the scheduled tribes, but it was taboo for the higher caste Hindu. Certain States as Bombay, Madras and Saurashtra had, however, in recent time's enacted legislation and provided for all Hindu marriages. But it was only after the passing of the Hindu Marriage Bill in 1955 that all Hindus could seek divorce under certain conditions through the court.

The grounds which entitle one to apply for divorce are:

- Adultery.
- Conversion to another religion,
- Unsoundness of mind for a continuous period of 3 years,
- Suffering from virulent form of leprosy or venereal diseases in communicable form for three years,
- Renunciation of the world by entering any religious order,
- Not being heard of as alive for a period of seven years or more, and
- Failure to resume cohabitation two years after the passing of a decree for judicial separation or of restitution of conjugal rights

An additional ground for divorce has been granted to women where there is co-wives living. A wife can also apply for divorce if, after the marriage, the husband is guilty of rape, sodomy or bestiality.

No petition for divorce can be entertained ordinarily before the expiry of three years from the date of marriage.

Divorce persons may not marry again until the expiry of a minimum of one year from the date of the decree of divorce or till the period prescribed for appeal is over, of any appeal failed is disposed of.

Among the more important of the other clauses of the act are those dealing with alimony any maintenance. At the other parts of Hindu law are taken up for reform. Nevertheless, the acceptance of the right of the daughter to inherit is in itself a big step forward.

Another step forward is that women will now hold their property absolutely with full rights to sell, mortgage give way and dispose of as they desire.

Schedules in the Act prescribe the list of preferential heirs. Some special provisions are made regarding the rights of daughter in the family dwelling-house or family business. In a dwelling-house wholly occupied by members of the family, a female heir, although she may be entitled to live there , cannot ask for her share until and unless the male heirs choose to divorce it.

Where a female heir inherits an interest in any immovable property or business, if any heir wishes to sell out his or her interest the other heirs will have a right to purchase that interest in preference to outsiders.³⁰

Hindu succession act 1956: Under this daughter has also right in the property of her father. This act confers the right of absolute ownership over property. The women can make a will leaving her share of property to the heirs. The Hindu Succession Act – 1956 guided in cases where a man dies without a will or, as it is called, dies separate? If a man desires to make a will, he can dispose in many ways he likes both his interest in mitakashra co-parcenary property and his separate self-earned property.³⁰

The child marriage restraint act 1976: Under this act the age of marriage of girls has been raised from 15 to 18 and boys from 18 to 21 years. Offences under this act have been made cognizable.

The medical termination of pregnancy act 1971: It regularizes abortion by qualified doctors in humanitarian and medical grounds.

The dowry prohibition act 1961: Under this act talking or abetting dowry is a social crime. The minimum punishment for talking or abetting dowry has been raised to five years and a fine of Rs 15000. A new offence of dowry death has been included in the IPC consequent to the amendment in the act.

Immoral traffic (prevention) act 1956: the new act has been made the penal provision most stringent trafficking in women and girls for the purpose of prostitution as an organized means of living.

The Indian evidence act 1983 (AMD.): the IPC and the criminal procedure code have been amended in 1983 to make the offence of rape and other crimes against women most stringent to make a new provision in the IPC for making cruelty against married women by the husband or other relative punishable.

The indecent representation of women (prohibition) act 1986: It has been enacted with the objective of having a separate legalization to effectively prohibit the indecent representation of women through advertisements books pamphlet etc.³⁰

Labour Legislation for Working Women:

The factories act 1948 the mines act 1952 and the plantation act 1951: under this act every factory should provide and maintain adequately lighted and ventilated latrines and urinal in sufficient number of male and females workers separately. Secondly no women are to be employed in any part of factory for pressing cotton in which a cotton opener is at work. Thirdly adequate and suitable washing facilities for the use of man and women workers separately have to be provided in every factory(s-42 b). Fourthly the act also required the provision and maintenance of crèches in every factory where more than 30 women workers are ordinarily employed (s-48). This act prohibits employment of women between 7p.m to 6 am in factories mines plantations

and also regulates the working hours and connected provision for their safety and health.³¹

The employee state insurance act 1948: under this act a new scheme has been introduced giving maternity benefit, disablement benefit, and dependent benefit. In addition to this medical benefit (in the form of treatment and attendance at an E.S.I. hospital, dispensary or clinic Rs. 345 per family P.A) and funeral benefit is also provided for women workers.³¹

The maternity benefit act 1961: this act makes a provision for maternity benefit so that the women can play her productive and reproductive role efficiently. The act extend to the whole of India and is applicable to every factory mines plantation and to every establishment for payment of maternity benefit. The maximum period for which any women is entitled to M.B is 13 weeks i.e. 6 weeks up to and including the day of her delivery. Every women entitled to maternity benefit shall also be allowed a medical bonus of Rs 250/-. Every woman who return to duty after delivery of child shall in addition to the interval of rest allowed to her be allowed in the course of her daily work to breaks of 15 min. duration each of nursing the child until the child attains the age of 15 months. This act based on ILO maternity protection convention 1919 and the purpose was to support and protect the women in pre and post pregnancy period. There was so many experiences in which it was found that so many organizations refuse to employ married women because of maternity benefit burden which will be paid by them to women workers. But in many cases Supreme Court termed it unconstitutional. Maternity protection in India is provided by some other scheme too such as beedi and cigar workers act beedi cigar workers welfare fund newspaper employee act 1955 etc. In spite of this a national maternity benefit scheme was also introduced under national social assistance programs to provide financial assistance to women who are BPL.³¹

The equal remuneration act 1976: the act provide for payment of equal remuneration to men and women workers for same work or work of similar nature. The act also prevents discrimination on ground of sex against women in the matter of employment. With a view of honor I.L.O. equal remuneration convention no.100. Government of India had rectified it and introduced the above mentioned act. The

provision relating to equal pay for equal work is issued as a directive to the state in part IV of the constitution.³¹

The contract labour regulation act 1978: it regulate the working condition of contract labour including women as regard payment of wages and provides for welfare activities and crèches for the children of working women engaged in construction work.³¹

C. National commission for women 1990: the national commission for women was set up as a national apex statutory body in 1992 in accordance with the NCW act 1990. The function of commission is to investigate and examine the legal safeguards provided for women under the constitution and other laws to recommend measures to government for their effective implementation. The national commission for women is assisted by various committees. These committee works on the issue of social security prostitution employment just for women problem of S.C. women. The new NCW has also collaborated with national level NGOs by making arrangement. A national commission on self employed women has been also set up by government to make a comprehensive study of the working and living condition of poor women in the unorganized sector. Not only this has a department of women & child development been created by the government for the holistic development of women in India.³⁰

D. Five year plans and empowerment of women: the five year plans have space for the problems of women. At first the central social welfare board was set up in 1953 which symbolize the welfare approach to the women's problem. Secondly the second FYP (1964-61) recognized the need for organization of women as workers and the need to perceive the social prejudice from which they suffer. The third FYP (1961-66) centered mainly on female education maternity benefit child care and family planning. The fourth FYP (1969-74) recommended a program of functional literacy to equip women with skill and knowledge to perform the function of a house wife including child care health care home economy etc. The sixth FYP recognized that women lack of access to resources in a critical factor impeding their development the seventh FYP emphasis the qualitative aspect of the development of women. The plan emphasized the need to open new avenues of work for women since women were perceived as crucial human resources for the development of the country. The ninth FYP (1997-

2002) emphasized on empowerment for development of women. The ninth FYP stated that the objective of plan the planner adopted the strategy of women component plan under which not less than 30 percent of funds were earmarked for all women related sector and women specific program. The tenth FYP (2002-2007) has also focused on WCP. So from fifth FYP (1974-78) onwards there has been a market shifted in the approach to women issue from welfare to development. In recent years the empowerment of women has been recognized as the central issue in determining the status of women. The national commission for women was set up by an act of parliament in 1990 to safeguard the right and legal entitlement of women. The 73 and 74 amendments (1993) to the constitution of India have provided for reservation of seat in the local bodies of panchayats and municipality for women laying a strong foundation for participation in decision making at the local levels. Key among them is the ratification of the convention on the elimination of all forms of discrimination against women in 1993. The Mexico plan of action 1975 the Nairobi forward looking strategies (1985) the Beijing declaration as well as the platform of action (1995) have been unreservedly endorsed by India for appropriate follow up.

E. Beijing declaration 1995 and national policy of empowerment of women: the IV world conference at Beijing in September 1995 organized on the occasions of the 50 anniversary of the foundation of the United Nations was based on following principle:

Acknowledging the voices of all women everywhere and taking note of the diversity of women and their roles and circumstances honoring the women who paved the way and inspired by the hope present in the world's youth.

Enhancing the advancement and empowerment of women all over the world including the rights to freedom of thought conscience religion and behalf thus contributing men individually or in community with order and thereby guaranteeing them the possibility of realizing their full potential in society and shaping their lives in according with own aspirations.

In the conference India has made a commitment to the formulation of a national policy for women. The policy would among other things lay down strategies and action point to bridge the gap between the constitutional and legal equality enjoyed by

women and de facto and de jure situation of women in the country. It would continuously guide and inform action at every level and in every sector by mainstreaming a gender perspective in all laws regulations plan policies program and budgetary allocation. The national policy EOW 2001 envisioned introduction of a gender perspective in to budgeting process as its operational strategy. As follow up action a discussion paper on the policy prepared by the department of women and child development ministry of HRD. Government of India was considered by a core group of experts on 08-11-1995.³⁰

F. Important program for EOW

Vocational training program for women (VTPW) 1997: this program has launched with ILO/SIDA assistance just to provide equitable opportunities for women employment in the industry and service sector and in self employment. In this program diverse types of training are arranged by organizer like secretarial practice electronic hair and skin care data program computer software architecture (basic skills) embroidery business services (advance skill) and instructional skills etc.

Support to training and employment (STEP): under this program are provided training in new technologies in agriculture, dairying, horticulture, fisheries, handicrafts, handlooms etc.

Rashtriya mahila kosh (RMK): the RMK was set up in 1993 as a national instrument for extending credit to poor and needy women in the unorganized sector and has sanctioned worth 113.5 crore. More than 4.28 crore women have been benefit through 1046 NGOs. The objective of RMK is to create an environment for accessing women to source of credit and to increase the outflow of RMKs funds to the needy women through the intervention of women self help group (SHGs). The SHGs promote saving built up a thrift fund and builds leaders who manage the activity. Handling money is a process of empowerment of women. It is even a greater empowerment when they lean to apply the funds for income generation and for improvement of their economic status.

Family counseling centers: it is a preventive and rehabilitative service center for such women and children who are victims of atrocities and family maladjustment.

Since its inception in 1984 about 27749 women has been benefited by 417 FCCs during the year 2001-02.

Short stay homes: it is a national plan of action for the rescue rehabilitation and reintegration of women and girls trapped in commercial sex. Under this scheme about ten thousand beneficiaries during 2001-02 had been benefited through 328 home services. In addition to this a new scheme has been introduced last year in the same of swadhar. This scheme provides food shelter health counseling and training to women and girls who are in difficult situation.

Gender budgeting in union budget: this ministries of central government of India have 41 gender budgeting cells like ministry of power, small scale industry, tribal affairs, water resources, youth affairs and sports, tourism, agriculture, culture, heavy industry, home affairs, labor and employment, law and Justice etc. The expenditure budget (volume-1 2005-06) included for the first time a statement and gender budgeting.

In order to empower the women and children government of India constituted a task force on women and children in August 2000 under the chairmanship of shri. K.C. pant. The task force recommended amendment of 22 laws to make them more effective. It is a good sign that related ministries and their departments have initiated necessary action for amending these law.¹⁴

1.3 Women Entrepreneur

1.3.1 Background

The origin of the basic word “Entrepreneurship” is from a French word “Entrepreneur”, where it cradled and originally meant to designate an organizer of certain musical or other entertainments. The Oxford English Dictionary (of 1897) defines the term “Entrepreneur “in similar way as the director or a manager of a public musical institution, one who gets-up entertainment arranged, especially musical performance. Initially in the early 16th Century, it was applied to those who were engaged in military expeditions. In 17th century it was extended to cover civil engineering activities such as construction and fortification. Since then, the term “Entrepreneur” is used in various ways and various views. These views are broadly classified into three groups namely, Risk-Bearer, Organizer, Innovator. Thus, a person who assumes and bears all types of risks involved in an enterprise, who organizes the various inputs or factors of production and who innovates news ideas, concepts, strategies and methodology in business from time to time is known as Entrepreneur. The general concept of entrepreneurship is also applicable to women entrepreneurs with slight variations. Women entrepreneurship means the process whereby women take the lead and organize the business or industry and provide employment to others.

Indian women have come a long way with changing time. India has the world’s largest number of professionally qualified women, more number of female doctors, surgeons, scientists and professors than the United States. Our country has more working women than any other country in the world. This includes female workers at all level from the surgeon and the pilot to bus conductors and menial labours despite of such advancements made by women of modern India, on average women in India are socially, politically and economically weaker than men. But moves are underway to empower women. Hence the efforts are to raise the status of women in modern India. At present women should be financially independent, but the problem is that the availability of jobs (in general) is very less. Entrepreneurship among women can be seen as measure for employment and Income generation. The concern to develop more women entrepreneurs emerges from the fact that women represent 50% of the world population, but receive only 10% of the world’s assets. Various governmental and non-governmental agencies all over the world have made efforts to promote

women entrepreneurs. There is growth in the number of women opting for entrepreneurship as their career option. Women entrepreneurs are making a mark in the garment and service industries, as also in the computer, chemicals and construction material industries and not only restricted for papad and pickle making. In Modern India it is termed as “The Women Entrepreneurship”.

Women Enterprises is defined as an enterprise owned and administered by women entrepreneurs having a minimum of financial interest of 51% of the share capital and giving at least 51% of the employment generated in the enterprise to women (S.S Khanka 1999). There is no significant difference between men and women entrepreneurs, so far as needs for achievement, independence, economic gain and leadership qualities are concerned. Women are bound by both traditional and changing values and hence their needs and capabilities would be different from individual to individual who take up challenging roles in which they have to adjust their personality, needs, family life, social life and economic independence.

As a result of lack of knowledge of women’s contribution to entrepreneurship, public policies and programs to assist women to own and run their businesses are likely to be misdirected. Researchers suggest a need for further investigating, including women entrepreneurs, motivation, influences and ideas for growth of business undertaken or looked after by women and the comparison they are making between the business and their personal lives.²³

1.3.2 Meaning of women Entrepreneur

The meaning of an entrepreneur is common to all irrespective of the sex, caste, religion and race. The wisdom of entrepreneurship is not gender specific. In general those who are playing the entrepreneurial role can be called as entrepreneurs, irrespective of their sex. Hence, there is no need to define the woman entrepreneurs separately. However, in the practical sense, the woman entrepreneur is regarded as a woman who accepts or taking a challenging role in any business venture to become economically strong by making suitable adjustments in both family and social life.²⁷ When we speak about the term “Women Entrepreneurship” we mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. Hence women-

entrepreneurs have been making a considerable impact in all most all the segments of the economy which is more than 25% of all kinds of business. In India “Entrepreneurship” is very limited amongst women especially in the formal sector, which is less than 5% of all the business.⁹

1.3.3 Definition of women entrepreneur

According to the government of India, a women entrepreneur is defined as “an enterprise owned and controlled by women and having a minimum financial interest of 51% of the capital and giving at least 51% of employment to women

The concept of women entrepreneurs is heterogeneous.

(A) There are women in whose name the business is registered but for all practical purpose run by men

(B) Business is registered in the name of women but run jointly, women playing a subsidiary role.

(C) Units registered in the name of women who manage themselves by getting counseling from other family members⁸

Nutshell define “women entrepreneurs are those women who think of a business enterprise ,initiate it ,organize and combine the factor of production ,operate the enterprise and undertake risk and handle economic uncertainty involve in running a business enterprise”.⁷

International labour organization (ILO) describe that “entrepreneurs are people who have 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”

1.3.4 Characteristics of Entrepreneur

To be a successful entrepreneur, a person has to acquire and develop certain qualities, which can be included by training and motivation. The essential entrepreneurial traits/qualities are:

1. High achievement motivation.
2. Insatiable desire and persistent enthusiasm.
3. Readiness for challenge.
4. Persistent problem solving.
5. Goal setting.
6. Dealing with failure.
7. Technical background.
8. Experience in the line.
9. Willingness to introduce something new (spirit of innovation)
10. Taking initiative and seeking personal responsibility.
11. Competing against self-imposed standards.
12. Tolerance to ambiguity and uncertainty.
13. Hard working
14. Regularity and dedication to work
15. Self-control.
16. Self confidence
17. Confidence in self capability.
18. Use of feedback.
19. Willingness to take advice
20. Time management
21. Money as a measure
22. Drive and energy
23. Long term involvement
24. Total commitment and immersion⁵

1.3.5 Types of Women Entrepreneurs

Entrepreneurs: It is defined as an individual who organizes or operates a business or businesses. According to *Jean-Baptiste Say*, “An entrepreneur is an economic agent who unites all means of production- land of one, the labour of another and the capital of yet another and thus produces a product. By selling the product in the market he pays rent of land, wages to labour, interest on capital and what remains is his profit. He shifts economic resources out of an area of lower and into an area of higher productivity and greater yield. They can be classified into following categories:

Women entrepreneurs can be classified into four groups depending upon the driving motivational factors to venture into business.

On the basis of Ownership:

- **Pure Entrepreneurs:** They are the founders of the business. The ones who conceptualize a business plan and then pour in efforts to make the plan a success.
- **Second-generation operators of family owned business:** They are the individuals who have inherited the business from their fathers and forefathers. Like Reliance Industries Limited and Reliance – Anil Dhirubhai Ambani Group.
- **Franchisees:** It has been derived from a French word which means free. It is a method of doing business wherein the parent owner licenses his trademarks and tried and proven methods of doing business to a franchisee in exchange for a recurring payment. Hence franchisee has not conceptualized the business but has invested money and time in business.
- **Owner-Managers:** When a person buys a business from the founder and then invests his time and resources in it he is called owner manager.

On the basis of personality traits and their style of running the business:

- **The Achiever:** These types of entrepreneurs have personal desires to excel. The only drive that boosts them is the desire to achieve something in life, the desire to make a mark in the society, the desire to prove their excellence. No matter how many hurdles come in their way, they are fully determined. They do not need any external stimulus but are self-driven. Their characteristics can be termed as Achievement Personified. This personality often will cause them to build their business around their own personal brand. They have dream and guts to fulfill them.
- **The Induced Entrepreneurs:** These types of entrepreneurs are induced by some external factors to start a business. The external factors could be like supporting government policies, unemployment, family support, facilitating institutional support, etc. these type turn out to be more realistic in their approach.

- **The Idea Generator:** They are highly creative people who are always in search of innovative ideas for setting up new business ventures. They have the ability to sense the demands much ahead of others; they get the First Movers Advantage and are able to skim higher profits from the market. They can rightly be given the 'Essence of Entrepreneurship'.
- **The Real Manager:** They run the business in a systematic manner. Analyzes business situations, assess the demands of future both in terms of opportunities and threats, then take actions based on the above assessments. They believe in incremental changes than radical transformations.
- **The Real Achievers:** Are full of life. They are looking for the achievement of not even their own goals but also of people associated with him like employees, suppliers and distributors.

On the basis of type of business:

- **Industrial entrepreneur:** It is a kind of entrepreneur that is into manufacturing of a product. He identifies the needs and wants of customers and accordingly manufactures products to satisfy these needs and wants. It would include all the entrepreneurs essentially into manufacturing.
- **Trading entrepreneurs:** Is one who undertakes trading activities of buying and selling of goods and services and is not concerned with the manufacturing of products. He identifies potential markets, arouses demands and generates interests among buyers to purchase a product.
- **Corporate entrepreneurs:** He is a person who demonstrates his innovative skill in organizing and managing a corporate undertaking.
- **Agricultural entrepreneurs:** Are those entrepreneurs who undertake business which are related to agriculture activities like farm equipment, fertilizers and other inputs of agriculture. They provide supportive products that can increase the agricultural production through biotechnologies, mechanization and improvement in agriculture yield.

On the basis of development:

- **First generation entrepreneur:** Is one who starts an industry by means of an innovative skill. He is essentially an innovator combining different technologies to produce a marketable product or service.
- **Modern entrepreneur:** Is one who undertakes business to satisfy the contemporary demands of the market. They undertake those ventures which suit the current socio-cultural trends.
- **Classical entrepreneurs:** They are a stereo-type entrepreneur whose aim is to **maximize** the economic returns at a level consistent with the survival of the firm with or without component of growth.

Others:

- **Innovative entrepreneur:** One, who introduces new goods, inaugurates new method of production, discovers new market and reorganizes the enterprise. Such entrepreneurs can work only when a certain level of development is already achieved. Belong to developed countries.
- **Imitative entrepreneurs:** Ready to adapt successful innovations done by innovating entrepreneurs. Mainly belong to underdeveloped countries.
- **Fabian entrepreneurs:** A Fabian Entrepreneur is one who is very cautious in taking the decisions, very skeptical, and takes calculative steps. They imitate only in situations where it becomes necessary to do so. They are lazy and shy. Lack the will to adapt to new methods of production.
- **Drone entrepreneurs:** Drone Entrepreneurs suffer losses, as they refuse to make any modifications in the existing production methods. They struggle to exist, not to grow. They are laggards as they continue to operation their traditional way and resist changes.
- **Women entrepreneurs:** The Government of India has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. Accordingly, a woman enterprise is defined as an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise

to a woman.

- **Copreneurs:** When both husband and wife together start and run a business venture then they are called as copreneurs. Emergence of copreneurs in the present times is a reflection of the fact that women's role in business is increasing.

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a. Natural Entrepreneurs

Those who take business as profession on their own either by self-planning or motivated through money factor and also for keeping themselves busy are

b. created entrepreneurs:

Those who have been encouraged and trained through specialized training Programs such as the Entrepreneurship Development Training Program to set up independent business are termed as generated entrepreneurs.

c. Forced entrepreneurs

Those who are compelled by circumstances such as death of father or Husband with responsibilities falling on them to take over the existing business

d. Benami entrepreneurs

Those who are acting as a facade for business of their husband or other family male members are the benami entrepreneurs.⁷

- The entrepreneurs have been broadly classified according to the type of business, use of professional skill, motivation, growth and stages of development. The various types of entrepreneurs are shown below;

1. According to the type of business

1. Business entrepreneur
2. Trading entrepreneur
3. Industrial entrepreneur:
 - Large,
 - Medium,
 - Small and Tiny
4. Corporate entrepreneur
5. Agricultural entrepreneur;
 - Plantation

- Horticulture
- Dairy
- forestry
- 6. Retail entrepreneur
- 7. Service entrepreneur

2. According to the use of technology

1. Technical entrepreneur
2. Non-technical entrepreneur
3. Professional entrepreneur
4. High-tech entrepreneur
5. Low-tech entrepreneur

3. According to the motivation

1. Pure entrepreneur
2. Induced entrepreneur
3. Motivated entrepreneur
4. Spontaneous entrepreneur

4. According to the growth

1. Growth entrepreneur
2. Super-growth entrepreneur

5. According to the stages of development

1. First generation entrepreneur
2. Modern entrepreneur
3. Classical entrepreneur

6. According to area

1. Urban entrepreneur
2. Rural entrepreneur

7. According to gender and age

1. Men entrepreneur
2. Women entrepreneur
 - I. Young entrepreneurs
 - II. Old entrepreneurs
 - III. Middle-aged entrepreneurs

8. According to the sale of operation

1. Small scale entrepreneur
2. Large scale entrepreneur

9. Others or unclassified

- Professional entrepreneurs
- Non-professional entrepreneurs
- Modern entrepreneurs
- Traditional entrepreneurs
- Skilled entrepreneurs
- Non-skilled entrepreneurs
- Imitating entrepreneurs
- Inherited entrepreneurs
- Forced entrepreneurs
- National entrepreneurs
- International entrepreneurs
- Bureaucratic entrepreneurs
- Intrapreneur entrepreneurs
- Immigrant entrepreneurs²⁶

1.3.6 Global Situation in Brief

Women owned business are becoming increasingly important in the national economy of many countries in the world, It is estimated that in US economy, women contribute more than \$ 250 billion annually and counterparts. Since 1970, the share of women owned business has grown from only 5 per cent to more than 30 per cent, representing nearly 6 million of the nation's 16.5 million non-formal sole proprietorship. Women-owned business can today be found in every sector of the

economy and in every region of the US. In Britain, The role played by the woman entrepreneurs are satisfactory, they occupy one third in the total self-employed in the country. It is estimated that the share of woman entrepreneurs in small businesses in UK is about 40 per cent and it is expected to grow further due to some external factors like improvement in technology, new communication means and improvement in child care, etc. In India, the share of woman entrepreneurs is not satisfactory and significant. However, there has been a remarkable improvement in their share due to their increased literacy rate, urbanization and changing life styles, etc.⁹

1.3.7 Women Entrepreneurship: Indian Scenario

Traditionally it was believed that women are physically and mentally weak and, hence, they are not fit for hard, and hazardous and risky tasks. But with the increasing empowerment of women in the world, Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others though women entrepreneurship is a recent phenomenon in India, which came into prominence in late 1970's, now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities and service sectors. Though at the initial stage women entrepreneurship developed only at urban areas, lately it has extended its wings to rural and semi-Urban areas too.

Women industries mainly fall into informal sector where less than 10 persons with or without power and less than 20 persons without power are engaged and they will be labor intensive and rely on indigenous resources, family ownership and only small scale skills are sufficient Though earlier women concentrated much on traditional activities ,Due to the spread of education Favorable government policies towards development of women entrepreneurship, women have changed their attitudes and diverted towards no-traditional activities too. They show favorable response to changing situations and get adjusted to them and have improved their position. The government and Non-government organizations are giving more prominence to promote self-employment among women and build women entrepreneurship. Special financial assistance is provided and training programmers are organized for women to start their ventures⁵

In India, for a long time, women were prohibited to enter into any serious business ventures due to various socio and cultural reasons. The concept of women entrepreneurship is a recent phenomenon in India which came into prominence of 1970's. In India. In the initial stage of women entrepreneurship, it was concentrated only in the urban areas; however, lately it has extended its wings to rural and semi-urban areas too. Now, there has been a remarkable improvement in the share of women entrepreneurs in the country. However, still, it has not reached the satisfactory level. In India, the female population is 495 million as per the Census in 2001 contributing to nearly half of the country's population. But the businesses Owned and operated by women constitution only less than 10 per cent. The women's participation in corporate and large-scale business ventures in India is very meager; even in the small-scale sector they contribute only less than 8 percent. It is estimated that in India, majority of the women entrepreneurs are involved only in the micro enterprises, it is obvious that in the last 20 years, there has been a qualitative shift in women entrepreneurs from low cost, low technology to high cost, high technology and more socially respectable entrepreneurial areas.

In India, the wisdom of women entrepreneurship has been mainly occupied by the upper community educated urban women. The share of dalit and rural women entrepreneurs is meager though there has been improvement in their participation, yet, it has to be increased to a remarkable extent.

In India, very substantial portion women are unemployed though they have the ability to undertake varied activities including industrial activity. It is estimated that unemployment rate is higher among women are they compared with men, and, the improvement in women's education is not proportionate to their employment levels in India. It is estimated that women constitute 60 per cent of the rural unemployment and 56 per cent of the total unemployed in the country. To reduce the unemployment rate among women, it is essential to develop women entrepreneurship in order to expose the women to various employment and profit-generating. To speed up the economic development of a country, it is essential that the available work force should be optimally utilized. Hence, in India it is necessary to bring the women into the hold of entrepreneurship with a motive to attain rapid economic development in the present globalized era⁶

Top 10 Women Entrepreneurs in India

1. Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd.,
2. Ekta Kapoor, creative head of Balaji Telefilms
3. Neelam Dhawan, Managing Director, Microsoft India
4. NainaLal Kidwai, was the first Indian woman to graduate from Harvard Business School.
5. Indu Jain, the multi-faceted lady used to be the Chairman of the Times Group
6. Priya Paul, she has a bachelor's degree specializing in Economics from Wellesley College, USA. She entered her family business and is currently the Chairperson of Park Hotels.
7. Simone Tata, has been instrumental in changing a small subsidiary of Tata Oil Mills into the largest cosmetic brand in India
8. Mallika Srinivasan, currently the Director of TAFE- Tractors and Farm Equipment, India
9. Preetha Reddy, Managing Director of Apollo Hospitals, Chennai
10. Ranjana Kumar, currently Vigilance Commissioner in Central Vigilance Commission, after her retirement as the Chairperson of NABARD³⁰

1.3.8 Discrimination Against women

We naturally require a change in mindset to allow economic participation of women on an equal footing with men in society. Women need to move away to a certain extent from the traditional roles of homemakers and child-rearing to more progressive roles where their economic contribution to society is regarded in a positive light. The UN convention on the elimination of All forms of Discriminations against women (CEDAW), that India has ratified, mentions that, "State parties shall take all appropriate measures to eliminate discrimination against women in the field of employment in order to ensure, on a basis of equality of men and women, the same rights, in particular (a) the right to work as an inalienable right of all human beings; (b) the right to the same employment opportunities, including the application of the same criteria for selection in matters of employment; (c) the right to free choice of profession and employment, the right to promotion, job security and all benefits and conditions of service and the right to receive vocational training and recurrent training; (d) the right to equal remuneration. Including benefits and to equal treatment in respect of

work of equal values, as well as equality of treatment in the evolution of the equality of work...” Given this and given the fact that India has ratified the convention, it is important to put these rights into practice. Of course, the Indian constitution guarantees equality to all its citizens. But this remains largely on paper due to feudal mindset in most parts of the country⁵

1.3.9 Current Trends

Women in India though professionally qualified. Baring a few most women at the top positions are in jobs, service industry and allied occupations which in itself is creditable. Not everyone has the grit and enterprises to be an entrepreneur but women at large are born leaders. They are homemakers, good mothers Wives and family makers having a basic knack of managing things. This talent if channelized properly in the right direction can lead to some outstanding entrepreneurs. However, sadly, lack of capital, money, resources, opportunities and the required exposure doesn't give a very conducive environment for women to venture into full scaled businesses. Most of them choose safe tried and tested occupations like jeweler designing, interior decorators, homemakers, catering, fashion designing, pottery painting, which provide both creative and monetary benefits. But there is no long term stability.

Social workers NGO's are the other common lines which women predominantly make a mark because of the right kind of environment it provides apart from the inherent need to do good to mankind. A large section of the women operate small businesses from their homes be it providing lunch to office goers and students or offices and industries. They start off in a small way with small shop snack stalls at reasonable rates and expand as the business grows. Classic admirable mascara's expire. She started with average 10 jars and went door to door selling, But how many women have this kind of determination to go forward and do their own things? The family constraints play a major role in women becoming entrepreneurs.

With a few exceptions like Kiran Majumdar Shaw who proved herself in an entirely different field not many women come forward for areas like farming, carpentry, service based repair centers etc. the comparatively lesser knowledge base of these areas, no formal education/ avenues in both the technical and non-technical aspects

and the fight in a Man's world pose some of the few hurdles to women who want to make a mark in these fields.

What is needed is the availability of resources and equal opportunities with infrastructure support from the Government, social organizations, and business houses. Banking sector, industries etc. Some of the practical and a basic place of work are the areas which need to be highlighted and addressed. The moral encouragement from the family and society is another very important aspect of successful women entrepreneurs and the fact that the woman being the boss is not always a bad thing⁸

1.3.10 Need for Women Entrepreneurship

Woman entrepreneur is entitled to necessary backup support of specialized and experienced persons. The need for providing proper environment for entrepreneurship is of vital importance. Desirable qualities may be developed by training. To change the social and economic structure of our country and to uplift the disadvantaged section of the society like women, greater emphasis is needed on entrepreneurial development. Human resources, both men and women, of working age constitute the main strength of economic development of a nation. Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status. According to Rani in 1996 entrepreneurship seems to be ideal for women seeking participation in the country's economic development because of certain factors. Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables.

Need for woman Entrepreneurship in India

Primarily, the Indian women are generally undervalued and considered inferior to males creating and developing more women entrepreneurs in India is nothing but giving them their due share of recognition and social respect. Under the suppressed socio-economic conditions women entrepreneurs did not prosper in the 50 years of independence. There has been a little movement in the growth of women entrepreneurship. With the advent of liberalization policy, there is lot of scope for the growth of entrepreneurship under the private sector and at the same time the

circumstances to develop women entrepreneurship have become congenial. With growing awareness and spread of education over the years, women have started engrossing to modern activities like engineering, and energy. In certain business, women entrepreneurs are doing exceedingly well. Most of the women entrepreneurs carry on small or medium sized business and many of them operate in the formal sector. The management styles adopted by women differ from men due to difference in skills and experience. The prosperity of women entrepreneurs largely depends on association, networking and mutual support.⁶

In India, a very substantial portion of women are unemployed though they have the ability to undertake varied activities including industrial activity. It is estimated that unemployment rate is higher among women is not proportionate to their employment levels in India. It is estimated that women constitute 60 per cent of the rural unemployment levels in India. It is estimated that women constitute 60 per cent of the rural unemployment and 56 per cent of the total unemployed in the country. To reduce the unemployment rate among women, it is essential to develop women entrepreneurship in order to expose the women to various employment and profit-generating avenues. To speed up to economic development of a country, it is essential that the available work force should be optimally utilized. Hence, in India, it is necessary to bring the women into the fold of entrepreneurship with a motive to attain rapid economic development in the present globalized era⁹

1.3.11 Avenues for women Entrepreneur in India

Classification the job, business and industrial activity etc on the basis of gender is absolutely a backward thinking. In the modern world, women can venture into any area of business and activities. However, this depends on their interest and education background, family, social status, income level, technical knowledge, entrepreneurial background and so on. The major portion of housewives is treated as unemployed. The major portions of housewives are treated as unemployed. The following activities are considered and identified the convenient business venture for housewives: They are handmade papers, bee-keeping, black smithy, carpentry, bio-gas, non-edible oils and soaps, good and pulses processing, fruit-processing and preservation, bamboo and cane work , gums, weaving of door-mats, manufacturing of candles etc. It does not, however, mean that housewives could be engaged only in

small scale business units; for there are lots of successful married women involved in large-scale manufacturing business in India. But this is only meager.⁹

1.3.12 Historical Development of women Entrepreneurship in India

Before the Independence, Indian women were not encouraged to enter into entrepreneurial world. However, the situation changed in India after the Independence. In the Fifties, generally, women entrepreneurs were come from the families where there was no income generating male. In the Sixties, many women educated in school and colleges and began to start one-woman enterprise their education and entered the work force as professionals. The women in this decade opened up new frontiers. Women in this decade wanted homes, marriage and children as well as an occupation. In the Eighties, women were educated in highly sophisticated technological and professional education. Many had medical, engineering and similar degrees and diplomas. women in this decade opened their own clinics and nursing homes and many more opened up small boutiques, small enterprise of manufacturing and entered garment exports. This was the decade of the breakthrough for women in many fields and many frontiers. In the Nineties, there was a qualitative improvement in the women entrepreneurs in the country. In this decade, many women entered into the big enterprises and proved their talent with their competencies and capabilities. Women in India are potentially competing with men in almost all the sectors of the economy. However, it has to be improved to a remarkable extent.⁹

Indian women are considered as a source of power (shakti) since mythological times. The Hindus worship goddesses as mothers. But in reality, women occupy a back seat to men. Moreover, they are revered as mothers, sisters and other social bondages. Many poets have imagined woman's minds as ocean. The upper layers of their minds, like those of the ocean, have turbulent waves. But depths are serene and meditative. Women's minds are essentially steadfast and strong. The truth is acknowledged by the Bhagvad Geeta wherein Lord Krishna describes his manifestation in the feminine quality of Medha or higher intelligence. In spite of these facts, in traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quite a long time. The Sati pratha [woman setting herself fire on the pyre of husband] almost disappeared, but shameful incidents like

female foeticide continue to take place in our so called developed society. Women continue to face gender bias right from childhood.⁹

1.3.13 Barriers to women Entrepreneurs in India

In India, women entrepreneurs face several challenges like the problems of finance, marketing, production and personal and social problems.

In the social front, the major problem faced by the Indian women entrepreneurs is that they have to work amidst social taboos and restrictions, etc. It is said that the sense of inferiority in women fostered by custom is a great barrier to their entrepreneurial skill. In India, women are forced to be lacking in knowledge, women's social interaction is less when compared with men. As a rest, they do not have enough practical knowledge about the society and other entrepreneurial related issues. This would be the same even in the case of educated women. Majority of the women lack in confidence and always feel that they may not be capacity is significantly less. It is obvious that the general attitude of the society is not healthy towards women in India. Many of the Indian women entrepreneurs are constrained with the lack of support from their family members. Moreover, the employed and self-employed women are seen with suspicious eyes by the society and even by their family members. As women entrepreneurs have to play a dual role, they have to strive hard to balance their family life and hence many women feel better to be housewives. In the economic front, getting the required financial support is a big problem to the women entrepreneurs. The officials in the financial institutions think that the majority of women enterers are dummy and they are there to extract all the benefits from the financial institutions to support their male companion. Moreover, women entrepreneurs lack in property on their own, The International Labor Organization (ILO) states that though women constitute 50 per cent of the world's population, they own only less than 1 per cent of the world property. Hence, the officials in the financial institutions are hesitating to sanction loans to women entrepreneurs. It is obvious that availing the required financial assistance is the major problem faced by the women entrepreneurs in India. The marketing is another important problem faced by the women entrepreneurs in India, as majority of Indian women own only small scale business units and hence they have strived hard to sell their products in the present modern competitive world. It is said that their marketing knowledge and skill

are also less. Another important problem faced by the women entrepreneurs is the management of laborers working in their unit. In general, the male workers feel inferior and inconvenient to work under the women entrepreneurs.

It is said that the government support for women entrepreneurs are inadequate. It is alleged that government has not introduces any important exclusive schemes to promote women entrepreneurs in the country. In the absence of adequate support from the government, the women entrepreneurs have to face severe problems to emerge and maintain as an entrepreneur in a traditional society like India.⁹

1.3.14 Women Entrepreneurship Role in Today's Society

The emergence of entrepreneurs in a society depends to a Great extent on economic, social, religious, cultural and psychological factors prevailing in the society. In many of the advanced countries of the world there is a phenomenal increase in the number of self-employed women after the world war. In U.S women own 25% of all business, even though there sales on an average are less than 2/5th of those of other small business groups. In Canada, 1/3rd of small business are owned by women and in France, it is 1/5th. In U.K., since 1980, the number of self-employed women has increased 3 times as fast as the number of self-employed men. They have made their mark in business for the following reasons highlighted below:-

- 1) They want to assume new and fresh challenges and opportunities for self-fulfillment.
- 2) They want to prove their personalities in innovative, daring and competitive jobs.
- 3) They want to undertake changes to control the balance between their families responsibly and business obligations.

An entrepreneur is a person who has possession of a new enterprise, venture or idea and is accountable for the inherent risks and the outcome of a product. Entrepreneur in English is a term applied to a person who is willing to help launch a new venture or enterprise and accept full responsibility for the outcome. Jean-Baptists Say, a French economist, is believed to have coined the word "entrepreneur" in the 19th century - he defined an entrepreneur as "one who undertakes an enterprise, especially a contractor, acting as intermediary between capital and labour". A broader definition by Say: "The entrepreneur shifts economic resources out of lower and into higher productivity and

greater yield. The question arises why an entrepreneur (entrepreneur) has a different way of thinking of human beings in general. They have the motivation, calling, perceptions and emotions are strongly associated with values, attitudes and behavior as a superior human being. The concept of entrepreneurship in research and society has been firmly rooted in the realm of economics and business. This narrow focus excludes a large number of entrepreneurial acts that occur outside of economic contexts. The discipline of high art music performance is rich with innovative acts that challenge the boundaries of conventional practices. However, these acts largely go unnoticed because of the strength of the bond between entrepreneurship and economics. In this research paper, a literature review will be used to examine how entrepreneurship can best be conceptualized in the discipline of high art music performance. Entrepreneurial Risk taking propensity and Performance: A case study of Owner-Managed companies in the Ghana Club 100. Author: Desmond Dellor Supervisor: Anders Hederstierna Department: School of Management, Blekinge Institute of Technology Course: Master's thesis in Business administration, 15 credits (ECTS). Background and Problem Discussion: This study seeks to assess how successful are Owner- Managed Companies in the "Ghana Club100". The broad question addressed by this study is whether Owners manage their businesses better or not and also to examine whether Owner Managers in aggregate exhibit decision biases in their investment decision making processes taking into account the risk bearing role of entrepreneurs. Purpose: This research sought to investigate the risk aversion of Ghanaian entrepreneurs, whether or not they are biased in their investment decision making and to assess the performance of Owner- managed companies against their counterparts employed to manage for shareholders. Method: The study employed both conceptual and empirical approach¹

1.3.15 Role and Importance of Women Entrepreneurship

Women are trying their level best to attain quality of opportunity in various ways which are different over the time and among societies. Women entrepreneurship enables to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential. Entrepreneurship is suitable to women and it is possible to do work when she has free time. Self-employed women has no restrictions and time bound work which makes it

easy for her to manage the responsibilities of work, home and child at a time. Secondly, it is convenient for women to be in control of a small business. This pattern of working in small business suits her dual role. With this, there is a growing realization that the strength of a country is in the small business.

Women entrepreneurs today have their own opinion, are self-assured, able to withstand all risk and are efficient managers. In spite of dual responsibilities, many women plan their lives very skillfully and succeed in filling these dual roles in a smooth way. The experience gained outside her home enables her to enrich family relationships through new outlook on tradition in a changing world. By continuously seeking connection with the world of science and culture, she can become a better organizer and help to promote growth. Blessed with these qualities and creative urges women can contribute significantly to economic productivity of the nation. They can take lead in bringing ethics in business and human approach in social economic relation and make this world a better place to live. Though women represent almost half the humanity, their contribution to leadership and management is much less. Time has come for women to come out of the drudgery of house work and give vent to their creativity and entrepreneurship. ¹

1.3.16 Initiatives taken for the Promotion of women Entrepreneurs in India

In India, the Government initiatives so far taken for the overall empowerment of women are satisfactory. However, the government efforts for the promotion of women entrepreneurs are meager. The followings are the few important efforts therefore.

In India, during the early decades of planning, women's role in economic activity were not given much importance and only the Draft of Sixth Five- year plan(1980-85) stressed for special emphasis on the issues of women entrepreneurship and the steps were undertaken. In 1985, the Government of India established a National Level standing committee on women Entrepreneurs with a motive to promote women entrepreneurs in the country.

In the Industrial policy 1991, the need for special training programmers to support women entrepreneurs had been greatly emphasized. To support women entrepreneurs had been greatly emphasize. Product and process-oriented coursed enabling women to

start small scale industry are also recommended in the policy statement. In India, banks play a key role in promoting women entrepreneurship through various Government programmers. As per the recommendations of National perspective plan for women, women Development corporations have been set up to provide various supports to the women entrepreneurs in the country. The government of India has introduced schemes like support to Training and employment programs (STEP) Mahila SamirddhiYojana (MSY) and Rashtriya Mahila Kosh(RMK) to promote women entrepreneurs in the country.

To promote women entrepreneurs in the country, so far, several organizations have been established, in 1966, the federation of Indian women Entrepreneurs was established with a motive to attain economic empowerment of women by helping them to become successful entrepreneurs. The federation continuously interacts with the policy makers in order to make them to support women entrepreneurs. The federation gives entrepreneurial training to the women entrepreneurs and helps them to get financial assistance from the banks. Since its dawn, it has been playing its rightful role to promote women entrepreneurs in India. The organizations like Indian council of women Entrepreneurs and FICCI ladies Organization, are playing their rightful role for the development of women entrepreneurs in the country.⁹

1.3.17 Growth of Women Entrepreneurship

In advanced countries like U. S. A., there has been a substantial increase in the employment of women but the last decade has seen the number of self employed women increase by 69 percent of women compared to 13 percent increase in the number of self-employed men. The need of the present day in our country is to promote development in such a way that the first and foremost priority is given to women's skill development and education. Women have plunged into the field of small enterprises as entrepreneurs. During last two decades, India has been successful to a great degree in fostering the growth of small industries, through a package of support measures at various levels. They include policy, finance, infrastructure, training and facility services. Self-employment was encouraged by providing a package of services such as training, credit, marketing and general guidance for those who desired to launch self-employment ventures. Requisite information and facilities were to be provided with help of one window approach. Of late a number of

organized attempts have been made to help to groom women as potential entrepreneurs. The promotional agencies are firmly determined to turn the smoldering fire in to flames. Thus, with the active support of the promotional agencies and the good family occupational background, women entrepreneurship among the fairly well educated women is rapidly increasing and it is expected to develop in every nook and corner of the country in years to come. Women entrepreneurs are being helped in identifying and implementing the newly conceived projects. Term loans are provided by financial agencies on liberal grounds. A new package of concessions, incentives and subsidies for promotion and development of women entrepreneurs have been introduced. Special incentives are being offered to women entrepreneurs by some states preference is given only to those women entrepreneurs in selection for entrepreneurial training who have fair background of education, special aptitude for entrepreneurial training, experience of business and craft ventures, trading and business, family background, etc.¹

1.3.18 Factors influencing women entrepreneurship

Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge as an adventure with an urge to do something new and have an independent occupation. Under the push factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. There is also a group who think that women are more capable of facing risk and absorbing misfortunes than men. But the fact remains that there are fewer women industrial entrepreneurs, struggling to establish and run their industries. The task therefore is to develop strategies for bringing more women into the entrepreneurial arena and provide them organized support.

The general observation and several studies reveal that two factors influence the women entrepreneurs in India:

1) Pull Factors

Pull Factors imply the factors, which encourage women to become entrepreneurs. They include desire to do something new in life, need for independence, availability of finance, concessions and subsidies.

2) Push Factors

Push factors are those, which encourage women to become entrepreneurs. They include financial difficulties, responsibility in the family, unfortunate family circumstances like death of the husband or father, divorce etc. however, the influence of this factor on women in becoming entrepreneurs is low than the former factor.⁷

1.3.19 Functions of Women Entrepreneurs

The women enterprise is a key to economic development.

Frederick Harrison has enumerated the following five functions of a women entrepreneur:

1. Exploration of the prospects of starting a new business enterprise.
2. Undertaking of 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.

The emergence of women entrepreneurs in a society depends to a great extent on the economic, religious, cultural, psychological and other factors. For developing countries like India, the presence of entrepreneurs, that too women entrepreneurs are of vital necessity, to achieve a rapid, all round and regionally and socially balanced economic growth through industrialization. It also helps in tapping inherent talents prevailing among them and act as a panacea for many problems faced by them, such as dowry death, low recognition In society poverty, unemployment and excessive dependence on male members.⁶

1.3.20 Problems of Women Entrepreneurs

Apart from the fact assumption that women are frail and indecisive, women entrepreneurs encounter many problems in their efforts to develop the enterprises they have established. The main problems faced by the women entrepreneurs may be analyzed as follows:

1) Shortage of Finance

Women and small entrepreneurs always suffer from inadequate financial resources and working capital. They are lacking access to external funds due to absence of tangible security and credit in the market.

2) Inefficient Arrangements for Marketing and Sale

For marketing their products, women entrepreneurs are often at the mercy of the middlemen. Although the middlemen exploit the women entrepreneurs, the elimination of middlemen is difficult.

3) Shortage of Raw Materials

Women entrepreneurs find it difficult to procure raw materials and other necessary inputs.

4) Stiff Competition

Many of the women enterprises have imperfect organizational setup. They have to face stiff competition from organized industries and male entrepreneurs.

5) High Cost of Production

Another problem, which undermines the efficiency and restricts the development of women enterprises, is the high cost of production. Government assistance in the form of grants and subsidies to some extent enables them to tide over this difficulty.

6) Low Mobility

One of the biggest handicaps for women entrepreneurs is mobility or traveling from place to place. Women on their own find it difficult to get accommodation in smaller towns. A single woman asking for a room is still looked upon with suspicion.

7) Family Responsibilities

In India it is mainly a women's duty to look after the children and older members of the family. Her involvement in family leaves little energy and time for business. Married women entrepreneurs have to make a fine balance business and home. Their success in this regard also depends upon supporting husband and family.

8) Social Attitudes

The biggest problem of women entrepreneurs is the social attitude and the constraints in which she has to live and work. Despite constitutional equality there is discrimination against women in a tradition-bound society; women suffer from male reservations about a woman's role and capacity.

9) Low Ability to Bear Risk

Women have comparatively a low ability to bear economic and other risks because they have led a protected life. Sometimes they face discrimination in the selection for entrepreneurial development training.

10) Lack of Education

In India literacy among women is very low. Due to lack of education, majority of women are unaware of technological developments, marketing knowledge etc. lack of information and experience creates further problems in the setting up and running of business enterprises.

In addition to the above problems inadequate infrastructure, shortage of power and technical know-how and other economic and social constraints have retarded the growth of women entrepreneurship in India.⁶

The problems that present day working women face can be traced back through history to the Neolithic times when a division of labour already existed on the basis of sex. In those days also, men hunted and women gathered roots and fruits. The women's capacity to give birth, a capacity that men lacked, quite naturally gave women a prominent place in the early agricultural society. So, at this time women and men were already doing different kinds of work, but women were not apparently subordinates to men. Women are conditioned with the multiple responsibilities. They want to be efficient workers and try hard to fulfill the job duties. At the same time they want to be good wives, good mothers and better home managers. She wants to maintain her status in the society and be respected by the other members of the family. Her sincerity towards all the responsibilities is itself a cause of trouble. However, the problems of women entrepreneurs can be briefly discussed in following areas:

Problems at Work

The major problems faced by employed women were reported to be heavy work load, irregular payment, and lack of guarantee of work, lack of maternity benefits, health problems and absence from home. Quite often deferred payment was the routine feature of the working conditions of women. Employers dodged payments on several grounds. Employers are always circumspect that if women were paid wages daily and easily, they may not get their assured services on the subsequent day.

Besides working women have to face discrimination on the work front also. While they may receive equal pay with their male colleagues for equal work but at times of promotion to higher posts, few women in all walks reach top promotions. This is so because of two reasons. One is the age old prejudice against females. Secondly, only a few women get the required technical and industrial training needed for the higher posts. Freedom of movement of the working women is also restricted. She is allowed only to go to the place of work. If she is late by half an hour she is answerable. She is not allowed to go elsewhere alone. If she wants to go she is accompanied by younger sister-in-law or someone else.

However, there are some special problems related to being female in a male dominated work force. Firstly, the major problem area is gender. If women choose to

be direct, assertive and efficient in their approaches to work, they are often labeled unfeminine or aggressive. Co-workers believe that feminine is synonymous with sweet, passive, indirect, and manipulative. The traits of rationality, calmness, sensitivity and assertiveness traditionally have been viewed as positive and desirable for a female employee.

Problems at Home

Women feel that the amount of work they have to undertake in their homes is quite taxing as they have to attend to multifarious types of works. If they have to seek employment besides their domestic commitment, it would mean a tremendous burden of work on them. Indian female workers still operate under certain limitations and hardships. One of the most common problems faced by a woman is the dual role she has to play on the domestic front and work place. Particularly, the married woman working with small children find this dual responsibility a cause of great mental and physical strain. For them the working hours are long-eight hours at the place of employment and at least four hours at home. Usually husband and sometimes even the in-laws do not extend any help in the household chores. If it is a joint family the mother in-law or the sisters- in-law feels that they work for the whole day in the house when she is in the office. Now it is her turn to work .If she is with her husband or children they feel that she is not sharing their work. They often criticize and abuse her. But in some households working itself is a cause of problems. The women feel the guilt of neglecting the duties of a housewife. They try to put in more and more efforts at home .She takes extra care to satisfy her and the family. This in turn may result in health problems, depression and decreased work output.

Problems with Husbands

Some men may gradually withdraw from work in case their wives are working. They tend to leave all the responsibilities of running the house on them. In the beginning a woman does not mind, but gradually she realizes the burden. He graciously gives a little money on specific demands and argues that after all she is earning and that she could run the house on her own. Moreover he takes pride that he is not dabbling in her dealings.

Some women often complain that they are misunderstood. Due to exhaustion, they could not respond to the husband's sexual needs they may be alleged to have illegitimate relations with some colleagues or boss. They are inhumanely treated, tortured and even beaten. Women feel hurt by such humiliating actions of the husbands, especially when their integrity is questioned.

Problems with Children

When the mother is working, children also feel that they are neglected and not properly looked after. They do not enjoy facilities the other children enjoy. They have to let go many things and in addition have to do some work at home to help the mother. When the mother is tired and gets angry, they feel they are missing the mother's love. They get disappointed. The working mother, feeling guilty, tries to compensate them in other ways. She would bring some sweets or toys for the children. The children after some time know the weakness of the mother's mind. They start bargaining and demanding things every now and then. As long as mother can afford, she goes on satisfying their demands. It spoils the children and distorts their responsibilities.

Socio-Economic Problem

For the major part of the day the woman is working in the office or work place. After coming back she is busy with house work and her family. She has no time left to maintain relations with neighbors, friends and relatives. She is not able to visit them freely and spend time with them or join them in common programs. Even she is not able to go to their help when they need especially at time of illness, marriage, death or other occasions. They feel hurt and criticize her as becoming arrogant due to her earnings and say that she is not the only woman to work. The great majority of the working women have to handover their salary to their husbands or in-laws. They are not supposed to manage their own income. The amount is spent in home management. In some cases they are not given even pocket money or the amount to buy things for her personal use. She has to demand and is given some money as a grace granted to her.

Personal Problems

The working woman has no time left for her own. She needs rest. She wants to think for her problems or future. She wants to read and write, she wants to do some activities of her interests, or involve in creative arts. At times she feels to be on her own not disturbed by anybody. There is no free time for her. She cannot afford to be moody. In all these worries the woman has no time left to look after her health. Still, however she has to take care of her health to keep her physically fit to work. She has to take nourishing food and proper treatment when needed. Again due to hard work and over burdened by responsibilities she gets into rapid aging effects. To cope up with these and maintain her charm she has to take help of cosmetics and beauty parlor

Other Strategic Problems

The problems faced by women can divide into three major parts- Project formulation, project implementation and project operation; Vinze, 1987. In phase of project formulation, women often get lost while selecting product. The failure to relate the product to own background is another common error in product selection. Poor technical assistance, choice of location, absence of market analysis, false fixed investment decision and low equity base are some other problematic areas. In case of project implementation women may make wrong machinery, may be misguided by promotional agencies or the women herself may lack entrepreneurial competence. In this stage, she may face problems with marketing, production planning, and working capital or with entrepreneurship development institutes or agencies.³⁰

Individual

1. Lack of motivation.
2. Shyness and inhibition.
3. Ignorant of opportunities that he can avail himself of.
4. Lack of requisite managerial skill to start and manage his enterprise.
5. Lack of finance for initial investment
6. Scared of the cumbersome and time-consuming process in establishing the enterprise.
7. Lack of familial and community support for his enterprise.

8. Even if she starts the enterprise, she is not sure of sustained support from the promotional agencies in terms of timely and adequate credit and marketing of his products.

Group

- Lack of awareness.
- Preference for traditional occupations and professions.
- Don't think of alternative avocations.
- Apathy, sense of fear and insecurity towards government initiated and sponsored programs.
- Ignorant of their own potential: material and human.
- Economically and politically weak.
- Lack the freedom to choose and pursue their choices as consequence to the power-sway of the local elite or the dominant caste.
- They are more tradition-bound, and their values are, to continue with their institutionalized familial occupations.
- They prefer to be what they want to be.

Institutional

1. Vague and unrealistic policies, and policies not supported by action.
2. Lack of teamwork and internal coordination in the agencies.
3. Lack of inter-agency coordination.
4. Bureaucratic style of working.
5. The functions of the personnel are not vested with the requisite power and authority.
6. Overlapping and duplication of functions both at the apex and operational levels.
7. A multiplicity of agencies performing a more or less similar task.
8. The field-level personnel are not supported in their promises and performance by the higher-ups in the organizations.
9. Lack of work motivation and commitment to their task.
10. Lack of relevant training on the part of the EDP personnel.
11. Lack of appreciation of the importance of human factors in development.

12. Lack of knowledge of technical know-how on the part of the personnel.⁷

1.3.21 Future avenues

The choice is unlimited. But hard work only is not the answer. The behavioral attitude biased against women hamper new avenues being explored. A simple co-operative society movement among the village women was immensely successful in Gujarat but failed almost everywhere else. Why? A Multitude of reasons among them being the attitude problems of society, the labor resistance, marketing inabilities all played an important role for the failure. But all is not lost. Many women especially in the resent modern day in town's cities and metros are realizing the need for an independent identity and the various avenues available Teaching, Consultancy. CA's? MBA's are the common fields where women are excelling; however, it is the no allied areas which need encouragement. Service based industries like petrol pump service stations etc., are some of the key future avenues a women entrepreneur can look forward to travel and Tourism. Hospitality sector are some of the fast emerging business opportunities for women entrepreneurs. The immense market potential today with the fast growing metro population gives enough encouragement. Setting up small scale industries/ factories is another future avenue. However most of the time the women entrepreneurs are not taken seriously and face innumerable problems for marketing their products Material supply, finance and banking. They try making a name for one. The possibilities are endless. All that is needed the determination and encouragement. Not everyone has to go to space like Kalpana Chawla to prove them, a courtyard of flowers is enough if you can and want to. Ambition, systematic approach and sincerity will go a long way. Women entrepreneurs have the world waiting for fir them today in almost any field but they need to break the traditional ground to emerge as the educated young dynamic of today.¹⁶

Entrepreneurs' fast reinforced the capitalist tendencies in the context of globalization. The economic history reveals that it is the entrepreneurs who holds key of economic development. But unfortunately innovative entrepreneurs as conceptualized by Schumpeter are a rare tribe to be found equally in all parts of the globe. The large the number of entrepreneurs the greater the economic growth rate is the experience of the advanced countries like U.K, U.S.A, Germany, France and Japan. The supply of insufficient number of entrepreneurs is holding back economic development in

developing countries like India. For entrepreneurial activity is an adventure backed by resource endowment to fully exploit the markets at local, National and Global levels. Entrepreneurial traits are rather not widely visible in the Indian context and not to speak of women entrepreneurs in particular. Although women's population is almost equal to that of men, their active participation in economic development seems to be insignificant till 1990. The women in India did not enjoy social freedom so as to freely mingle with the mainstream of life sharing the nation building activity through realizing their full potentials. Keeping the above background, it is very clear that the entrepreneurship for women group is essential and it is to be developed indeed, there have been several women in the history of our country who have successfully ruled their kingdoms. Even in the modern times also there have been several women leaders such as Mrs. Sorojini Naidu, and Madam Indira Gandhi who could equal their men counterparts in intellectual capabilities and statesmanship. Now-a-days there are several abilities in the administration on par with men. All these would only prove that women are in no way inferior to men in any walk of life and they can be as good entrepreneurs as men. However, in some the problem of entrepreneurship among women is a question of the family outlook on the role to be played by the women, and the estimations of capabilities by women themselves. Much depends upon the courage and determination of women to become entrepreneurs and with the facilities offered by government, Banks and Financial Institutions to women, they should now start setting up business ventures in large number in many parts of the country.¹⁶

1.3.22 Rights Of Women

In neither a society where about half of the total population and three-fifths of the female are illiterate orthodox and traditional-bound beliefs and practices cannot be stuffed overnight nor it is easy to create a strong public opinion against the practiced. Legislation, of course does make some impact but it can only be introduced very causatively and in stages.

The important rights assured by the "Constitutions of India" to women, like men, are:

1. Right to Equality:

1. Equality of opportunities, equality before law, equal protection of the law, discrimination against any person on the ground of sex.

2. Right to Freedom:

That is, freedom of speech, expression, residence, occupation and mobility.

3. Right against Exploitation:

That is against forces labor.

4. Right to Freedom of Religion:

That is, professing practicing and propagating religion freely.

5. Right to Property:

That is, acquiring, holding and selling property.

6. Cultural and Education Rights:

That is, conserving one's culture and seeking admission to educational institutions.

7. Right to Constitutional Remedies:

That is, approaching courts for enforcing fundamental rights. Besides assuring these fundamental rights as, the state has also been empowered to enact special laws for protecting the interests of and giving preferential treatment to females. On this ground, the state has taking legislative measures from time to time for performing its obligations of bringing in a social order in which justice prevails. During last three to four decades, a number of laws have been enacted to ensure equality of statue and opportunity for women. These laws may be examined at three levels: Social, economic, and political.³⁰

1.3.23 Aspects of women empowerment

Women empowerment must focus on following aspects

- Drudgery reduction
- Gender sensitization
- Capacity building
- Promotion of micro enterprises³

1.3.24 Policy Framework Supporting Women Entrepreneurs

In the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles, gender equality is enshrined. The Constitution Grants, equality to women as well as empowers the State to adopt measures of positive discrimination in favor of women. In recent years the empowerment of women has been recognized as the central issue in determining the status of women. By an Act of Parliament in 1990 the National Commission for women was set up to safeguard the rights and legal entitlements of women.

Policies supporting Women Entrepreneurs in India as follows:-

National Policy for the Empowerment of Women 2001: During the Fourth World Conference on Women held in Beijing during Sep, 1995, the Department of Women and Child Development has drafted a National Policy for the Empowerment of women after nation-wide consultations to enhance the status of women in all walks of life on par with men and actualize the constitutional guarantee of equality without discrimination on grounds of sex.

The major policy initiative undertaken by the departments in the recent past include the establishment of the National Commission for women (NCW) Rashtriya Mahila Kosh (RMK) universalizing and strengthening of (FCBS) setting up National Crenche Fund (NCF) launching of Indian MahilaYojna (IMY), Balika Samriddhi Yojna (BSY) and Rural Women's Development and Empowerment Project also known as Swa Shakti Project. The goal of the policy is to bring about the advancement, development and empowerment of women. Efforts are on for wide dissemination of the policy so as to encourage active participation of all stakeholders for achieving its goals.

The objectives of the policy are as follows:

- Creating an environment through positive economic and social policies or full development of women to enable them to realize their full potential.
- The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres- political, economic, social, cultural and civil.
- Equal access to participation and decision making of women in social,

political and economic life of the nation.

- Equal access to women to healthcare, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.
- Strengthening legal systems aimed at elimination of all forms of discrimination against women.
- Changing societal attitude and community practices by active participation and involvement of both men and women.
- Mainstreaming a gender perspective in the development process.
- Elimination of discrimination and all forms of violence against women and the girl child
- Building and strengthening partnerships with civil society, particularly women's organizations.

The involvement of voluntary organizations, associations, federations, trade unions, non-governmental organizations, women's organizations as well as institutions dealing with education, training and research have been ensured in the formulation, implementation, monitoring and review of all policies and programmes affecting women which has been instrumental in empowering women.

National Level Standing Committee on Women Entrepreneurs: It was constituted under the chairmanship of the ministry of state for the sports, Youth Affairs, Women and Child Welfare to look into the problems of women entrepreneurs and evolve policies for promotion of entrepreneurship among women in the country. It is represented by all agencies connected with the development of entrepreneurship. Women entrepreneurs and officials had evolved certain policies for the promotion of entrepreneurship amongst women. The committee has also recommended a definition of women entrepreneurs and definition of women entrepreneurs and officials which has been subsequently adopted by small scale industries board. A women's cell has also been functioning in the office of the DC (SSI) to attend to the problems faced by them and to provide necessary liaison.

Women's Component Plan And Gender Focal Points: With a view to meet the benefits in the social and economic development sectors of women, The Planning Commission in the 9th Plan had requested all the Secretaries of various Ministries and

Departments of the Government of India to make a women's component plan so as to recognize allocations in all the sectors at the Centre level by combining them in an integrated manner. On its basis the Minister for Human Resource Development had requested all the Ministers for their personal involvement in the matter of addition of an identifiable women component planning the programs of respective Ministries/Departments right from the planning process and thereafter to monitor allocations and carrying out of programs to ensure the reach of benefits to women. The Cabinet approved one of the recommendations of the National Perspective Plan for Women (1998-2000), which states that the Planning Commission and all the Ministries/Departments should have a women cell and the Annual Reports of all the Ministries/Departments at the Central level and State level should be filed and analyses the work done concerning women. The Department, therefore, requested all the Ministers/Departments to set up advisory committees for women in each sector to help in the planning, observing and execution of the women component plan, to set up a women's cell, to set up gender focal point and to include a chapter on women component plan in their annual reports.

National Commission for Women: Under The National Commission for Women Act, 1990, a legal body, The National Commission for Women was set up. It has an obligation to protect the rights and interests of women. The Commission continued to follow its delegated activities, namely review of laws, interferences into specific individual complaints of atrocities and counteractive action to protect the interests of women, whatever suitable and reasonable. The Commission has conferred highest priority to securing speedy justice to women. The Commission has been helpful in introducing fresh ideas, innovative model, training, packages and model for speedy justice etc. the Commission apart from looking into the law and legislation for implementation improvement to ensure speedy justice, plunge areas in the jurisdiction of: - Organizing through NGOs like Parivarik Mahila Lok Adalats all through the length and breadth of the country on a continuous basis.²³

1.3.25 Programmes supporting Women Entrepreneurship as follow:-

Swa-Shakti Project:

With the support of International Funds for Agriculture Development (IFAD), a project for the development of women was initially taken up in Tamil Nadu. That project is under execution for more than a decade now and has shown significant results in empowerment of women concerned. Firstly IFAD offered to provide support for this new project, planned to be taken up in the states of Bihar, Gujarat, Haryana, Karnataka, Madhya Pradesh and Uttar Pradesh. Nevertheless, after seeing the importance of external assistance desired for the project. IFAD convinced the World Bank (IDA) for joining together for funding of the project.

To bring improvement in the living conditions of women a very important tool is to organize them into small, similar groups for women's development and empowerment. The chore involves:-

Identify the benefits of rural women, mainly those who are engaged in "on-farm" activities/work.

To organize them into small and similar standards and homogeneous groups, they should be aware and have self-confidence.

They should upgrade their skills, through optimum use of existing facilities and tie up with the existing schemes and programs or provision of special facilities under the project. Improved technologies and credit facilities should be provided. Also making them capable of taking their own decisions and safeguarding their own and their families interests. Objective of the project is to strengthen the processes and provide an environment for empowering of women.³⁰

Indira Mahila Yojna (IMY):

It was launched on 15th of August, 1995, aimed at organizing women at grass root level to simplify their involvement in decision-making and their empowerment. It is being implemented in more than 238 blocks in the country for the universal empowerment of women. The main aim of the scheme is to generate an organizational

base for women to come together, to examine and satisfy their needs through existing departmental programs of the State and Central Governments.

The vision of IMY is to develop empowered women who will: Those who demand their rights from the family, society and government, Women who have increased access to and control over material, social and political resources, those who have enhanced awareness and improved skills and Also women who are able to raise issues of common concern through mobilization and networking. It is premised on recognition of the point that empowerment is a multidimensional process. It seeks to achieve this by the following goals:

- To create awareness among women by spreading information and knowledge, so as to bring about an attitudinal change.
- Helping women to accomplish economic strength through micro-level income generating activities.
- Also to begin merging of various services such as literacy, health, non-formal education, rural development, water supply, entrepreneurial etc.

The IMY is based on the idea of the strength of the Self-Help Group. The development of Indira Mahila Kendras (IMKs) at the Anganwadi level and also identifying other groups under the adult literacy programs, health programs and incorporating them with or connecting them with the IMKs at the Anganwadi level would provide the grass root level organizations for women for various interactions. By several experiments it has been proved that women's groups have become a very strong medium for accessing various kinds of information and also for bringing about attitudinal changes on several matters in different parts of the country. The groups have become a very strong instrument for empowering women with information, knowledge and resources.³⁰

Support to Training and Employment Programs for Women (STEP)

STEP launched in 1987 with an aim to upgrade the skills of poor and women without any asset and to organize, concertize, and provide employment to them on a workable basis in the traditional sectors of agriculture, small animal husbandry, fisheries, handlooms, dairying, handicrafts, khadi and village industries, sericulture, social forestry and wasteland development for enhancing their productivity and income

generation. This would increase and expand their employment opportunities, including self-employment and development of entrepreneurial skills. Women beneficiaries are organized into practical and consistent groups or co-operatives. A complete package of services, like extension, inputs, market linkages, etc. are provided besides linkage with credit for transfer of assets. So far, women in the dairying sector have been getting the maximum support, keeping in view the nature of demands. This is followed by handlooms, handicrafts, sericulture and poultry.²³

Employment and Income Generation-cum-Production Units (NORAD):

Under this scheme, assisted by Norwegian agency for International Development (NORAD), projects of skill development and training of achieving self-reliance through income generation for women are supported. These projects of training for income generation are in the non-traditional trades of electronics, watch manufacturing/repairing, computer programming, garment making, handlooms, etc.

Rashtriya Mahila Kosh (RMK)

National Credit Fund for Women or the Rashtriya Mahila Kosh (RMK) practice micro finance can be defined as a set of services including the following activities: Micro Credit: Small loans; mainly for income generation activities, but also for consumption and emergency needs and Micro-savings: thrift or small savings from borrowers' own resources.

Some time in India it has been felt that the credit needs of poor women, mainly in the unorganized sector, have not been effectively addressed by the formal financial institutions in the country. The vast gap between demand for and supply of credit to this sector established the need for a National Credit Fund for Women.

The National Credit Fund for Women or the RMK (Rashtriya Mahila Kosh) was set up in March, 1993 as an independent registered society by the Department of Women and Child Development in Government of India's Ministry of Human Resource Development with an initial amount of Rs. 310,000,000 – not to replace the banking sector but to fill the gap between what the banking sector offers and what the poor need.

Kosh's office is situated in New Delhi; it does not have any branch offices. The Executive Director is the chief executive officer of the Kosh. The Executive Director works under the complete supervision, direction and control of the Governing Board. The Governing Board comprises of 16 members consisting of senior officers of the Government of India and State Government, specialists and representatives of NGOs active in the field of microfinance for women. The Governing Board is chaired by the Minister in charge of the Department of Women and Child Development in the Government of India. The General Body of the Kosh consists of all members of the Board, institutional members and individual members. The Kosh has three very important roles:

Wholesaling Role: - It acts, as a wholesaling apex organization for channelizing funds from government and donors to do trading with intermediate microfinance organizations (IMOs).

Market Development Roles:- It established the supply side of the micro finance market by offering institution building support to new and existing but inexperienced IMOs by organizations of incentives, transfers of technology, training of staff and other non-financial services.

Advocacy Role: - It acts as an advocate or agent for persuading development and micro-finance policy and developing a more enabling policy and legal environment for spread of micro-finance activities in India. Being a formation and a representative of the government, RMK has a particular benefit in this area.

The core features of the micro-finance services being provided by RMK are:-

It is an instrument for empowerment of the poorest; the higher the income and better the asset position of the borrower, the lower the incremental benefit from further equal doses of micro-credit is likely to be.

Delivery is normally through Self Help Group (SHGs).

It is essentially for promoting self-employment, the opportunities of wage employment are limited in developing countries- micro finance increases the productivity of self-employment in the informal sector of the economy- generally

used for (a) direct income generation (b) rearrangement of assets and liabilities for the household to participate in future opportunities and (c) consumption smoothing.

It is not just a financing system, but a tool for social change, especially for women- it does not spring from market forces alone – it is potentially welfare enhancing – there is a public interest in promoting the growth of micro-finance, this is what makes it suitable as a valid goal for public policy.³⁰

1.3.26 Women Entrepreneurship and Economic Development

The entrepreneurship development and economic development are close interrelated subjects. Entrepreneurship development opens a large number of opportunities to the people in the era of globalization, liberalization and privatization of the economy. The issue of concern for the developing economies these days is how to utilize potential of human and other resources of the economy in an effective manner. Entrepreneurship development also ameliorates the volley of socio-economic problems encountered by the society. At global level majority of small enterprises are managed by women. In our economy, women constitute almost half of total population, but their participation in business is found to be very low. To tap the human resource potential of female, the government has initiated various schemes to inculcate the spirit of entrepreneurship among women.

As has been mentioned earlier the major problems of Indian economy are unemployment and poverty. The importance of entrepreneurship in this country lies in the fact that an entrepreneur as a „change agent“ is alone responsible for the development. India is a mixed economy where both public sector as well as the private sector is working together. The state and private entrepreneurship co-exist and hence entrepreneurial competence makes all the difference in the process of economic growth. India has been providing favorable climate where entrepreneurship can be nourished very well. Entrepreneurial history of India is age old. The industrial activities began with handicrafts in the village community. Organized industrial activities were seen in selected cities. From time immortal till beginning of the 18th century, the Indian handicraft industry enjoyed worldwide reputation. During the last decade of the 18th century, the Indian handicraft industry declined mainly due to the Industrial Revolution in England. During

British rule the East India Company and managerial agency methods contributed to the growth of entrepreneurship. Even during the period of Second World War business flourished in India. Entrepreneurship began to grow faster during the post-independence era. The government of India spelt out the strategy for the rapid industrialization of the country through various industrial policy resolutions. The planners recognized the responsibility of the state to promote, assist and develop industries in national interest. They also acknowledged the vital role of the private sector in accelerating industrial development. The Government decided to encourage the development of Small-Scale Industries (SSI). It offered various incentives, concessions and subsidies to SSIs in the form of capital, technical know-how, market and land to establish industries particularly in the backward regions of the country. (Mascarenhas Romeo 2005).

Entrepreneurs in India have altered the direction of national economies, industries and markets. They have invented new products and developed the organizations and means of production to bring them to market. They have introduced innovations in technology and forced the reallocation of resources away from existing uses to new and more productive uses. Many innovations have changed our pattern of living and many services have been introduced to alter or create new service industries. These include commercial banking, insurance, credit system, telecommunications, entertainment, office information systems, food distribution, medical treatment and many more. The new generations of entrepreneurs are well educated, experienced and inspired and independent thinkers who can transform society through innovation. In India the existing Government support system includes a number of entrepreneurship promotional measures in terms of reservation of items for SSIs, reservation of items for government purchases, price preference, priority for utility services, financial incentives, financial support systems, providing infrastructural facilities, marketing services, training, information dissemination, monitoring of the system etc.

Especially during last two decades while rapid technological progress has made the production process more knowledge and capital intensive across a wide range of industries it has limited the creation of new employment opportunities particularly for the skilled work forces. Firms had followed the policies of downsizing their existing work force. The world of technology is changing so fast and accordingly the workers

are finding it extremely difficult to keep pace with the requirement of adapting to new technology. Still the dominating option for the large majority especially to women is the unorganized sector. The opportunities for wage workers also not being high the option of some kind of self-employment becomes crucial. In fact promotion to self-employment or to entrepreneurial development within the unorganized sector should receive its due priority in the policy formulation.

There is no denying of the fact that development of entrepreneurship in India has emerged as national movement due to its strength to solve the twin problems of unemployment and poverty. In fact, the need for development of „spirit of enterprise“ among the target population intensified during the nineties with the failure of the “trickle down approach” to percolate the development benefits to the masses at grass-root level. It is against this background that the several self-employment and anti-poverty programmes like PMRY, TRYSEM etc. involving some entrepreneurial initiatives were introduced by the government as a tool of bottom-up mode of development (Khanka S.S. 2007). India needs broad based entrepreneurial activities to speed up the process of activating the factors of production leading to a higher rate of economic growth, dispersal of economic activities, development of backward areas, creation of employment opportunities and improvement in the standard of living of the weaker sections of society and especially that of women. Throughout the world, women make an important contribution to industrial output. More than 200 million women are employed across all industry sectors in which half of this number is in developing countries. Their work makes a major contribution to socio-economic progress also sustains their families. Women’s creativity and talents are invaluable resources, which should be and can develop for their own self-realization and for the benefit of society as a whole. The key to enhancing women’s position in industry and the economy is to provide them with access to know-how, technology to upgrade women’s technological capabilities and to enhance their entrepreneurial and business skill. The number of women who are willing to take risk and start their own business is growing.

Women’s contributions and concerns remain often ignored in economic structures, labour markets and economics as an academic subject, economic and social infrastructure and taxation and social security systems as well as in family and

households. The interest in women entrepreneurs is increasing rapidly. Throughout the world, women make a vital contribution to industrial output. Between 1992 to 1997, the number of women-owned firms has increased two-and-a-half times faster than all business and employment in women-owned firms, have grown more than three times the rate for all firms. Over 200 million women are employed across all industry sectors, with half of this number in developing countries. Their work not only sustains their families, but also makes a major contribution to socio-economic progress. The creativity and talents of all women are in valuable resource, which can and should be developed both for their own self-realization and for the benefit of society as a whole. The key to enhancing women's opportunities, and hence their position in industry and the economy, is to provide them with access to know-how, technologies and credit. Training to upgrade women's technological capabilities and to enhance their own businesses is growing. The interest in women entrepreneurs is increasing rapidly in relation to industrial policy, educational policy, and research due to insufficient attention to gender analysis. As a result women's contribution and concerns remain too often ignored in economic structures, such as financial markets and institutions, labour markets, economics as an academic discipline, economic and social infrastructure, taxation and social security systems, as well as in families and households. As a result, many policies and programs may continue to contribute to inequalities between women and men. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already have. In order to harness their potential and for their continued growth and development, it is necessary to formulate appropriate strategies for stimulating, supporting and sustaining their efforts in this direction.²³

1.4 Empowerment of Women Through entrepreneurship

1.4.1 An Overview

Women's entrepreneurship contributes to the economic well-being of the family and communities and also reduces poverty. It ensures country's economic growth and development. The empowerment of women to a large extent depends on taking part in some development activities. Therefore the promotion of micro and small scale enterprises has been recognized as an important strategy for advancing the economic empowerment of women. At the household level, women's microenterprises and small scale businesses play an important role in ensuring the survival of poor household and in building up women's confidence, skills and socio economic status. However it is seen that women are the most deprived category in the society specifically in developing countries. In India also the economic status of women is very low especially in rural areas and opportunities of earning are very less.

Entrepreneurship plays an eminent role in creating employment opportunity for rural communities, providing self-employment for those who have started-up a business of their own and enhancing the economic status of the rural sector as well. Now women are also interested to establish their own business as professionally both in the urban and rural areas due to overcome poverty, generate family income and increasing Standard of living. In this regard Faleye (1999) argued that women's development is not nearly about reducing poverty by increasing productivity, but also about women's liberation and empowerment. So it is necessary to empower women socially, economically and technologically to enable them to stand in society on their own with confidence. It includes both controls over resources and ideology, greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external affairs (Sharma & Varma, 2008). In today's competitive world, there are various ways by which women get themselves empowered. Entrepreneurship development and income generating activities are a feasible solution for empowering women who leads to economic independence, the opportunity to have control over their lives, self-reliance, self-determination, and a way to achieve for themselves. Bisht & Sharma (1991) argued that the entrepreneurship of women is considered to be an effective instrument to the economic development and empowerment of women. Considering this need the government of India has begun the process of empowering

women through various national policies and developmental programmers and organizing women in Self Help Groups. The Self Help Groups (SHGs) is an organization of rural poor; particularly of women for the empowering women by providing micro credit to undertake the entrepreneurial activity.³⁰

1.4.2 Concept of Women Empowerment and Women Entrepreneurship

According to United Nations Development program (1994) empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill and training), decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves.

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.²⁸

1.4.3 Women Empowerment through Entrepreneurship:

Following are the impact of entrepreneurship development on women empowerment:

1. Through entrepreneurship development self confidence level of women are increased and gave them a prosperous future.
2. Now rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups by which they were economically empowered and attaining very good status in family and community.

3. Entrepreneurship also helps to bring about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, social forestry etc.
4. Micro enterprise is the best tool for rural women as it enables them to add to the family income and as such it provides family members to a better life style, including education for the children and improvement of family health.
5. Some aspects of household decision making are reported to have changed as a result of women's contribution in family income. Most of the men now consult with their wives in important family matters.

Promoting entrepreneurship through microenterprise approach enables eradicating the rural poverty in developing economies to a larger extent.

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CHAPTER-2

REVIEW OF LITERATURE

Review of literature means summarizing the current status of research work already done. Review of the pertinent past work and contradiction, pitfalls and other failings of the earlier work, mainly to substantiate the need of another research study. Previous research studies are abstracted and significance writing of authorities in the area under study is reviewed. Such review provides a background for the development of the present study and brings the reader up to date. A brief summary, indicating areas of agreement or disagreement in findings or gaps in existing knowledge, should be included.

This chapter presents a detailed review of literature on the various variables that the researcher intends to study in the research on “Empowerment of women through entrepreneurship: a study of national and international and state level status of women”. Entrepreneurship is an extraordinary task, which is fraught with struggle, entailing both risk and effort. No one can truly understand the triumphs, trials and tribulations of an entrepreneur other than the person involved. While women have to go through the same stages of setting up an enterprise as do men, and have similar challenges, irrespective of gender, women do have a distinct set of factors that first obstruct their entry as entrepreneurs, and later their survival as successful business-women.

The review of literature divided into three parts

2.1 International level studies

- Status of women
- The global fund for women-Status of Women around the World
- The International Labour Organization study of women entrepreneurs
- Characteristics of minority and non - minority female entrepreneurs
- women Entrepreneurs and Career Choice
- Factors Involved in Being a Successful BusinessEntrepreneur in Western Wisconsin

- Critical factors of Women in Entrepreneurship Development in Rural Bangladesh
- Entrepreneurial training on creativity and innovation assisted in the development of business of Northern Greece
- A survey on women's entrepreneurship and innovation

2.2. National level studies

- The status and role of women in Indian family had been inferior to men
- Status of women entrepreneurs in India
- Women's work and family interference report
- Characteristics of women entrepreneurs and executives
- Ways to help women entrepreneurs to successfully develop and manage new enterprise
- Women-Empowerment through Women Entrepreneurship
- Entrepreneurial Start-Up and Growth
- Problems of women entrepreneurs
- Factors of women entrepreneurship
- Entrepreneurial competencies and gender wise variation
- Entrepreneurship and Development principle primary and policies
- Psychological factors contributing to the Success of entrepreneurs
- Socio-economic background of women entrepreneurs
- Women-Owned Businesses: Obstacles and Opportunities
- Women Entrepreneurs from India: Problems, Motivations and Success Factors
- Successful Women Entrepreneur –their identity, expectations and problems

2.3 State level studies

- Contribution of women in work
- Challenges and Constraints Faced By Female Entrepreneurs to Develop Business in Gujarat
- The new Indian express ,the Gujarat government's announcement of revision of its recruitment norms
- The whole truth about women in Gujarat
- District wise distribution of women

2.1 INTERNATIONAL LEVEL STUDIES

THEME BASED REVIEW OF LITERATURE

2.1.1 Inter-agency report, 2012 by UN women “Status of rural Women and the Millennium Development Goals, produced by the UN Inter-Agency Task Force on Rural Women, unless other sources cited. - See more at: <http://www.unwomen.org/en/news/in-focus/commission-on-the-status-of-women-2012>

Poverty and Hunger: Gender inequality is a major cause and effect of hunger and poverty: it is estimated that 60 percent of chronically hungry people are women and girls. (Source: WFP Gender Policy and Strategy.)

- On average, women make up about 43 percent of the agricultural labour force in developing countries. Evidence indicates that if these women had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 percent, raising total agricultural output in these countries by 2.5 to 4 percent. This would reduce the number of hungry people in the world by around 12 to 17 percent.
- Almost 70 percent of employed women in South Asia work in agriculture, as do more than 60 percent of employed women in sub-Saharan Africa. This highlights the importance of developing policies and programmes that address their needs, interests and constraints.
- Less than 20 percent of the world's landholders are women. Women represent fewer than 5 percent of all agricultural landholders in North Africa and West Asia, while in sub-Saharan Africa they make up an average of 15 percent.
- Women in sub-Saharan Africa collectively spend about 40 billion hours a year collecting water. Per week, women in Guinea collect water for 5.7 hours, compared to 2.3 hours for men; in Sierra Leone women spend 7.3 compared to 4.5 hours for men; and in Malawi this figure is 9.1 compared to 1.1 hours. This significantly impacts women's employment opportunities.

- Research indicates that when more income is put into the hands of women, child nutrition, health and education improves. In South and Central America, rural children are about 1.8 times more likely to be underweight than their urban counterparts. Other regions do not fare much better.

Education:

- Women make up more than two-thirds of the world's 796 million illiterate people.
- According to global statistics, just 39 percent of rural girls attend secondary school. This is far fewer than rural boys (45 percent), urban girls (59 percent) and urban boys (60 percent).
- Every additional year of primary school increases girls' eventual wages by 10-20 percent. It also encourages them to marry later and have fewer children, and leaves them less vulnerable to violence.
- While progress has been made in reducing the gender gap in urban primary school enrolment, data from 42 countries shows that rural girls are twice as likely as urban girls to be out of school.
- In Pakistan a half-kilometer increase in the distance to school will decrease girls' enrolment by 20 percent. In Egypt, Indonesia and several African countries, building local schools in rural communities increased girls' enrolment.
- In Cambodia, 48 percent of rural women are illiterate compared to 14 percent of rural men.
- Rural women's deficits in education have long-term implications for family well-being and poverty reduction. Vast improvements have been seen in the mortality rates of children less than 5 years old since 1990, but rural rates are usually much higher than urban ones.
- Data from 68 countries indicates that a woman's education is a key factor in determining a child's survival.

- Children of mothers with no education in the Latin American and Caribbean region are 3.1 times more likely to die than those with mothers who have secondary or tertiary education, and 1.6 more likely to die than those whose mothers have primary-level education.

Employment

- In most countries, women in rural areas who work for wages are more likely than men to hold seasonal, part-time and low-wage jobs. Women also receive lower wages for the same work. (Source: FAO, 2011. “The State of Food and Agriculture: Women in Agriculture, Closing the Gender Gap for Development.”)
- Men's average wages are higher than women's in both rural and urban areas. Rural women typically work longer hours than men, due to additional reproductive, domestic and care responsibilities.
- In Benin and Tanzania, women work 17.4 and 14 hours more than men per week, respectively.

Decision-Making

- A large gender gap remains in women's access to decision-making and leadership.
- Women make up fewer elected representatives in most rural councils. In Asia, this ranges between 1.6 percent in Sri Lanka and 31 percent in Pakistan.
- Women's participation as chairs or heads in rural councils is also much lower than men's, as seen in Bangladesh (0.2 percent) and Cambodia (7 percent).
- Educated women are more likely to have greater decision-making power within their households.

Maternal Health

- Between 1990 and 2008, the proportion of rural women receiving prenatal care at least once during pregnancy grew from 55 to 66 percent.

- However, only one-third of rural women receive prenatal care compared to 50 percent in developing regions as a whole. (Source: United Nations, The Millennium Development Goals Report 2010 and 2011, available from www.un.org/millenniumgoals/reports.shtml.)

Violence against Women

- More rural women experience domestic violence, and yet few seek services, according to a multi-country study by the World Health Organization (WHO). In Peru, less than 5 percent of the total amount of rural domestic violence survivors (60 percent) sought help, compared to approximately 16 percent of urban women (out of 49 percent).

HIV and AIDS, Malaria and Other Diseases

- Rural women understand less about how HIV spreads compared to urban women; WHO figures from 25 countries indicate the margins of understanding between the two to be between 20 and 50 percent. Bolivia, Egypt, Indonesia and India are among the countries with the wider of such gaps.
- HIV exacerbates property insecurity, especially for widows whose husbands have died from AIDS-related causes, but who may not have rights to inherit or own their land.
- The burden of care is also carried by women. Women and girls account for 66 to 90 percent of all AIDS care givers; conditions are most difficult for women and girls in rural areas, and this can increase their own vulnerability to infection.

Environmental Sustainability

- There is still far less access to clean or improved water sources in rural areas than in urban areas. In 2008, an estimated 743 million people living in rural areas relied on unimproved sources for drinking water, compared to 141 million in urban areas.

- People in the least developed countries rely on open fires and traditional cooking stoves (for example, wood, crop waste and charcoal) to earn a living and feed their families. It is usually women who walk the long distances every day to collect fuel (and water). (Source: UNIDO, 2011. Contribution to the LDC IV Conference on Energy Access.)
- Environmental degradation has an impact on natural resources and can affect rural women differently from men. For example, since rural women tend to have fewer occupational options and less mobility than men, many rely on natural resources from forests.
- Natural disasters, climate change and conflict can undermine the health, education and livelihoods of rural women, differently to men. For example, although women usually manage the small plots of agricultural land in each family for income or sustenance in developing countries, land titles are most likely to be held by the men. This means that following a disaster, many women cannot independently claim state-offered reconstruction funds. Women can also be more at risk of harm during flooding in countries where boys are taught to swim at an early age, but girls rarely are.
- Evidence from 25 developed and developing countries indicates that countries with higher female parliamentary representation are more likely to set aside protected land areas.

2.1.2 Women in India, Wikipedia, and the free encyclopedia reported that the steady change in the position of women can be highlighted by looking at what has been achieved by women in the country:

- 1848: Savitribai Phule, along with her husband Jyotirao Phule, opened a school for girls in Pune, India. Savitribai Phule became the first woman teacher in India.
- 1879: John Elliot Drinkwater Bethune established the Bethune School in 1849, which developed into the Bethune College in 1879, thus becoming the first women's college in India.

- 1883: Chandramukhi Basu and Kadambini Ganguly became the first female graduates of India and the British Empire.
- 1886: Kadambini Ganguly and Anandi Gopal Joshi became the first women from India to be trained in Western medicine.
- 1898: Sister Nivedita Girls' School was inaugurated
- 1905: Suzanne RD Tata becomes the first Indian woman to drive a car.^[44]
- 1916: The first women's university, SNDT Women's University, was founded on 2 June 1916 by the social reformer DhondoKeshav Karve with just five students.
- 1917: Annie Besant became the first female president of the Indian National Congress.
- 1919: For her distinguished social service, PanditaRamabai became the first Indian woman to be awarded the Kaisar-i-Hind Medal by the British Raj.
- 1925: Sarojini Naidu became the first Indian born female president of the Indian National Congress.
- 1927: The All India Women's Conference was founded.
- 1944: AsimaChatterjee became the first Indian woman to be conferred the Doctorate of Science by an Indian university.
- 1947: On 15 August 1947, following independence, Sarojini Naidu became the governor of the United Provinces, and in the process became India's first woman governor.
- 1951: PremMathur of the Deccan Airways becomes the first Indian woman commercial pilot.
- 1953: Vijaya Lakshmi Pandit became the first woman (and first Indian) president of the United Nations General Assembly
- 1954: Ramakrishna Sarada Mission was formed for women monks.

- 1959: Anna Chandy becomes the first Indian woman judge of a High Court (Kerala High Court)^[45]
- 1963: Sucheta Kriplani became the Chief Minister of Uttar Pradesh, the first woman to hold that position in any Indian state.
- 1966: Captain Durga Banerjee becomes the first Indian woman pilot of the state airline, Indian Airlines.
- 1966: Kamaladevi Chattopadhyay wins Ramon Magsaysay award for community leadership.
- 1966: Indira Gandhi becomes the first woman Prime Minister of India
- 1970: Kamaljit Sandhu becomes the first Indian woman to win a Gold in the Asian Games
- 1972: Kiran Bedi becomes the first female recruit to join the Indian Police Service.^[46]
- 1979: Mother Teresa wins the Nobel Peace Prize, becoming the first Indian female citizen to do so.
- 1984: On 23 May, Bachendri Pal became the first Indian woman to climb Mount Everest.
- 1986: Surekha Yadav became the first woman loco-pilot, railway driver, for India and Asia.
- 1989: Justice M. Fathima Beevi becomes the first woman judge of the Supreme Court of India.^[47]
- 1992: Priya Jhingan becomes the first lady cadet to join the Indian Army (later commissioned on 6 March 1993)^[48]
- 1999: On 31 October, Sonia Gandhi became the first female Leader of the Opposition (India).
- 2007: On 25 July, Pratibha Patil became the first female President of India.

- 2009: On 4 June, Meira Kumar became the first female Speaker of Lok Sabha.

2.1.3 The global fund for women-Status of Women around the World reported that Grants from the Global Fund for Women support women's organizations working to stop violence against women, increase girls' access to education, advance economic and political opportunity, and improve health.

Violence Against Women and Girls- Gender-based violence against women - female infanticide, sexual trafficking and exploitation, dowry killings and domestic violence - causes more death and disability among women in the 15 to 44 age group than cancer, malaria, traffic accidents and war combined. [Center for Women Policy Studies, 2003] Over the past 30 years, 30 million women and children have been trafficked for sexual exploitation. [United Nations, 2003] An estimated 130 million women worldwide have undergone Female Genital Mutilation and 2 million more are mutilated every year. 98% of Somali women have been mutilated. [Center for Reproductive Rights, 2004] Up to 47% of women report that their first sexual intercourse was forced. [World Health Organization, 2002] 41% of women in Columbia report having been physically abused in a current relationship. [International Planned Parenthood Federation, 2002]

Health Status: More than half a million women die from complications related to pregnancy and childbirth every year. 99% of these deaths occur in the developing world. [World Health Organization, 2004] Providing basic maternal and newborn health services to developing countries would cost an average of \$3 per capita per year. However, once complications develop, saving the life of a mother or infant costs about \$230. [United Nations Population Fund, 2003] Of the estimated 40 million people worldwide living with HIV, about 2/3 are in sub-Saharan Africa, and young women are 2.5 times more likely to be infected as their male counterparts. [BBC News, 2003] The former Soviet bloc has seen a 50-fold increase in HIV infections, the most dramatic rise in the world, in the past 8 years. [Reuters, 2004]

Access to Education Of an estimated 115 million children who currently do not attend primary school, girls make up 57% [United Nations, 2003] Of the world's 979 million illiterate adults, two-thirds are women. [UNDP Human Development Report, 2003] A recent study shows that increases in women's education made the greatest contribution

to reducing the rate of child malnutrition, accounting for 43% of the total reduction. [United Nations Population Fund, 2002] More than 24 million girls in Africa are not in school and the overall gender gap in sub-Saharan Africa has widened in the last 10 years. [UNESCO, EFA [Global Monitoring Report, 2002] Political Power In 2003, at least 54 countries had discriminatory laws against women. [Amnesty International, 2003] Some countries still do not have universal suffrage. Among them are Brunei, Kuwait, Oman, Saudi Arabia and United Arab Emirates. [Women in Politics 2003] Women hold only 6.4% of the seats in Arab states' Parliaments, 14.4% of seats in sub-Saharan African, 17.6% of seats in Europe and 18.5% of seats in the Americas. [Women's Learning Partnership, 2002]

Economic Status: Only 1% of the world's assets are in the name of women. [Women's Learning Partnership, 2003] Over \$7 trillion worth of women's work goes unpaid. [United Nations Platform for Action, 2002] 2.1 billion women live on less than two dollars a day, and 330 million women live on less than a dollar a day. [Center for Women Policy Studies, 2003] In the Middle East, North Africa and South Asia, only 40 women per 100 men are economically active in the formal economy. [US News Center, 2004]

2.1.4 ILO (1979)

The International Labour Organization (ILO) notes that the value of unpaid housework constitutes 25-39% of the gross national product in developing countries. The role models of women and their contribution in agriculture and allied occupations and household activities have however, been underestimated and undervalued and they remain excluded from a host of processes which advance human life on grounds that they are biologically unsuited to the world of science and technology. In both the industrially advanced and less development countries, women are burdened with cumulative inequalities as a result of socio-culture and economic discrimination practices which, until recently, have been taken for granted as though they were part of the immutable scheme of thing established by the nature. It is seen that women have been denied equal opportunities all over the world for personal growth and social development. In India, it is still worse because of the sex-segregated character of society, the condition of poverty and the traditional value system (D'souza, 1975). The fact is the rural women as partner of men have great potentials as food producers

and income earners from non-frame activities. Improved agricultural production is basic to both economic and social development, in this case, the wives of farmers and women head of house hold, have great influence on agricultural development and welfare of the nation. Their role is important in rice-based agriculture particularly in planning, harvesting and processing. To ignore them is to ignore half of the system in which economic and production decision are made. Although it is now will know that rural women in India provide significant economic contribution in crop and animal production, very few programs have directly targeted them as user of technologies. This is due to the convention assumption that the male head of the household is the sole decision maker in the farm household. We must now realize that this not always true. In many cases as production environment become more difficult, the role of the housewives is becoming more significant; women tend to become the sole decision-maker in the farm household.

2.1.5 Dr. Carlo and Lyons (1979) had described that Made a comparison of selected personally characteristics of minority and non - minority female entrepreneurs. The samples of the study consisted of 122 black, white, Hispanic and American Indian women entrepreneurs. The responses of both the minority and non - minority entrepreneurs differ significantly from those of women in the general population (non - Entrepreneurs) in test measuring achievement, autonomy, aggression, conformity, independence, benevolence and leaderships. Differences were also obtained between minority and non-minority women entrepreneurs with minority women entrepreneurs reported that they started their business at a later stage than non-minority women entrepreneurs Non-minority women entrepreneurs score higher on ratings of need for achievement and independence, minority women appeared to place greater value on conformity and benevolence.

2.1.6 Huntley, R.L. (1985), studied that women Entrepreneurs and Career Choice, Dissertation Abstracts, Ann Arbor, Mich.: University Microfilms International (Part A), this research used a case study approach to explore the life events and experiences that had influenced women to choose entrepreneurship as a career alternative. Data were collected from 31 subjects who completed a demographic questionnaire and an instrument designed to assess personality characteristics of entrepreneurs. Results indicate that the subjects were determined, hardworking and self-confident. In spite of

having faced hurdles, their determination, courage and optimism helped them to overcome these four hurdles. Most ventured into entrepreneurship because of a desire to be independent and to be in control of their lives. They were looking for a balance of personal and professional interests and admitted to career satisfaction, which transcended to other aspects of their lives.

2.1.7 Hisrich, R.D. and Brush, C.G. (1986), studied that the Woman Entrepreneur: A Comparative Analysis, Leadership and Organization Development Journal, states that the study was conducted to assess the characteristics of women entrepreneurs in the United States, Puerto Rico, the Republic of Ireland and Northern Ireland. The data was collected through a survey on demographic, educational level, type of business, the entrepreneurs' perceptions of their personality traits and management skills. The results of the study indicate that women in republic Ireland tended to be younger and have a lower educational level than women from the other areas; the US women were concentrated in the service industry, the researchers concluded that many of the differences between characteristics of women entrepreneur of different countries can be attributed to individual economic achievements.

He also Compared & evaluated various research studies done on entrepreneurship including women entrepreneurship. It summaries various studies in this way that female entrepreneurs are relatively well educated in general but perhaps not in management skills, high in internal locus of control, more masculine, or instrumental than other women in their values likely to have had entrepreneurial fathers, relatively likely to have first born or only children, unlikely to start business in traditionally male dominated industries & experiencing a need of additional managerial training. Women network report on Women in Business & in Decision Making focus on women entrepreneurs, about their problems in starting & running the business, family back ground, education, size of business unit. Some interesting facts which came out from this report are less educated women entrepreneurs are engaged in micro enterprises, have husband & children but have no help at home. Most of the women establish enterprises before the age of 35, after gaining some experience as an employee somewhere else. The motivational factors were desire for control & freedom to take their own decision as well as earning handsome amount of money. Dedication of more than 48 hours in a week with the family support to their

enterprises gave them a sense of self confidence. However, to maintain balance between family & work life is a major challenge before women entrepreneurs especially for those who have children & working husband.

2.1.8 Swatko (1981) found that non-traditional females preferred enterprising vocations and aspired for occupations employing a greater percentage of males than traditional females. But, Peter Berger, Richard J and Neuh as (1978)¹⁰ in their study 'The Role of Small Business' have stated that when the business women have been organized by voluntary organizations in such countries as India and the Philippines, they have developed leadership and other skills of great value to their families and their communities. In the search for social and economic equity it may well be these organized businesswomen who will be the impetus for change.

2.1.9 Fabowale, L., Orser, G. And Riding, A (1995), Gender, Structural Factors and Credit Terms Between Canadian Small Businesses and Financial Institutions, this study was conducted to determine if the terms of bank credit between female and male entrepreneurs. The findings indicate although the bank issuance of credit is not gender-based, the women entrepreneurs felt they had been treated disrespectfully and unjustly. These finding have been supported by the findings of previous research. The discrepancy between the practice of the banks and the perception of the female entrepreneurs can be explained by the fact that bank loan officers base credit issuance on the structure of the business itself and women entrepreneurs have smaller business, lower sales volume, a narrower range of collateral, than men entrepreneurs.

2.1.10 Perry-Smith and Blum (2000) Undertook a study of 527 US firms and found that organizations with more extensive work family policies had higher firm-level performance. It was further found that the relationship between work family policies and firm performance was stronger for older firms and for the firms employing greater proportions of women. Maxwell and McDougall (2004) found that work life balance initiatives helped in the management of stress and also improved performance. The results indicated that individuals who accessed work life balance policies were more motivated at work, more loyal to the organization and repaid through increased commitment and improved performance.

2.1.11 Kulas Amanda (2000), Factors Involved in Being a Successful Business Entrepreneur in Western Wisconsin, paper submitted to The Graduate College University of Wisconsin-Stout May, this research was conducted to assess the characteristics of successful women entrepreneurs, problems encountered in running business, what knowledge is needed to start a successful business and women's pathways to success. A qualitative research was conducted on ten women entrepreneurs in Wisconsin. The results reveal that the review of literature and the interviews, the skills and knowledge needed to start a successful business ranged from the skills acquired through past work experiences to being eager to learn new and different things. Overall, common obstacles faced by women were the lack of collateral resulting in being rejected for loans, maintaining profitability, managing cash flow, finding quality employees, and gaining access to technology. Some of the more harsh challenges women had to overcome were the constraints imposed on them by society, family and other women. Besides the previous mentioned challenges, some others were having negative attitudes, stereotypes and erroneous assumptions and perceptions. **Deepa Narayan (2000)** Defines empowerment as a process which increased the assets and capability of the poor people and other excluded groups to participate, negotiate, change and hold accountable institution.

2.1.12 Liao Jianwen, Welsch Harold and Pistrui David (2003), had studied Pattern of Venturing Financing: The case of Chinese Entrepreneurs, presented at the annual meeting of the Academy of Entrepreneurial Finance, Chicago, IL, and this study examines the sources of venture financing of Chinese Entrepreneurs in Wuhan, China. Based on a sample of 222, it was found that entrepreneurs in Wuhan mainly rely on venture financing on their own or parties that are within their closed social networks such as parents, relatives and friends. External financing sources are missing. The results also indicate that entrepreneurs who use significantly more personal saving in venture financing are older, female, with high school education or less and have longer working experience. Entrepreneurs who are male with college or higher education and who take time to build their business tend to receive significantly more bank loans. Young male entrepreneurs who have less working experience and within intention to create a business fast tend to rely more on financial support from their inner social network such as parents, relatives and friends.

2.1.13 Cullen et al. (2003) Said that some family-friendly policies and practices that have been found to be helpful include: childcare allowances, childcare voucher schemes; paid family, special or career leave, paid paternity leave; enhanced maternity leave and benefits; phased return from maternity leave; job sharing; flexible starting and finishing times; voluntary reduced-hours working; unpaid leave during school holidays; family access to learning resources; guaranteed Christmas leave for employees with families; and home working and teleporting arrangements. These arrangements are beneficial to employers because such policies tend to reduce absenteeism, reduce employee turnover, improve recruiting efforts, and improve employee morale and productivity.

2.1.14 Kirkwood Jodyanne (2004), had studied *One Size Doesn't Fit All: Gender Differences in Motivation on Becoming an Entrepreneur*, A thesis submitted for the degree of Doctor of Philosophy at the University of Otago, Dunedin, New Zealand, 2004, this study's prime objective was to identify and compare the motives of men and women entrepreneurs for choosing self-employment as their career option. This study involved multiple paradigm research methodology. In stage one mailed survey were designed and data was collected from 289 men and women entrepreneurs, no differences were reported in motivation to become entrepreneurs in stage 2 qualitative in-depth interviews were conducted on 50 entrepreneurs to evaluate the motivational drives: work and family. The findings suggest that women and men construct the term 'entrepreneur' differently, and few women participants are willing to apply the term entrepreneur to them. The findings also support the integrated perspective, where women consider their families (especially children and domestic partners) in their decision to become an entrepreneur, whereas men appear to be motivated by a desire to outdo their fathers or prove something to their families. Men are motivated to become an entrepreneur because of dissatisfaction with their jobs, and a desire for independence from an employer. Alternatively, few women had such dissatisfaction at work. Hence women choose to become entrepreneurs for internal factors and men choose to become entrepreneurs for external factors.

2.1.15 Hill, Mårtinson, & Ferris, 2004, had studied some families try to create a balance by having one parent work from home. New technology has made it easier for some to work from home, which can allow workers the opportunity to have more

control over and flexibility in their schedules. Referred to as teleworking, telecommuting, flexible work arrangements or flexi place, this arrangement allows employees to perform “work away from the traditional centralized office environment, Modern technological advances have made it easier to work anytime, anywhere, and anyplace” (Shore, 1999, p. 1). Teleworking is an example of a move “away from a ‘face-time’ business culture to a ‘results-oriented’ business culture”

Raju and Sarada (2004) believed that absence or adequacy of the empowerment can either add or reduce role stress. Enhancement of personal control can facilitate the employees to gain control over their jobs. Such feelings are equivalent to providing empowerment, which helps to reduce role stress.

2.1.16 Faraha Nawaz (2009), had studied Critical factors of Women in Entrepreneurship Development in Rural Bangladesh, it aimed to analyze the critical factors of women entrepreneurship development in rural Bangladesh. The analysis is based on recent theoretical ideas that have been supported by empirical research findings. The paper depicts an analytical framework based on institutional theory, which focuses on three kinds of factors: regulative, normative and cognitive. Regulative factors refer to different rules and regulations of the Government that facilitate women entrepreneurship development in rural Bangladesh. Normative and cognitive factors include norms, rules, regulations and values of society. Based on the analysis of these factors, the paper provides many significant policy implications on how to improve women entrepreneurship development in rural Bangladesh.

2.1.17 M.A. Awwal Sarker, 2006- 136 Women Empowerment through Entrepreneurship Development: Bangladesh Perspective participation in the decision making process Lecturer, Department of Accounting, University of Comilla, Comilla Lecturer of English, Faculty of Business and Economics, Daffodil International University, Dhaka reported that

Globally women’s empowerment has recently gained considerable importance as an area for policy and policy interventions in most of the organizations of the world. They have recognized the benefits of the empowerment that can be achieved through effective participation of women. And of course, promotion of entrepreneurship plays a vital role in empowering the womenfolk. In the US economy, Women owned businesses are the fastest force, prompting President Clinton to call women business

owners 'the new face of our economy.' And this paper is based on the hypothesis on the empowerment of women through business or entrepreneurship development. There is no denying the fact that developing countries of the world are reclining under the brunt of acute shortage of capital and alarming problems of underemployment. Small entrepreneurs with their built attributes of low capital intensiveness and enormous employment generation potential can serve as propelling agents to break the vicious circle of poverty and can strike the engine of economic development (Srivastva, 1994). Practically, women brings motivation, they have a vision which is different, realistic, modern and enthusiastic. When civil society and social structures leave them on possibility for evolving their careers, women take their own initiative. They are quite naturally drawn to initiative, to creation and to management of businesses promoting. Women's empowerment through skill and entrepreneurship the government of any developing country can ensure freedom of choice and a better quality of social living for men and women. However, about 52 percent of the populations of Bangladesh are in absolute or moderate poverty and about 76 percent of them live in rural areas

2.1.18 Katerina L S, et al, (2010) had studied Entrepreneurial training on creativity and innovation assisted in the development of business of Northern Greece. The researchers collected data among, one hundred and sixteen entrepreneurs who own small, medium and very small enterprises from that area. Questionnaires method was used in collecting the data and cross tabulation analysis was used in verifying the data. The result revealed that entrepreneurs, owners of small-medium enterprises, managers of enterprises of micro and small medium enterprises in Northern Greece were aware of the importance of creativity and innovation

2.1.19 Michelle Bachelet 2012-Women's Empowerment in the Middle East and Worldwide –WomensWeb.in 20 April 2012

- UN Women Executive Director Michelle Bachelet, statement at the Women's Foreign Policy Group, 20 April, 2012 Washington, DC
- - See more at: <http://www.unwomen.org/en/news/stories/2012/4/women-s-empowerment-in-the-middle-east-and-worldwide#sthash.hD9Ipw7U.dpuf>
- First, women's participation in politics and the economy reinforces women's civil, political and economic rights.

- Secondly, women's participation strengthens democracy, the economy and sustainability. It's not just the right thing to do, having parity and equality make for a healthier society!
- Last month, during the UN Commission on the Status of Women, UN Women and the Inter-Parliamentary Union launched a 2012 global map on women in politics. The map shows that progress remains very slow and uneven and needs to be accelerated to achieve equality.
- Out of 193 countries, only 17 have women Heads of State or Government—up from 2005 when only 8 countries had women leaders.

2.1.20 United Nations Conference on trade and development: A survey on women's entrepreneurship and innovation had studied Entrepreneurial motivations and drivers of innovation despite developments made in gender equality, many gaps remain between male and females in realms such as education, employment and entrepreneurship. Beyond being a basic human right, women empowerment and gender equality is also a way to apply “smart economics”, in that can generate broad productivity gains.

1. Empowering women and granting them equal rights in areas such as entrepreneurship and innovation has also positive spillover effects on other development outcomes, such as pro-poor growth and the achievement of the

Millennium Development Goals (MDGs)

2. Over the past two decades, academic research, program evaluations and technical assistance projects have shed more light on women entrepreneurship. While many gaps in knowledge remain, it is known that women entrepreneurs constitute approximately one fourth to one third of the world's formal sector. However, women are less likely than men to develop small firms into larger enterprises. Moreover, according to the Global Entrepreneurship Monitor, more women than men start businesses out of necessity and not to take advantage of market opportunity. This may heavily affect their growth orientation.

3. This study targets innovative and growth-oriented businesses. It focuses therefore on a subgroup that usually has not started business out of necessity or lack of alternatives, but to pursue business opportunities.

INTERNATIONAL DATA BASED STUDIES

2.1.21 Abu Saleh (1995) In his article “A Profile of the Women Entrepreneurship in Bangladesh” tried to discern the motivation of women entrepreneurs for entering into business and assessed the entrepreneurial skills of the women entrepreneurs. He also tried to evaluate the performance of women entrepreneurs in their business. The study showed that the training the women entrepreneurs received was theoretical and 80 per cent of the sample had no business background or experience. Only 15 per cent had business experience varying from 5 to 15 years. Only 5 per cent had experience in the same type of business and 90 per cent of women entrepreneurs came to business on their own initiative. Only 10 per cent of the women had acquired business through inheritance. The study also showed that the majority of women entrepreneurs (60 per cent) were engaged in production i.e. manufacturing and 25 per cent were engaged in the service sector and 15 per cent in trading. About 45 per cent women employed workers on fulltime basis and 10 per cent did manage their business without outside workers.

2.1.22 Singh (2001) In his qualitative study used ‘work/life border theory’ to explore how British and Swedish managers dealt with competing commitments. A sample of 35 managers (18 Swedish, 17 British ; 18 males and 17 females) ranging from directors to project managers, aged between 28 to 59 years, was taken and semi-structured interviews were held on site in UK and Sweden. The study showed a tension between managers’ own needs for more balanced work lives and corporate attitudes to balance - seekers and career choices. Findings suggested that four kinds of strategies were used by the managers for maintaining work life balance. These included accommodating family terms, negotiating with the family, accommodating the organization and staggering commitments. The study showed that managers enact their work life balance strategies with both their employer and their family, particularly their partner, who also enacts boundaries between home and employer, so there are four parties to the negotiation or accommodation of needs. Some managers use their own views as reference points for dealing with subordinates’ need for work life balance.

2.1.23 The US Small Association Vol. 2, No. 2, July 2007 reported that Female business owners accounted 37% of new business establishment in 1988. In United

Kingdom between 1981-87 women business owners had increased by 70% (Rahman, 1988). In India and other South Asian countries women are increasingly entering into the field of entrepreneurship by starting small venture. As mentioned earlier, such a trend is also observed among the women community in Bangladesh. Here, the approach of women's empowerment through entrepreneurship development is gaining momentum since women have become aware of their existence, their rights and work situation and their power. A few numbers of studies Daffodil International University Journal of Business and Economics, on the role of women have focused on various areas such as women's role in family, polity, national wealth, and generation, legal and social rights of women [Jahan, 1995;Anan, 1993; Barakat, 1994; Islam, 1994].From the angle of women empowerment through development.

2.1.24 Brush et al. (2009) in Germany, The study utilized 5M gender aware framework offered by Brush et al. Data was based on semi structured interviews with 31 women entrepreneurs and 23 interviews with key experts in Germany. The sample was purposefully chosen four different regions in Germany to maintain maximum diversity in context. The authors found micro and macro environments to be more influence than also environment on the lives, decisions and stronger on opportunity recognition. The findings suggest that there were management related knowledge gaps which were partly because of the institutional environment (macro level) and partly because of their own family context (micro level) which hinders their entrepreneurial potential and opportunity recognition.

2.1.25empowering women social entrepreneurs in India by social enterprise British council partner zone

New 'Young Women Social Entrepreneurship Development Program in India is to identify women working in social enterprises and train them to become 'Master Trainers

The economic reforms India launched in 1991 have led to a quadrupling of its GDP, a doubling of hourly wages and the emergence of a new middle class. However, 350 million Indians still live below the poverty line and struggle to access basic education, health care or proper nutrition.

Social enterprises offer a way for more poor Indians to share in the country's growth and provide innovative, sustainable solutions to its entrenched social problems. Hope for the future is also invested in India's women. Currently, only 39% of Indian women are formally employed, compared to 81% of Indian men and 71% of Chinese women. Moreover, India scored second to last, behind Egypt and Morocco, in a Gender GEDI Female Entrepreneurship Index measuring women entrepreneurs in 17 countries. Increasing Indian women's participation in the labour force will enhance productivity and growth. It will also help to reduce the gender-based inequalities and social pressures that restrain female employment and entrepreneurship.

This is the context in which the British Council and partner Diageo launched a 'Young Women Social Entrepreneurship Development Program' in India last month. The program will identify women working in social enterprises and organizations that support women and train them to become 'Master Trainers'. It will assess their development needs and design and deliver a training course for them that use innovative methodologies and draws on UK expertise and best practices. In a second phase, the program will support these Master Trainers as they provide social enterprise training to approximately 1,000 young women in India.

"Our program aims to create a ripple effect and disseminate social enterprise expertise to women in communities across India," said Dr. Guru Gujral from British Council India. He added, "50% of India's population is under the age of 25, and 65% is under 35, so supporting the emergence of a new generation of young women social entrepreneurs is an important investment in the future. They will inspire other women for years to come and support more sustainable and inclusive growth," he said.

Advertisement

2.1.26Christine Wilson, Head of Society Engagement at the British Council, said that, "around the world women social entrepreneurs are leading the way for gender equality." In the UK, a recent survey found, 39% of social enterprises have a woman leader, compared with only 19% of SMEs and 3% of FTSE 100 companies. Global research agrees that social enterprise has a higher proportion of female leaders than traditional commercial enterprises. "The British Council recognizes social enterprise as a tool to achieve fairer, more inclusive and sustainable economies and societies,"

said Ms Wilson, noting that the British Council's Global Social Enterprise program has supported and trained over 6,000 female social entrepreneurs between 2012 and 2014.

India is the sixth country in Asia in which the British Council and Diageo have worked together to support social entrepreneurs. The two organizations have also partnered on social enterprise development in China, Indonesia, Malaysia, South Korea and Vietnam.

2.2 NATIONAL LEVEL

THEME BASED STUDIES

Status of Women has kept changing since ancient times. Status of women depended on various parameters, such as caste, place of work and society. Different studies on status of women show that at most times and in most cases they had experienced inferior status and bias.

2.2.1 A study by Ramanamma and Bambawale in 1987 revealed that –

- Women did not have independent representation in factory, but were members of male dominated trade unions.
- Women's special problems were never handled by the union.
- In factories where there was majority of women, there was not much sexual harassment.
- Most of the women were in the lower echelons of the official state.
- If women committed any mistake it was attributed to their stupidity.
- In medium size factories women were paid minimum wage, bonus and perks.
- No crèche facility was there, nor any subsidized transportation.

2.2.2 Bhagwat in 1998 reports that almost all major feminist writers irrespective of their ideological position, within the feminist movement have devoted much space and time in exposing male bias in conventional social theory. He found that women were mostly treated as sex object. It is argued that the values for women's freedom should be judged by women.

2.2.3 Zaveri and Mehta in 2000 conducted a research on working women. They pointed out that traditionally the status and the role of women in Indian family had been inferior to men. This was closely related to the urban kinship and economic systems which assigned a subordinate and secondary role to women in the family. They further reported that women typically handled the bulk of family responsibilities

even when both husband and wife had full time jobs.

2.2.4 Chandra, S. while studying women and economic development in 2001, reported that growth rate of female employment in urban areas was better than in rural areas, in 1971-81 and 1981-91. The female participation rates had increased in almost all states except Himachal Pradesh and Kerala. Male participation rates were four times greater than that of female participation rates not only at national level but also at sub national level. This reflected the traditional pattern of labour division in the society, exhibiting sort of gender bias. At regional level the proportion of total female workers had shown considerable improvement and the involvement of women in various kinds of economic activity.

2.2.5 Rao 2002 on the basis of a national sample survey showed that women shared only 14.1 % of total employment. Only 5.6 % of them were employed in government jobs. In rural areas, 56 % of males and 33 % females were in labour force. 66% of females in rural sector were idle or unutilized. This was due to existing social customs, putting men and women on different footings. It was also reported that women were usually not able to take benefit of employment schemes, especially those of self employment because of huge unemployment in male youth. They also pointed out that young unmarried girls were normally not allowed to work independently.

2.2.6 Ganeshan, S. while describing the status of women entrepreneurs in India in 2003 pointed out that a majority (66.9%) of respondents started their business with an initial investment of below Rs. 25000. This corresponded with the compulsions of women to go small with respect to business they started. The respondents who had initial investment between Rs 25,001 and 50,000 were only 12.9%. 30.6% of the respondents solely depended on borrowed sources for investment. 46% of them invested less than Rs 25,000 from their own sources. 68.6% invested only their funds for their enterprises. The first year turnover of 77.4% was less than Rs 25,000. The entrepreneurs who claimed that their ventures were profitable in first year were 32.3%.

2.2.7 In 2005, Chowdhury while studying the women's work and family interference reported that more and more women were joining the labour force. But it was found that they were lacking strong internal commitment to work and deliver the services as

expected. Women contributed to two thirds of work hours to the world economy without being properly remunerated. There were evidences of working women's experiences at work and in family, which had given enough reasons to view family as problematic. Further, it posed far deeper serious issues like erosion of family values, increase in individualism, domestic violence and issues of protection and reproduction.

2.2.8The first national convention of women entrepreneurs held in new Delhi in November, 1981 recommended to give more priority to women entrepreneurship particularly In the allotment of lands, sanction of power supply on education highlighted the significance of educations a strategy for achieving a basic change in the life of a women. Further, the new industrial policy underscores the need for conducting special entrepreneurship development programmers for government of India declared the women to enter into business. The government of India declared the year 2001, as the year of 'empowerment of women'. The nation policy on women empowerment, 2002 recommended creating an environment for equal access to women in all fields by eliminating all kinds of discrimination in order to improve women's bargaining power

Women's empowerment consists of four dimensions, each is equally important but none sufficient by itself to enable women to act on their own behalf (Stromquest, 1995).

1. There are the cognitive (Critical understanding of one's reality).
2. The psychological (self-esteem),
3. The political (awareness of power) and
4. The economic aspects (capacity to generate income).

Amartyasen's work on human capabilities stresses empowerment as both a means and an end. It is a process of developing individual's men and women to fight for a better quality of life (Amartyasen, 1990 and 1995). Nailakabeer(1994) Emphasizes collective grass root participatory action to boost women entrepreneurship with the power to work with others, to frame agenda and to make collective decisions. Deep Narayan (2000) defines empowerment as a process which increases the assets and

capability of the poor people and other excluded groups to participate, negotiate, change and hold accountable.

2.2.9 Mrs. Indira Gandhi (1975) the then Prime Minister spoke at the dawn of International women's year firmly, "Since time immemorial woman has been discussed about mainly as a decorative objective. But when she has stepped out of this niche, by and large response has been one of cynicism and derision. Women liberation is not a luxury for India but an urgent necessity to enable the nation to move ahead to a life which is more than satisfying materially, intellectually and spiritually.

2.2.10 Schwartz (1979) In an exploratory study of 20 female entrepreneurs found that their prime motivations for starting a business were, the need to achieve, the desire to be independent, the need for job satisfaction and economic necessity. These female tended to have an autocratic style of management. The major problem encountered during startup was credit discrimination and the subsequent problem was underestimating operating and marketing costs.

2.2.11 Sextan and Kent (1981) reported the results of a study comparing the characteristics of women entrepreneurs and executives. The study was conducted on 45 women executives and 48 women entrepreneurs. The results show that women entrepreneurs are marginally less educated than female executives though the younger female entrepreneurs are better educated and they tend to place a slightly higher emphasis on their job than their family. The executives view Dr. Carlo and Lyons P.R - "A Comparison of selected personality characteristics of minority and non- minority female entrepreneurs", Swatko," Breaking in Experience in Male dominated profession women and theory their ability to work with peoples as the greatest factor in success, while the entrepreneurs tend to view hard work and persistence as more important. Entrepreneurs tend to follow their fathers who are engaged in business, although they do not acknowledge their fathers as role models, while executives do not follow their fathers' footsteps. Executives tend to be older and have demonstrated more job stability than women entrepreneurs. Taken as a whole, the results indicated that female entrepreneurs and executives tend to be more similar than dissimilar.

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2.2.13R. Hisrich and C.G. Brush (1982) found that female entrepreneurs proved to be visionaries and catalysts, whereas male entrepreneurs were more traditionalists. Female entrepreneurs tended to place more of an emphasis on the balance of important life factors in measuring success.

2.2.14Mohiuddin (1983)In his study of educated urban women, has looked at the reasons why women become entrepreneurs. These emerged as:

1. economic needs;a challenge to satisfy some of their personality needs (power, achievement, novel experience and so on);
2. educated women like to utilize their knowledge gained;
3. family occupation; and
4. As a leisure time activity.

Women entrepreneurs face the same difficulties as faced by men.

2.2.15Goffee and Scase (1983) feel that those women who are economically marginalized because of the lack of opportunities for paid employment may have no option but to start their own businesses as a source of earnings.

2.2.16Hisrich and brush (1984) reporting the results of a nation - wide in-depth survey of 468 women entrepreneurs profiled the "typical women entrepreneurs". According to them a woman entrepreneur is generally the first born child of middle

class parents, with a self-employed father and a mother who does not work outside the home. The typical women entrepreneurs after obtaining liberal arts degree marries a college educated man, who works in professional or technical occupation has children and works as a teacher, administrator or a secretary. Her first business venture is most likely in a service area and begins after she is 35 years. Her biggest business startup problem is finance, credit and lack of business training. Her greatest operational problem is lack of financial planning experience.

2.2.17 Singh and Gupta (1984) in the study on ‘potential women entrepreneurs – their profile, vision and motivation’ found out the reason of women for becoming entrepreneur. ‘Economic Gain’ ranked first as the reason of greatest importance followed by ‘keeping one-self busy’. ‘Fulfillment of one’s ambitions’ ranked third followed by ‘wanted to become independent’. In order to find out the motivational pattern of sample respondents, a sentence completion test on achievement motivation was given.

2.2.18 Karunakaran Pillai G. (1984) reported that in a paper on Women Entrepreneurship units have emerged in Kerala due to financial assistance from the state Govt. marketing assistance from the state Govt. in the form of subsidies and functioning of vocational training centers for the benefit of unemployed women. In an article “Women Entrepreneurs” Surekha Panandikar observed that efficient management involves a futuristic outlook and the capacity to plan for the future. The women by nature have such futuristic outlook and future planning so successful managers of nurturing and futuristic planning with male aggressiveness. Such women entrepreneurs have achieved success in production of T.V. capacitors in Orissa, running of small foundries in Maharashtra and manufacturing of solar cookers in Gujarat. The author also points out the problems faced by the women entrepreneurs.

2.2.19 Singh and Sen Gupta (1985) studied the characteristics of 45 educated urban women who were on the threshold of starting their own businesses. The findings of the study are listed:

1. The profile of a woman entrepreneur is not dominated by either education or lack of it or any other characteristic.

2. Women entrepreneurs who are more educationally qualified have perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful whereas those less educationally qualified women entrepreneurs perceive it as only a means for earning quick money.
3. A majority of potential women entrepreneurs have clarity about their projects but need moral support from males and other family members for setting up their enterprise. Women entrepreneurs have an inner uncertainty of their own capabilities and need a male support for money, business know-how or moral support.

2.2.20Singh et al. (1986) explained in an exploratory study of educated, urban, successful women entrepreneurs examined their identity, expectations, motivations, type of problems encountered by them earlier and the occupational problems they are presently facing. The sample comprised 60 successful women entrepreneurs from Delhi and its satellite towns like Gurgaon, Ghaziabad and Noida. The descriptive analysis indicated that there was quite a large variation in age, educational qualification, marital status, and type of family, age of children and occupation of family members of these successful women entrepreneurs. The five dominant factors, rank-wise, for women entrepreneurs venturing into entrepreneurship are

1. To keep busy;
2. To fulfill ambition;
3. To pursue one's own interest;
4. To become entrepreneurs by accident or circumstances beyond control; and
5. To earn money.

2.2.21Acharya (1987) reported that there exists large regional participation range than 10% in Punjab to over 30 to 40 % in Maharashtra. The rural variation in participation rate is partly due to the different land system and social customs prevalent in different part of the country. Women's work participation has been found to be relatively high in paddy growing areas where women are especially engaged in transplanting and similar monotonous and low paying occupations. If a total range of

women's actual economic activities were long hours, women work in market economy, and more obviously in the rural India. The job done by women are often physically arduous, time consuming and under hazardous working condition. **Sinha, in (1987)** had study employed a sample of 280 housewives in Patna who were also mothers? The results revealed that the working housewives in general were suffering from role conflict more than unemployed housewives. Working women perceived more conflicting role expectations. This was found due to absence of proper care of the family as well as job resulting into more grievances. They were also suffering from more intra individual conflict and their husband's attitude towards their job was often unfavorable. The results further revealed that the working wives were more burdened with than non-working housewives.

2.2.22 Vinze (1987) in his research study "Women Entrepreneur in India – A Socio – Economic Study of Delhi" conducted that the socio-economic background and the factors that contributed to entry into business of women entrepreneurs in Delhi. Corroborating with above findings, she highlighted the cultural aspects and found that enterprises set up by these women entrepreneurs were in different fields. Here in Delhi people with low and middle income groups with some education and moderate experience set up small scale industries in large numbers and as such entrepreneurship was largely acquired. It is harder for women to take 'calculated risks' that are essential to entrepreneurship, as they are the custodians of society in the maintenance of cherished values, habits and accepted norms of conduct. Women Entrepreneurs opined that financial assistance from banks has been important but procedure and formalities need to be more flexible.

2.2.23 Swaminathan, (1988)

The basic reason for such neglect is dearth of specific data on women's involvement. There has been no attempt to quantify the economic contribution made by women to their families, to their communities, and to the national economy. By convention and tradition, development policies and programs have focused on the problems, needs and interest of men. Hence, it is required the following specific objectives for further extending the women's contribution:

1. To analyze the patterns of decision-making by rural women with reference to various farm and home aspects.
2. To explore the nature and type of physical participation of rural women in various farm and home activities.
3. To assess the extent of physical participation of rural women in relation to men in agriculture production and home making.
4. To examine the rural women's knowledge level on modern crop production and home making practices.
5. To focus the adoption behavior of rural women with respect to new agricultural and for non-making technologies and to find out the reason if any for non-adoption.
6. To highlight the utilization pattern of saving in the family.

Thus the sexual division of labour, the effects of the widespread adoption of new technologies on production role of women and men are important. Women also need access to appropriate information, technologies, and agriculture services, since responsibility for the operation or management of contemporary farming especially in case of male migration for urban jobs, may increase women's responsibilities and workload in family farming. Women play a pivotal role in farm operation from the time a seed is to the time a grain is consumed on the one hand, on the other they tend to be bypass by research, training and extension agencies.

2.2.24Hisrich (1989): suggested six ways to help women entrepreneurs to successfully develop and manage new enterprise:

- Acquire some experience in dealing with money by applying for some loan and repaying it back even if not required, filing tax returns, managing the finances for family, etc.
- Conduct honest self-appraisal to identify the strength and the weak areas, seek family and friends help for the same.
- Gain occupational, work experience rotate to various job profiles to gain experience of marketing, finance and planning.
- Prioritizing responsibilities identify and delegate responsibilities at home and in business, organize and prioritize work.
- Establish a support system a strong network of family, friends, clients and

business associates should be established.

- Be determined and professional in the business is very important, it help in gaining respect and confidence from employees, customers financiers and other professional associates.

2.2.25 Narendra S. Bisht, Ramesh C. Misra and Anil K. Srivastava (1989)

In their book “Entrepreneurship: Reflections and Investigation” state that the problem of entrepreneurship is considered to be one of the most acute problems confronted by the under-developed economies, and the death of entrepreneurs as possibly the most potent limiting factor on their industrialization. In our country, village and small scale industries are treated as an integral and continuing element in the economic structure. However, women entrepreneurship is an area, which has been very much neglected in academic studies and research in India.

2.2.26 Samiuddin (1989)

In his book “Entrepreneurship Development and empowerment in India” states that an entrepreneur is primarily one who owns a business, has initiative and skill for production by use of an invention to produce a new product or old one in new way by new or old materials. An enterprise is an undertaking and the entrepreneur is one who organizes and manages it and takes its risk. Initiative, risk bearing, coordinating of factors of production, use of innovation and provision of capital are the basic elements of entrepreneurship. Lack of entrepreneurship is a limiting factor for acceleration of process of industrialization in India.

2.2.27 B.E.V.V.N. Murthy (1989)

In his book “Entrepreneurship in Small Towns” presents the story of the entrepreneurs in two small towns in coastal Andhra, who used their traditional culture and recently acquired skills to respond to new structures of economic opportunity in the process of improving their social status and initiating a process of economic change. The entrepreneurial spirit in India was displayed during pre-independence period by a few groups and sections of the society. Community-wise, Parsis and Marwaris have distinguished themselves and have set the pace for economic leadership. The history of growing entrepreneurship in India leaves many questions unanswered.

2.2.28Alpander, Carter & Forsgren's (1990) Study which identified ten critical problem areas for entrepreneurs in their first three years. Specifically, they identified the following areas:

1. Finding new customers,
2. Obtaining financing,
3. Recruiting and hiring new employees,
4. Recruiting and hiring new managers,
5. Dealing with current employee problems,
6. Product pricing,
7. Planning for market expansion,
8. Handling legal problems,
9. Determining and maintaining product quality and
10. Dealing with government agencies.

2.2.29HarinarayanRao (1991)Conducted a study to assess the factors that impede and slow down the process of entrepreneurial development among women in backward manadals of Ananthapuram district of Andhra Pradesh, poor financial study lack of family Support, illiteracy, lack of managerial skills, sense factors influencing women entrepreneur. The important conclusion of the study was that the men folk have to be greatly inflamed to extent support to women entrepreneurs

2.2.30Vasant Desai (1991) published a book on Entrepreneurship and Development principle primary and policies. The purpose of the study was to describe the essential feature of an entrepreneur and entrepreneurship to provide a sense of direction for Planners and policy makers on the one hand and the emergency both men and women, educational uneducated, Professional and non- professional to reap immense benefits and decide the future course of action, on the other hand.

2.2.31 Ravichandra (1991) Investigation was made from the point of view of Psychological factors contributing to the Success of entrepreneurs. The focus of the research was move on the entrepreneur rather than on the enterprise. The investigation was limited to 60 entrepreneurs dividing into two group's premiers. Performance was Judged on the basis of different criteria related to Psychological and managerial factors. The finding of the Present study suggest some Characteristics for successfully be Identified and Selected and a person to be a Successful entrepreneur requires a very Careful understanding of oneself, others and things. Personal attributes of individuals are very Crucial in determining entrepreneurial Success such as Self-Confidence and people willing to take moderate amount of risk. Besides important personal attributes for a person to be Successful entrepreneur it is necessary that continues to achieve knowledge and skill. **Rita Sood (1991)**, studied Women who belong to lower middle income and lower income families are normally taking up job essentially due to economic necessity. Some of the women employees expressed the view that they are working for their emotional satisfaction rather than due to economic necessity.

2.2.32 Sudha Deshpande and L.K. Deshpande (1992) took up a study to observe the influence of New Economic Policy on female employment. The study is done in three sections. The first section begins with a discussion of feminization as a process indicating the underlying causes. The second section examines the database for studying the process and shows the form it can take in an urban labour market like Bombay. The renal section analyses the future pattern of female employment in the context of New Economic Policy. **Sogra, KhairJahan, (1992)** stated that for female managers in Bangladesh who are young, highly qualified, motivated first generation working women, the need at the work place is affiliation.

2.2.33 Vyas and Singh (1993) study is based on the specific role of family; social and psychological factors are even fewer. In this area apparently not much work has been done for the State of Uttar Pradesh. Singh (1997), the gap in research on this topic is striking since studies on entrepreneurship in general attribute great importance to psychological factors and to the role of the family and society in shaping individual motivation and behavior. It is found that through the motivational route personality influences entrepreneurial behavior.

2.2.34Terpstra David, Olson Philip D. (1993), Entrepreneurial Start-Up and Growth: A Classification of Problems, this study was conducted to develop a classification scheme of the types of problems encountered by emerging organizations using an open-ended questionnaire. The final sample consisted of 115 firms. The classification scheme that emerged appeared to be more comprehensive and exhaustive than previously developed schemes. The classification might provide a better basis for theory and research related to the types of the problems associated with specifically new and rapidly growing firms.

2.2.35Dhillon and Malhotra (1993) conducted a study to explore entrepreneurial characteristics among women entrepreneurs, like risk-taking propensity, achievement orientation, responsibility, decision-making, and so on. The study also examined the prerequisite of successful entrepreneurs as perceived by the women themselves. The study was conducted in and around Delhi on 40 educated women entrepreneurs. The data was collected through a questionnaire and a scale on prerequisite for successful entrepreneurship. The TAT was not administered to measure the need for achievement. The findings indicated that the women had achievement orientation and stressed decision-making for successful entrepreneurship. It was found that the majorities of women were married, lived in nuclear families and were first generation entrepreneurs in the age of 25-40.

2.2.36Kaushik (1994) In this study entitled entrepreneurial competencies and gender wise variation, discussed the concept of entrepreneur competencies as determinants of entrepreneurial success the findings of the study conclude that successful female entrepreneurs were more like the successful male entrepreneurship and were significantly different from un successful female entrepreneurship gender may therefore not be a determinate of competence levels and in turn entrepreneur success.

2.2.37Hussain (1994) conducted a study on women entrepreneur in Bangladesh. He portrayed the constraints faced by women entrepreneur in relation to their characters tics and the model for success in entrepreneurship to make the climate congenial for women entrepreneur and all the systems like socio sphere system support system, resource system and self-sphere system supportive it was suggested that the support agencies should be staffed with female workers this according to author, will help to

improve women Entrepreneur's access to support system, there by favorably changing the existing self-sphere system and resources system directly and indirectly.

2.2.38Srivastava (1994) Conducted a study on women entrepreneur in India engaged in wide variety of new traditional business activates. The study revealed that these women were well equipped with education and experience and were highly motivated to do their business so as to gain enhanced economic and social status. The author opines that this is indicative of healthy foundation of small business entrepreneur with high growth prospects. The conclusion of the study was that give suitable and timely infrastructural support by the government and its various agencies small women entrepreneur can contribute significantly to the enlistment of India's economy.

2.2.39Yadava (1995) has studied the relationship between women's status and fertility. He observed statistical significant association between women's status and caste, socio-economic status of household, educational and occupational status of husband. Positive association between women's status and use of contraception is found. The author stressed to improve the educational level of girls is told that they could play a more active role in family planning and managing resources. Education and job opportunities should be created for females. These two factors alone may play a major role in increasing the status of women and hence in reducing fertility. He has also highlighted those responsibilities indecision-making process should also be given to family.

2.2.40Mukhul Mukherjee (1996) has conducted a study on occupational data of women employment in labour market. The extent of opportunities available to women in the labour market is indicated by employment diversification of women. The level of occupational diversification of women labour force is noted to be very high in the developing countries, where majority of women are engaged in agriculture and allied activities. Larger diversification for employment of women is essential for diverse skills, more wages and most importantly better access to development. Empowerment of women can be achieved if only they overcome the inequality in the society. The study suggests the requirements for the economic achievement of women employees.

2.2.41 Rani (1996), Women Entrepreneurs, APH Publishing House, this research was conducted in Vishakhapatnam, which examined the socio-economic background of

women entrepreneurs, analyzing their motivational factors, major strengths and weakness against their environmental threats and opportunities. It also investigated the degree of work-home conflict and its effects on enterprise performance. The sample of 100 entrepreneurs showed that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families/husbands which made home management easy, the women seemed to give priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with discharge of their domestic responsibilities. Such factors force women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children and economic status of the family, the work-home conflict was found to be present. He has examined the socio-economic background of women entrepreneurs; some motivational factors (not measured environmental threats and opportunities. She also investigates the degree of work-home conflict and its effects on enterprise performance. The sample of 100 entrepreneurs shows that women entrepreneurs belonged mostly to nuclear families. Irrespective of the fact that they had supportive families/husbands which made home management easy, the women gave priority to their families rather than to their enterprises. They tended to prefer micro-enterprises as they could be managed together with their domestic responsibilities. Such factors forced women to make compromises even when the environment offered opportunities for growth and diversification. Irrespective of family structure, number of children and economic status of the family, the work-home conflict was found to be present.

2.2.42Brush, C.G. (1997), had studied women-Owned Businesses: Obstacles and Opportunities. In this study it was conducted that to identify the obstacles and opportunities encountered by women in running a business. The data was collected through a written survey and focus group meeting. The most important obstacles emerging from the study were; not being taken seriously, child/ dependent care, growth/ expansion capital and entrepreneurship education/ training. The most significant opportunities identified were technology, management style and employee policies.

2.2.43Gain (1997) wrote that the development initiatives for the women changed from welfare approach to development and there to participation during the course of last few decades. The author analyzed four case studies where women have carried out group activities successfully. The women have been able to increase their incomes and stand up against exploitation. The author gave a conclusion that the group approach is a workable approach in the process of economic and social empowerment of women.

2.2.44AnupaSiddhu (1997) wrote in the book “Sustainable Entrepreneurship in Communities” the national economy of India today is in a phase where due to globalization, business opportunities have become extensive, so also the challenges. As a result, organizational and technological innovations, superior quality and customer satisfaction with resource optimization would be seen as vital. Experiences of last few decades both in India and abroad clearly show that it is possible to develop entrepreneurship through planned efforts.

2.2.45Shalini and Sharma (1997) conducted a study on women entrepreneur of Agra with the objectives of analyzing the problems faced by women entrepreneur and to suggest the remediate measures. The important suggestions made by the study were providing financial support and formulating a proper policy by the government for the benefit of women entrepreneurship.

2.2.46Kaza P. Geetha (1997) explained women Entrepreneurs and Bank Credit – Problems and Perspectives, in this study it was investigated that why banks were not able to meet their targets for women enterprises in Baroda. He also found the over-riding importance of family for women and instances such as marriage, childbirth or even a crisis in the family led to closure of enterprises of women. Financial institutions are therefore hesitant to give loans to women entrepreneurs; they might quit even a well-running business for the sake of their families. This factor also leads women to locate their enterprise near their homes even if it means compromising on business.

2.2.47Charumati (1997) Attempted to perform SWOT analysis on women entrepreneurs taking a sample of 50 women entrepreneurs in Tamilnadu. The study focused on the major strengths, weakness opportunities and threats of these women.

The study concluded that there is a positive indication that women entrepreneurs were Confident of overcoming the minor weakness and threats utilizing the major strengths and opportunities that they possess.

2.2.48 Sundaran (1998) reported case studies of eight women who owned enterprise. The reasons for starting the enterprise were reported as: limited opportunities as an employee, daughter needed a service which was nonexistent, no prospect for growth in jobs, profit using ideas, loved craft and used contacts job in bank-wanted to get in to designing business, desire for large architectural firm and desire to build a high profit business. The strategies used were pointed out as follows,

- Focused on a niche, personalized approach to customers, close contact with developers.
- Stress on stable customer base, quality service, controls costs.
- Created growth in declining business through innovative service, good cost control.
- Own skill in purchasing unique items, discounts on purchasing, gives credit to supplier, does supervision.
- Educated customers, developed stable/small clientele, personalized service.
- Individualized quality service, stable, loyal, niche, aggressive.
- Problem solving approach, perfectionism.
- Customization of service marketing strategies.

2.2.49 K.V. Irniraya (1999) reported in “Development of SSI Sector and Women Entrepreneurs: Role of Central Government” revealed that with the help of policy initiatives, incentives and facilities by the Government of India, the small scale sector will continue to grow at a faster rate facing the challenges posed by liberalization and globalization and contribute substantially to the Indian economy. Since women entrepreneurs also constituted an inseparable segment of SSI sector, promotion and empowerment of women entrepreneurs was implicit in the expectation.

2.2.50 Sounderpandian, (1999) suggested that for entrepreneurship development in India, there was a greater need to emphasize on research relating to process and enhancement of entrepreneurship. The problems of women entrepreneur are listed as follow:

- Stiff competition from male entrepreneurs
- High price of raw materials required
- Financial constraints
- Managerial constraints
- Technical difficulties
- Low ability to bear risks
- Low level of favorable family background
- Lack of entrepreneurial initiative

2.2.51Berkovitch and Moghadam, 1999; Golley, 2004; Valiente, 2009) Najafizadeh (2003) points out that this empowerment process operates at two levels: (a) the micro level, where women gain more control over their lives through knowledge and support within the family; and (b) the macro level, where women gain recognition from the law about their issues and rights, enabling better access to higher level positions.

2.2.52Selvaraj (2000) In his study attempted to explain the behavior process of becoming entrepreneurs. He maintained that individual feels the need to become an entrepreneur because of social and personal factors such as need to attain status, dissatisfaction with present position, motives for high power achievement, innovation etc.

2.2.53Muthuraja (2001) has discussed and proved that efforts to improve women's position need to focus on economic factors. Women as head, Thirty-five per cent of Indian households are below the poverty line and thus, in most cases they depend exclusively on women's income, as per the sharamshakti report. Even where there is a male earner, a woman's earning forms a major part of the income of poor households. Moreover, women contribute a larger share to basic family maintenance, better health and nutrition of the family particularly her children. The women empowerment is the final goal, but it cannot be achieved quickly since it has to bring out a change in the perception of male-dominated society so as to accord the same dignity and honor to women both at family and social levels as to men.

2.2.54Deepak Walokar, (2001) tried to examine the socio-economic background and different aspects of entrepreneurial activities taken up by women. The study examined

the positive and negative consequences of entrepreneurial activities on women entrepreneurs and their families. The data collected from 192 women entrepreneurs from Nagpur showed that majority of the entrepreneurs who have professional/vocational qualification are engaged in entrepreneurial activities which are related to the training they have undergone. Most of them got support from their family. Providing financial support to the family, using one's own potential and having independent income are perceived to be the most important achievements by majority of the women entrepreneurs. Some highly ambitious women entrepreneurs succeeded in growing their business rapidly by adopting somewhat different strategies.

2.2.55 Lisa Gundry and Harold Welsch (2001) examined the strategic growth intentions, commitment level, opportunity costs, structure and success factors that distinguish the business of highly successful women entrepreneurs from those of less successful entrepreneurs. They pointed out three differences between these two groups. High growth oriented entrepreneurs are:

- 1) More likely to select strategies for their firms that permit greater focus on market expansion and new technologies.
- 2) More determined to own their businesses and
- 3) More open to greater opportunity costs for the success of their firms.

High growth entrepreneurs are usually ambitious and adopt more structured approach to organize their business.

2.2.56 Colette Dumas (2001) Studied on the Centre for Women and Enterprise Community Entrepreneurs Program (CEP). This case analysis was an attempt to determine the initial outcomes of the community entrepreneurship program. He indicated that training provided to low-income women has indeed accomplished its goals—to help participants launch their own businesses, to empower them to achieve self-sufficiency through entrepreneurship and to advance the economic health of Boston's inner city neighborhoods through micro enterprise and job creation. **Das (2001)**, Women Entrepreneurs from India: Problems, Motivations and Success Factors, studies profiles of women entrepreneurs who own and manage small to

medium sized enterprises in two states of southern India – Tamil Nadu and Kerala. It examined the problems these women faced during the setting up and continued operations of their businesses, and the work conflicts that these women faced. It also looked at their reasons for starting and succeeding in business.

2.2.57 Talib and Murtaza (2002) looked at the personality aspects of the rural women entrepreneurs in India and identified several important personality aspects for an entrepreneur to be successful. These included personal achievements, strong will, motivation, self-confidence, risk-taking and profit orientation. They also recorded that rural women's personality traits need to be studied and weak spots identified, so that training can be given for success. The study was conducted through interviews and discussions with different groups of rural people, including both entrepreneurs and non-entrepreneurs. The number of people and area are not mentioned and testing through reliable instruments was carried out.

2.2.58 Chattopadhyaya and Ghosh (2002) Conducted a study in Kolkata on 25 men and 25 women to test their hypothesis on individualism, collectiveness, task orientation, locus of control and entrepreneurial status of the traditional/first generation entrepreneurs, primarily to see whether the above factors are efficient predictors of entrepreneurial Success in the study was measured in terms of the annual profit of the enterprise and their sales turnover. The data were collected on task motivation by using the sentence-completion form and information was sought on achievement value of the respondents through the interview. The TAT was not used as an instrument to score and measure the need for achievement. A major finding was that task orientation and conscious achievement values are linked with the success of micro-enterprises.

2.2.59 Kjeldsen John and Nielsen Kent (2000), The Circumstances of Women Entrepreneurs, Danish Agency for Trade and Industry, November, this research was conducted to identify and assess the circumstances, barriers and potentials of women entrepreneurs and the relation of banks to women entrepreneurs. The data was collected in three phases; in the first phase data was collected through a quantitative survey followed by qualitative interviews and finally the results were also tested through focal group meetings. The most relevant results include: a) the most important motives for starting business were "the need for new challenges", the wish

to “be one’s own boss” and a “better organized working life”. b) The barriers to establishing business include

2.2.60 Dangwal and Saklani (2002) Studied women entrepreneurs in the hill region of Uttar Pradesh with the objective of studying the profile of the economic activities of women in hill regions. The study covered the attitudes of women towards entrepreneurship and the motivating factor in the development of women as entrepreneurs. Data was collected from 90 respondents of eight villages from eight blocks of Chamoli district. Data was collected through the interview method based on a structured questionnaire and also from entrepreneur records. It was found that small enterprises based on local skills (agriculture, animal husbandry and food production) attracted women for entrepreneurial activity. The study finds that ‘sheer economic necessity is the reason of entering into entrepreneurial activities’ (Dangwal and Saklani, 2002:60). The study also indicated that the indifferent attitudes of others and male superiority create hurdles in the path of choosing, starting and running the enterprise by the rural women.

2.2.61 Iyer (2003), had studied women Entrepreneurs of Uttar Pradesh, the study was conducted on 100 successful women entrepreneurs who had undergone the Entrepreneurship Development Training Program at the Institute of Entrepreneurship Development, Uttar Pradesh, though data obtained from the pre-training, post-training and training phases. It was seen that most women started their enterprises after the age of 35. Most of these successful women were highly educated but came from lower middle class families. A majority of them were married and enhancing their family status motivated them to start an enterprise. They had less fear of failure, and more of self-confidence, internal locus of control, initiative and problem solving capacity but were dissatisfied with their lives and suffered from high fear of success. The activities of their enterprises were more of trading, job work and service and less of manufacturing. A majority had commenced their enterprises with very low capital that they have substantially increased. Despite being extremely successful they are not able to earn respect in society and this is their major problem. On the basis of the study, certain prescriptions were suggested to increase the success rate of women entrepreneurs in the State

2.2.61 Nancy R. Lockwood (2003) had studied “Building a strategic business case for work/life initiatives requires hard data documenting positive results on the balance sheet. There are several key factors to be considered in measuring ROI of work/life programs: the audience, the culture, designing the data collection process, integrating findings and making projections, and identifying the company’s primary goals. For many organizations, however, quantifying the data presents the greatest challenge.”

2.2.62 Day and Essoo (2003) had studied Promoting Female Entrepreneurship in Mauritius: Strategies in Training and Development, the study focus on female entrepreneurship in Mauritius, more specifically the role of training and human resource development in promoting female entrepreneurship. The study begins with a situational analysis of female entrepreneurship in Mauritius based on national statistics and trends, and then investigates the *raison-d’être* for encouraging women to become entrepreneurs. It then focuses on training and human resource development with emphasis on the national policies and various training initiatives by different institutions. A very important component of this study is a survey on female entrepreneurship in Mauritius carried out among 25 women entrepreneurs.

2.2.63 Greene et. al., (2003) Evaluate the research & publication contribution in the area of women entrepreneurship. The study categorized various journal & resources of research on the basis of certain parameters concerned with women entrepreneurship like gender discrimination, personal attributes, financing challenges, business unit, context and feminist perspectives.

2.2.64 Mohanty Aliva (2004), had studied women in Management of Micro-enterprise: Problems and Prospect, motive of this study to be conducted was to identify the problems and prospects of women entrepreneurs in micro-enterprises in 3 districts of Orissa namely Phulbani, Sambalpur, and Cuttak following a stratified multistage random sample survey of the women entrepreneurs under various self-employment schemes. The majority of them indicated that raising the level of family income was the motive behind starting a business, followed by it was economic independence for self. Majority of them did not encounter problems while interacting with funding bodies, in process of registration and application of their schemes to the authority. The women seeking loans from SSI found difficulties in sanctioning and disbursement of loan. Beneficiaries under KVI and SSUY reported shortage of loan in

meeting project expenditure. The other problems reported by women entrepreneurs under various schemes are: a) shortage and inadequacy of raw material, high prices and high transportation costs, b) marketing: the problems included are sale limited to local markets and through direct markets, practicing credit sale.

2.2.65Mukherjee (2005), had studied Changing Role of Women: A Study of Small Manufacturing Enterprises in India, in this study it can be seen that women's position in the labour market is quite vulnerable and they face widespread discrimination, especially in the informal sector. This position is changing, both quantitatively and qualitatively, and there is a marked trend towards feminization of work force. This paper focuses on this changing position of women in the informal manufacturing sector in India over the 1989-200 periods. The share of women in total employment is declining in the sectors traditionally labeled for women and increasing in the non-traditional sectors. Distribution of women employment is becoming more evenly spread across both activity groups and regions. Widespread actualization emerges to be a prominent phenomenon. Poverty, literacy and per capita income are identified as important determinants of incidence of women employment. In recent years women's participation seems to be less distress driven. Regulations regarding minimum wage, mass literacy campaign along with vocational and on the job training are some of the policy suggestions.

2.2.66Renuka Devi, (2005) had studied women's economic empowerment is absolutely essential for raising their status in society. Women's prime aspiration for independence motivated them to take up entrepreneurship. The significant interactions with rural and urban women and questioning them about their needs always elicited the same answer: 'give us finance and we can do the rest and best'

2.2.67Schumpeter, (2005) had studied Entrepreneur is a person who possesses enterprising capacity to allocate, organize and manage doctors of production more efficiently so as to maximize the profit and minimize the cost. Entrepreneurs are the innovators who introduce something new into the economy through new combination of resources and new methods of trade and commerce. The government of India has defined a women Entrepreneurship as "an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 percent of the employment generated in the enterprise to women."The first

National Convention of Women Entrepreneurs held in New Delhi in November, 1981 recommended giving more priority to women entrepreneurship particularly in this allotment of lands. Sanction of power supply, industrial licenses and adequate capital etc.

2.2.68 Sukumar, (2005) had studied In 1986, the National Policy on Education (NPE) highlighted the significance of education as a strategy for achieving a basic change in the life of women (further, the New Industrial Policy (NIP) 1991 underscores the need for conducting special entrepreneurship development programmes for women with a view to encourage women to enter into business. The government of India declared the year 2001, as the year of "empowerment" recommended creating an environment for equal access to women in all fields by eliminating all kinds of discrimination in order to improve women's bargaining power.

2.2.69 Chanamba Nalini S. (2006), had studied Women Entrepreneurship in North Eastern Region of India: Problems and Prospects, it was conducted to identify the problems that women entrepreneurs of North-Eastern regions of India face. The primary data was collected through questionnaire and several structured and unstructured personal interviews. The data was collected from 50 women entrepreneurs. The results indicate that most of the women entrepreneurs start their business in traditional industry, the motive for starting business is increasing level of education, there was lack of adequate training received by them, they find difficulty in obtaining loans, they face social problems and amongst the functional problems: marketing and production are important problems.1-s **David, Robbins (2006)** "CEO of Baxter International, Producer of medical products Mr. Harry Kraemer identifies benefits the company has received after implementing work life balancing initiatives in the company. He mentions the company has hit earnings targets every quarter, nearly doubled their profit goal, with revenues and profits rising at double digit rates, grown to more than 48000 employees and successfully acquired five major companies in a span of 16 months."

2.2.70 John Ivancevich (2006) "The organizations that have developed work life balance programs have found happier and more productive employees apparently, many firms and managers believe that bringing about work life balance is personal problem and not an organizational issue."

2.2.71 Oza Bharti V. (2007), had studied *The Role of Banking to Encourage the Entrepreneurship in Women*, in this study it was conducted to assess the role of banking in fostering entrepreneurship amongst women. The data was collected from 40 women entrepreneurs through survey based on estimated their new units and 85% were satisfied with bank procedures like the repayment period, rate of interest, legal formalities, recovery procedures and total service of bank.

2.2.72 Renuka Viswanath (2008) Analyzed about the various problems faced by the women in various business fields like finance, marketing etc. she wants the women entrepreneurs must be encouraged by providing adequate training programs right from the school level to make them a powerful entrepreneurs, and this program must also include some technical exposure. She also discussed about various financial institutes and also explained the marketing problems of women entrepreneurs. It means that a market survey to select the product should be made part of all training programs.

2.2.73 Jaiswal Neerja, (2007), had studied *What Motivated Women Entrepreneurs to adapt an Entrepreneurial Career?* A study, in *Women and Entrepreneurships; Issues and Challenges*, in this study it was conducted to identify the motive responsible for opting was collects from 113 women entrepreneurs from the city of Baroda through a pretested interview schedule. The major findings reveal that economic independence emerged as the dominant motive among the respondents for taking up the entrepreneurship as their career and achievement in life was the strongest motive for running the business enterprise. Opportunity to exercise creativity was the prime motivator amongst the women entrepreneurs to select their business line of enterprise.

2.2.74 Rao Kamalamani, (2007), had studied *Women Entrepreneurs in Lower Middle Class Families and Their Problems*, In *Women and Entrepreneurship; Issues and Challenges*, this study was conducted to represent the profiles and the problems of women entrepreneurs in lower middle class families. The data was collected through a questionnaire method from a sample of 25 women entrepreneurs from Rajkot, India. The outcomes reveal that women entrepreneurs from the lower middle class families are role of family responsibility and entrepreneurship. They should ask for support from their family members for further growth.

2.2.75Darrene, Harpel and Mayer, (2008) performed a study on finding the relationship between elements of human capital and self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage earning women. The study also revealed the fact that the education attainment level is faster for self employed women than that for other working women. The percentage of occupancy of managerial job is found to be comparatively higher in case of self employed women as compared to other working women. This study also shed light on similarity and dissimilarity of situations for self-employed men and self-employed women. Self-employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The percentage of population holding management occupation is lower for self employed women as compared to self-employed men. Also the participation levels of self employed women are found to be less than of self-employed men in industries like communication, transportation, wholesale trade, manufacturing and construction. Das, 2000 performed a study on women entrepreneurs of SMEs in two states of India, viz, Tamilnadu and Kerala. The initial problems faced by women entrepreneurs are quite similar to those faced by women in western countries. However, Indian women entrepreneurs faced lower level of work- family conflict and are also found to differ from their counterparts in western countries on the basis of reasons for starting and succeeding in business. Similar trends are also found in other Asian countries such as Indonesia and Singapore. Again the statistics showed that the proportion of business setup and operated by women is much lower than the figures found in western countries.

2.2.76Singh, (2008) identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women

related ministry, economic ministry & social & welfare development ministry of the Government of India.

2.2.77Lall&Sahai, (2008) Conduct a comparative assessment of multi-dimensional issues & challenges of women entrepreneurship, & family business. The study identified Psychographic variables like, degree of commitment, entrepreneurial challenges & future plan for expansion, based on demographic variables. Through stratified random sampling & convenience sampling the data have been collected from women entrepreneurs working in urban area of Lucknow. The study identified business owner's characteristics as self-perception, self-esteem, Entrepreneurial intensity & operational problem for future plans for growth & expansion. The study suggested that though, there has been considerable growth in number of women opting to work in family owned business but they still have lower status and face more operational challenges in running business.

2.2.78Jayachandran and Pande (2009) had studied 'Empowering Female Entrepreneurs in India? A Field Experiment on Business Counseling', it is a study in which different factors are examine constraining the success of female-run micro enterprises in the developing countries using a field experiment that provided a short business training course to female entrepreneurs in India. In the field experiment, half of participants were randomly assigned to a two-day course aimed, first, at building entrepreneurial skills and second, at focusing the women on specific goals for their business; the course taught basic medium-term goal for improving her businesses or finances and her plan for achieving it. It was found that the intervention had a significant impact on participants' financial activity. Participants were more likely to take out new loans, despite the training's advice to finance investments with savings rather than debt. Somewhat surprisingly, the most common use for the loan (and the most common goal set) was home improvement rather than business expansion. The study did not find a significant increase in business income, suggesting that the skill-building did not have an impact on growth, at least in the short run.

2.2.79Carwile (2009) had studied in a qualitative enquiry carried out in depth interviews with women entrepreneurs to explore their experiences during the first four years of their business ownership. Self-directed learning theory served as a theoretical framework. Carwile (2009) found that women entrepreneurs engage in variety of self-

directed activities, including trial and error experimentation with variety of motivations for learning ranging from personal to business requirements. The past industry experience and existing level of education hindered the openness to new experiences and commitment to learning. Essentially, “just-in-time” approach was found to prevail among women entrepreneurs regarding learning. Moreover, heavy reliance on other people including family, friends, paid professionals and, former coworkers. Apart from education field some studies from the management field are also discussed here.

2.2.80 Akhter and Ward (2009) indicate that empowering women requires “access to resources and decision-making capacity” (pp. 142–143). In the last few decades, women in the Middle East have taken considerable action to improve their situations in society. The focus of these changes has been on women’s rights, mobilization and advocacy through increasing social and gender-based consciousness, and engagement in opportunities that are important for access to resources. These processes have led to women feeling empowered

2.2.81 Cohoon, Wadhwa & Mitchell, (2010) had studied Present a detailed exploration of men & women entrepreneur’s motivations, background and experiences. The study is based on the data collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five financial & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business ideas they had, the appeal of startup culture, a long standing desire to own their own company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather than gender. However, the study concluded with the requirement of further investigation like why women are so much concerned about protecting intellectual capital than their counterpart. Mentoring is very important to women, which provides encouragement & financial support of business partners, experiences & well developed professional network.

2.2.82 Ettle and Welter (2010) explored how female entrepreneurs acquire business related knowledge. The preliminary analysis of the results showed that female entrepreneur perceives knowledge gaps as they progress in their business. Mostly, critical events (such as hopeless professional or personal situations) open a window of

opportunity for them to start their business. The macro level environment in this case had greater influence in terms of gender related issues as German society still restrict women to enjoin entrepreneurship. Sectoral environment also triggers learning as female entrepreneurs have to leave their traditional female behavior in male dominated sector. In another study, Ettle and Welter (2010b) explored entrepreneurial learning and opportunity recognition in relation to gender and context (country and regional) by employing qualitative methodology.

2.2.83 Madhavi, S.P. (2010) had studied did a comparative study of rural and urban women entrepreneurs in Ahmednagar District of Andhra Pradesh. Sampling and Garrent's ranking technique were used in comparing the rural and urban women entrepreneurs. The finding disclosed that women from rural area were not doing well due to lack of financial support and inadequate demand from customers.

2.2.84 Statistics on Women in India (2010) "The Government of India has undertaken several initiatives to provide support to working women. Some of these initiatives are: Rajiv Gandhi National Crèches Scheme for the Children of Working Mothers, Working Women's Hostels with Day Care Centers, Swawlamban, erstwhile Setting up of Employment and Income Generating Training –cum –Production Units for Women (NORAD) transferred to the States with effect from 01.04.2006, Support to Training and Employment Program for Women (STEP), Swayamsidha, Priyadarshini, Women's Empowerment and Livelihood Programs in the Mid Gangetic Plains Rashtriya Mahila Kosh (RMK). Several legislations have been enacted since Independence for the welfare of workers and women workers. These are: The Equal Remuneration Act, 1976, The Minimum Wages Act, 1948, The Mines Act, 1952, The Factories Act, 1948 (Amended in 1949, 1950 and 1954), The Beedi and Cigar Workers (Condition of Employment) Act, 1966, The Contract Labour Act 1976 (Regulation and Abolition) Act, 1970, The Employees State Insurance Act, 1948 (with rules until 1984), The Maternity Benefit Act, 1961 (Amended in 1995), Supreme Court Order regarding Sexual Harassment of Women at Work Place and Other Institutions, 1999, The Employment Guarantee Act, 2004, The Domestic Workers (Registration, Social Security and Welfare) Act, 2008, The Unorganized Sector Workers' Social Security Bill, 2007 (Under consideration of Parliament)".

2.2.85The Thinathanthi, (2011) had studied Telecommunication and Internet Service has become part of everybody's life. It provides swift information that one can apply immediately. There are many villages without proper telecommunication services that depend on the grapevine, which may not give them accurate information. Entrepreneurs in the village have to be constantly updated of their business. Thus telecommunication services and computer with internet services have to be provided. Local Tamil Newspaper, Thinathanthi reported that nearly 62,443 villages were not having telephone services in India.

2.2.86Kristen (2011) had studied "There are several reasons why work family conflict may have a greater impact on satisfaction outcomes for women. For example psychological processes may differ by gender , due to the element of choice in the work role for some women , women's tendency to value different aspects of work than men or because women's inclination to experience more positive emotions from nonwork roles than men translates to greater positive emotions from combining roles . In addition, due to gender role expectations, working women may feel a greater sense of guilt and worry over having multiple life roles than their male counterparts."

2.2.87ReshmiMajumdar (2011) had studied "Women today are glorying in marriage, motherhood and career, but on their own terms. It's no longer a choice amongst the three. Rather, it is all about fulfilling the needs of diverse demands. A growing number of women are creating a middle ground for themselves by taking a sabbatical and then trying to reboot their careers with a lot of cooperation from the organization. Flexi-Office engagement model provides the woman with a work-life balance, which over a period of time prepares the women to take up higher responsibilities on a full time basis"

2.2.88Madhuri Dixit, Sulajja Firodia Motwani (2011)had studied "Women who are professionals would not be able to succeed without family support. Generating economic value for my country is as important to me as having a happy personal life".**Anjali Prayag (2011)**"In today's day and age, workplace flexibility is no longer just about women and child care, point out Indian women executives. Rather, it is more about enhancing the quality of life for all employees. Ms Rachna Aggarwal, CEO of Indus League Clothing, agrees that the work-life balance is an expectation

that more men and women look for from a workplace. “I have several of my male colleagues who look for flexibility of work because his child or mother is sick”.

2.2.89 Michelle Bachelet 2012-Women’s Empowerment in the Middle East and Worldwide -WomensWeb.in 20 April 2012

- UN Women Executive Director Michelle Bachelet, statement at the Women's Foreign Policy Group, 20 April, 2012 Washington, DC
- - See more at: <http://www.unwomen.org/en/news/stories/2012/4/women-s-empowerment-in-the-middle-east-and-worldwide#sthash.hD9Ipw7U.dpuf>
- First, women's participation in politics and the economy reinforces women's civil, political and economic rights.
- Secondly, women's participation strengthens democracy, the economy and sustainability. It's not just the right thing to do, having parity and equality make for a healthier society!
- Last month, during the UN Commission on the Status of Women, UN Women and the Inter-Parliamentary Union launched a 2012 global map on women in politics. The map shows that progress remains very slow and uneven and needs to be accelerated to achieve equality.
- Out of 193 countries, only 17 have women Heads of State or Government—up from 2005 when only 8 countries had women leaders.

2.2.90 Nachimuthu & Gunatharan (2012) conducted study on 350 women entrepreneurship in Tamilnadu to measure the strength of SHGs and other form of enterprises in empowering women. Results indicated that women entrepreneurs in SHGs are more empowered than other (Non SHG) entrepreneurs.

2.2.91 Margaret and Kala (2013) studied on the significant impact of NGOs on the empowerment and development of the women beneficiaries. They argued that the demographic variables age, education, monthly income and years of affiliation influence the level of empowerment of the women.

2.2.92 Kirankere & Subrahmanya (2013) argued that Self Help Groups (SHGs) are successful in the empowerment of women through entrepreneurial finance to rural women entrepreneurs. According to him the SHGs had major impact on social and economic life of rural women. Handy, Kassam, and Ranade (2003) examined women

entrepreneurs in the non-profit sector and various social and cultural factors that influence women entrepreneurs in a particular segment of the non-profit sector in India to determine such self-selection.

2.2.93 Singh, Thakur & Gupta (2013) studied on roll of micro entrepreneurship among the rural women. They argued that Micro enterprise is an effective instrument of social and economic development of rural youth. It also helps to generate employment for a number of people and is best tool for rural women as it enables them to add to the family income. Sharma, Dua & Hatwal (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. They argued that micro finance play a vital role in the success of SHGs. Thus, from the above review of literature it is evident that quite a number of studies have already been undertaken on women empowerment and related issues.

2.2.94 Nivedita Dwivedi & Amit Kumar Dwivedi Women-Empowerment through Women Entrepreneurship (A study of Faizabad Zone of Uttar-Pradesh) In present study it is found that this enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or their culture. They can start this venture inside their home. There is no boundati on of caste or marital or age on these entrepreneurs. The reason may be that they have to deal female customers. No basic professional education is needed for this enterprise. Anyone who is able to read and write can do diploma or degree courses for starting this venture. This enterprise can be started with minimum expenditure and which can be expended later on. It is find that as age increases exposure and expertise in the field increases which in turn increases further investment and profit. Thus we can see how this venture can be used as important tool for empowering women.

2.2.95 Dr. Robita Sorokhaibam : Women entrepreneurship in manipur, north-east India

The study aims to discuss the development of women entrepreneurs in Manipur Over the past few decades the sex role of women has been breaking the barriers of four walls. Today the roles of women are not confined to the traditional on as a mother/housewife. The role of modern women is much more than, what it was previously. However even after the 61 years of India's independence the bias against

women continues because of the cultural and traditional mores, which has affected lot on the female status and role. A woman has to play multiple roles. Besides playing the role of housewife/mother/daughter, she has to play different roles in community in the social settings simultaneously. Playing all the roles, women sometimes submerged her own self-role and her own real identity.

2.2.96 Professor Durreen Shahnaz is a contributor to a landmark Asian Development Bank study of social enterprise in India and the founder Shujog and IIX (Impact Investment Exchange), which facilitate social impact investment in Asia. She said, "As we have seen through the microfinance revolution, even small amounts of credit can empower women to make tremendous changes to the lives of her family members and community. If, now, women are encouraged to create larger business with social impact, these aspiring women social entrepreneurs will change the entire development landscape of India." She said, "it is exciting for me to find out about this programme between British Council and Diageo," and noted that Shujog and IIX "are also committed to working with more women social entrepreneurs and benefitting more women as ultimate beneficiaries through our program Shujog ACTS and our investment platforms on IIX."

NATIONAL DATA BASED STUDIES

2.2.97 Singh et.al. (1985) in his study regarding "Successful Women Entrepreneur – their identity, expectations and problems" identified the reasons on motivational factors for venturing into entrepreneurship. Also the study revealed that although women enter business for different reasons but eventually became high achievers and independent thinkers. 70.8% of the respondents were taking male help in running the enterprise and only 29.2% were operating entirely by themselves.

2.2.98 Rao, U. (1985)

Studied women working in Karnataka found that women formed 75 % of the total number of primary and middle school teachers in private sectors. The proportion of unskilled women was much higher in private sector with 26.82 % as compared to 14.69 % in the public sector. The proportion of women in professional was 19.82 % in private sector as category as compared to 13.32 % in public sector. The absolute number of women workers in organized sector in Karnataka showed a steady increase

in the public sector as noted earlier since 1970. The number of private sector women workers had been fluctuating. The proportion of women to total worker had declined from 13.4 % in 1967 to 12.7 % in 1980.

2.2.99Shah (1987) has analyzed the application forms of 300 educated urban women who undertook an entrepreneurship development program (EDP). The analysis reveals the following reasons for becoming an entrepreneur:

1. In the low-income group, 82 per cent women have become entrepreneurs due to economic needs whereas the economic need is expressed by only 25 per cent women in the middle-income group.
2. Utilization of own experience and technical education is expressed by science and technology-educated women (75 per cent).
3. Husbands and family's interest and support are expressed by 50 per cent women in all groups.
4. Availability of free time and finance is denoted by 60 per cent housewives.

Desire to become independent and personal satisfaction (of doing something on one's own) is expressed by 51 per cent of women.

2.2.100Government of India, (1988)

A majority of women work in marginal occupation to supplement family income by collection of wood, fodder, fishes, practicing small animal husbandry and dairying, home/cottage scale industry and marketing of many rural and forest produce, They daily in 14 to 18 hours of productive manual labour. In many areas, women assume exclusive responsibility of farm management in addition to domestic tasks FAO (1983) reports that women constitute over 40% of total agricultural force in 52 or 63.40% of its member countries and 51% of working women's population in farm labour (Moreover, there is enormous diversity in women's work situation in a country as big and heterogeneous as ours. However, assignment criteria of farm work and actual division of labour between sexes are different under different set of socio-economic and agro-climatic variables. There is difference in participation of women in different farm and allied activities from farm acquiring families compared to

women from non-farm families, shared croppers and landless. Management of livestock is one of the important allied agriculture activities in which Indian women contribute a lot, As regards the house work women of all classes have to invariably discharge the unproductive function (refers to domestic child-bearing and child rearing function) alike without much discrimination. Especially the traditional family organization has been characterized by pronounced difference in the function performed by different family members. These functions have also been divided sharply by sex. Women have specialized in child care and home production; men have specialized in market activities. As a result, what has been done so far is to recognize and support the contributions that women can make as a mother. While conceding that this is definitely a significant contribution, it has to be admitted that the economic roles of women have been bypassed so far. The women's role as an active worker-producer of goods and services has not been duly recognized by this male dominated society. In the sense of power and privilege; with certain exception, women have always been relegated secondary position. Even in the society which are called advanced or in which the women are sole bread earners they are still living in a state of subjugation. In India, although the constitution provides for equal right and privileges for men and women, such equal is far from reality. Even the persistent effort by the planners, social welfare agencies and women's own organizations has failed to provide them their rightful place in the society. There are many inter-related factors including biological, socio-culture, psycho-social and economic which have prevented women to attain their due place in the society. As a consequence, on the threshold of the 21st century, we find that the condition of our womenfolk, particularly those of the rural community is still very deplorable.

2.2.101 Abdul Moyeen and Afreen Haq (1994)

Have analyzed the various problems faced by the urban female entrepreneurs of the Dhaka Metropolitan area in their article. They studied 51 female entrepreneurs in respect of the nature of their business management skills, level of education, occupational influences, and demographic information. Their study revealed that the mean age of women entrepreneurs lies between 25 and 40 years. Seventy per cent of the samples were married with children. Sixty per cent attended college or University of whom 27 per cent had Masters' Degree. Their parents were more educated than the

general people and 73 per cent of the women entrepreneurs belonged to the upper or upper middle class. The majority of women entrepreneurs' husbands had business background and 20 per cent of the female entrepreneurs were actively assisted by their husbands. Over 90 per cent of the samples were engaged in the service sector. Only 3 per cent were engaged in manufacturing, 55 per cent of the enterprises were partnership type while 45 per cent were sole ownership type, 60 per cent of the enterprises had been in operation for only five years or less. 60 per cent of these female-managed enterprises had only one to three employees, most of whom were women. The organizational structures were informal. Most of them had no formal training and so they lacked managerial skill needed to run business enterprises. They also faced financial problems during the startup stage. Many of them talked about their personal problems.

2.2.102Mohiuddin; Moniruzzaman; Mahmud, 1998).found that Here, about 50% of the total populations (140.0 million) are women, according to the 2001 census. Women's participation in business was conspicuously insignificant for a very long period because there was little opportunity for women to participate in genuine decision making at any level or in any area of life. However, there has been a rise in the number of women starting business in the developed and developing countries in recent years since a new generation of highly educated and motivated women is emerging, and they are creating businesses through their own choice.

2.2.103Dhameja et al. (2002)Conducted study in Punjab, Haryana and the union territory of Chandigarh to study the general profile of women entrepreneurs and their entrepreneurial performance as well as the problems and constraints faced by them. The study was conducted by schedule-based interviews of 175 women with a uniform sample of 25 in each of the seven districts. A majority of respondents were married, between 25 to 40 yrs of age, who were in manufacturing, trading and service units from 1982 to 1986 as first-time entrepreneurs and were facing marketing problems. An important parameter was the period of survival in the business. It was found that more than 50 per cent of the respondents who had set up their units more than five years before were running them successfully. The study concludes that the hidden entrepreneurial potential of women have gradually been emerging with the growing exposure to the role and improved economic status in society.

2.2.104Gracie Wee (2004)“72% of employees felt that the availability of the work-life programs was one of the reasons that attracted them to join the organization and 72% of employees felt their health condition had improved, thus reducing their medical leave. Leave benefits offered by their organization were beneficial to them in helping meet their family needs.”

2.2.105Dr.G.Vijyalakshmi and B.prajeetha 2005, Empowerment of women through entrepreneurship: An empirical study

The present study concerned with only those women entrepreneurs who own as well as operate their business in madurai. The women entrepreneurs dealing with the tailoring unit, beauty parlor, computer center and boutique shop are selected 120 samples were selected purposively. The data was collected in 2005.The study found that there is significant contribution by entrepreneurs towards empowerment of women. Self interest is the prime cause for starting all the business enterprises. In general the respondents with the higher qualification enter into innovative type of enterprises .The entrepreneurs who engaged in computer centre earn more income. Majority of the innovator are high income earners and most of imitators belong to low income group.

A)Personal details

Most of the respondents belong to middle age i.e. 30-40.the Hindus are the majority followed by Christians and Muslims, majority belong to nuclear family and most of the women entrepreneurs started their enterprise only after their marriage. So the starting of business is closely related to family support or economic necessity of family

B) Details about enterprise

A greater proportion of women entrepreneurs belong to imitative type, self interests the prime cause for starting all the business enterprises, in general there is less involvement of family members in the selection of enterprises by the respondents.

C) Training and finance

Formal training has been undergone by majority of the respondents, the owner of beauty parlor as qualified as certificate or diploma holder, boutique shop do not required any formal training two third of tailoring unit are owned by those without formal training.

Capital is not a bother action for 30% of the respondents and they used own funds only, where as 70% dependent on borrowed capital either partly or wholly

Majority of the borrowers from bank have expressed dissatisfaction over bank loan. the level of dissatisfaction is the highest more particularly with regard to the security aspect-66.1%, followed by the loan procedure-61% , and loan adequacy-54.2%.

D) Nature of entrepreneur

The interrelationship between educational level and nature of entrepreneurs shows that respondent with higher qualification i.e. PG and technical were mostly of innovative type.

On the basis of social status majority of the forward class and backward class entrepreneurs-48% and 58% were innovative while most backward class and schedule cast entrepreneurs were imitative-87.5% and 67.7%.

E) Income level

Majority of innovators are high income earners and most of the imitators belong to low income group.

2.2.106 Raskin (2006) Found that work-family issues accounted for 43% of varies in turnover intent, suggesting that family friendliness and supervisor support for working mothers is most important in predicting turnover into the Working mothers were less likely to in- tend to quit their jobs when they worked at sup- sportive organizations that were sensitive to and responsive to the needs of working mothers.

2.2.107 Kaur (2007) conducted a study in the cities of Jalandhar and Ludhiana in Punjab. The purposive sample consisted of 107 educated, middle-class women who ran beauty parlors, small manufacturing units and franchises of multi-marketing

companies. The objective of the study were to see the entrepreneurial attributes like innovation, creativity and achievement orientation and to see the relationship of age, caste, religion and family background in the formation of women entrepreneurs. The interview method was selected and case studies were developed as a result. No TAT was administered for measuring the need for achievement. Her major findings were that of higher age, urban-educated families, unmarried and those married in business families display entrepreneurial orientation. Kaur concluded that family members' support as well as belief in achievement by the women entrepreneurs makes a major contribution to their success. However, the findings for power orientation, achievement orientation and so on are not TAT-based measures but on interviews and questionnaire (which have the limitations of self-reportage and socially desirable response).

2.2.108 Subrahmanyaswari et al. (2007) conducted a study in Chittoor district of Andhra Pradesh, in a village of three mandals. Through random sampling, a total number of 120 dairy women farmers were chosen. Out of them 61 were small, 35 medium and 24 large rural women farmers engaged in dairying. The study was conducted on entrepreneurial behavior. A total of 15 components of entrepreneurial behavior listed out of constitute an entrepreneurial behavior index, including risk-orientation, achievement values, innovativeness and self-confidence.

The data was collected through a mail questionnaire. The TAT was not administered to measure the need for achievement in women entrepreneurs. It was found that 50 per cent of the dairy women farmers had a medium level of enterprising behavior, and 21 per cent had a low level of the same. It was concluded that achievement value and decision-making ability were the main two components of entrepreneurial behavior.

2.2.109 Tambunan, (2009) Made a study on recent developments of women entrepreneurs in Asian developing countries. The study focused mainly on women entrepreneurs in small and medium enterprises based on data analysis and review of recent key literature. This study found that in Asian developing countries SMEs are gaining overwhelming importance; more than 95% of all firms in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is relatively low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that

Women Entrepreneurs: Key points of interest

- A significant chunk (58%) of entrepreneurs had started their businesses between the ages of 20 and 30; interestingly, 25% had started up even before turning 25, that is, probably before holding a job or a very short time after holding one.
- Bangalore led all other in the presence of women entrepreneurs, while as expected other metros such as Chennai, Mumbai, NCR, Hyderabad and Pune accounted for the bulk of the rest.
- Professional services, IT/ITES, Apparel/ accessories and Food & Beverages are the four major sectors in which women own businesses (59% of those surveyed).
- The majority of women-owned businesses are micro-enterprises or small/mid-sized businesses, with 73% reporting a revenue of under Rs.10, 00,000 (Rs. Ten lakh or One million) in the last financial year. Corresponding to this, the majority had fewer than 5 employees (71%).
- What drove women to start businesses? The opportunity to work more creatively and the perceived benefit of being one's own boss were the top reasons chosen.
- 60% of women entrepreneurs started their business with a capital of under Rs.1, 00,000, and personal funds and savings were used to start the business in a majority of cases.
- As for support in their entrepreneurial journey, besides friends and family (the top choices), the growing importance of the entrepreneurial community is reflected in the fact that 26% mentioned other entrepreneurs and entrepreneur groups. 23% also mentioned mentors and advisors.
- On the question of goals, the majority chose growth and profitability related goals (81 and 53% respectively). This may not directly answer the question of whether women entrepreneurs want to scale up their businesses or not, but it does indicate that women's businesses are not just hobbies or 'lifestyle businesses', as sometimes alleged.

- We received a total of 107 responses on what would help them achieve these goals, and the ones listed most often were recruiting skilled people (21%) and funding or financial support (20%).

2.2.111Dr. Sahab Singh and Dr. Gaurav Thakur and Dr. P C Gupta: 2013 A Case Study on Empowerment of Rural Women through Micro Entrepreneurship DevelopmentIOSR Journal of Business and Management (IOSR-JBM)e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 9, Issue 6 (Mar. - Apr. 2013), PP 123-126

This article deals with empowerment of rural women through micro entrepreneurship and the roll of micro entrepreneurship among the rural women. Economic empowerment of rural women led to development of family, community, society, state and nation therefore it is very necessary to give keen of our attention over empowerment of women in the rural area for the real development of our country in all spheres.

This study reported that-The empowerment of rural women generally refers to the process of improving the quality of life and the economic wellbeing of women living in relatively isolated and sparsely populated areas. According to the census of India, 2011, the population of India is more than 1.21 billion and out of it 72.20% population belongs to the rural area. Women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country. Women are regarded as the “better half” of the society and at par with the men. But unreality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact they are treated as weak and dependent on men. As such Indian women enjoy an unfavorable status in society. Especially Rural Women in India constitute 77.00 per cent of the female population They share abundant responsibility and perform a widespectrum of duties in running the family, maintaining the house hold activities like rearing, feeding, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. Within the framework of democratic policy, our laws, development policies, plans and programs have aimed at women’s advancement in different spheres

2.2.112Gangte (2011), “ In Manipuri society, women can be categorized into three groups – 1) educated and employed; 2) educated and unemployed; 3) uneducated. The last group is mostly the ones which set up small enterprises to sustain themselves and their families. Although, becoming an entrepreneur did arouse a little dilemma in many Manipuri women who have the potentialities for becoming one. However, to earn quick money was the basic reason for women to start entrepreneurship. They has a deep-seated need for a sense of independence along with a desire to do something meaningful with their time and to have their own identity instead of remaining closeted behind their husband’s nameplate. Women of Manipur with high education view at entrepreneurship as a challenge, while for women with no education background find entrepreneur merely a means for earning money. Those women needed little „pull“ and „push“ for venturing ahead as their circumstances forced them. On other hand, women, coming from good financial background need „pull“ and „push“ as at times they themselves were not aware of their own talents and capabilities and wanted their husbands/ family members to decide the ways it should be utilized. Also the Meitei Women of the upper crust society were hesitating to put forth the idea of taking up a non- traditional one, and sometimes remained stick to those of the traditional handloom and handicraft. Regarding the entrepreneurship of women in northeast India, there are very few data. According to second all India census of small-scale industries (SSI) units (1990) revealed that 12.5% of the units in the northeast India are controlled and managed by women as against 7.7% in the country. However, there is a state wise variation as women entrepreneurs account for 35.4% in Manipur followed by 23.6% in Mizoram and 18.7% in Assam. Nagaland accounts for a mere 0.30%. Though entrepreneurship among women is being vigorously pursued through a number of central and state-sponsored programs and there is a hue and cry for improving the status of women yet the path to success is not easy.

2.2.113AbantiSankaranarayanan, Managing Director Diageo India, explained that the program is a part of Diageo's corporate social responsibility program called Plan W. "In India, women have made great strides in the corporate world in the last three decades, yet they face several challenges from all socio-economic segments. The idea is to empower and encourage women in India through social entrepreneurship," she said. Plan W aims to empower two million women in 17

countries in Asia-Pacific by 2017. The initiative aims to reach women of all socio-economic profiles through training and skills development.

2.2.114 According to a report by the Asia Development bank (*India Social Enterprise Landscape Report, 2013*), India's social enterprise sector is diverse and thriving. Indian social enterprises are working in traditional sectors such as microfinance and agriculture and new sectors including energy, sanitation, affordable housing and health care. In Mumbai alone, non-profit organizations educate more than 250,000 children on a daily basis.

2.2.115 According to the World Bank, 2012 eliminating barriers that prevent women employment for example reduces the productivity gap between male and female workers by one third to one half and increases output per worker by 3 to 25 per cent across a range of countries (World Development Report, 2012).

OECD (2012), Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region. Global Entrepreneurship Monitor (2011), The Global Entrepreneurship Monitor Global Report, Differences a discrepancies between developed and developing countries. Entrepreneurial motivations When asked about their primary purpose for starting their businesses, the survey respondents reported a variety of motivations, most of which are based on market opportunity rather than necessity. However, most of the women business owners interviewed stated that their motivations for starting enterprises included fulfilling a dream, realizing a passion or gaining independence. These findings are congruent with women's entrepreneurship research conducted internationally by the Centre for Women's Business Research.

Men are somewhat more likely than women to report an innovation-related motivation for starting their enterprise. The most popular responses to the question of why they started their businesses were "to fill a need I saw in the marketplace for an improvement in an existing product/service" and "to fill a need I saw in the marketplace for an entirely new product/service". The percentage of men who started their firms with the intention of improving upon an existing product or service is as follows: 72 per cent (Uganda) 58 per cent (Sweden), 48 per cent (Switzerland), 45 per cent (United States). 56 per cent of Brazilian men started their firms to develop and sell an entirely new product or service rather than improve upon an existing

product or service. The desire to make innovative contributions to their communities is also high for women business owners. A majority of women in all six countries said either that “my firm was started with the express purpose of making a significant improvement to an existing product or service” or that “my firm was started with the express purpose of developing and selling an entirely new product or service in my market or community”. This result does not vary significantly by stage of development of each country.

2.3 STATE LEVEL STUDIES

THEME BASED STUDIES

2.3.1 Mr Modi May, 2012, had to belittle the Governor of Gujarat because she took steps to appoint the Lokayukta in Gujarat which he did not approve of. So a long drawn battle is being fought in the Supreme Court. If Mr. Modi had only wanted to speak about his contribution for women he could have spoken of village panchayats formed fully by women members. In May, 2012, 422 panchayats were organized through consensus wherein all members were women. Such organizing denies democratic election and it is implied that only those who command village level polity can have their say. One of the women attending the State function held to congratulate their becoming important office bearers in their villages, had told a reporter that her husband asked her a few days earlier to be Sarpanch in his place and he asked her to attend the function, so she had come up to Gandhinagar, Gujarat's capital, Mr. Modi could have proudly spoken of women-headed Panchayats but, unmindful of her status, self-respect or sense of decorum he preferred to take a venomous dig at the woman who holds a high constitutional office in Gujarat. A rabble could greet such comments with claps and laughter, but I believe that you, Madams of FICCI, did not appreciate such remarks. All said and done Dr. Srimati Kamalaji is an octogenarian who commands such respect that she could be rightfully addressed as 'Ma', the mother. But this is how the People are won in Gujarat, by using half-truths and by debunking known persons without caring for their status in public life or without spending a thought on his own personal dignity. As long as the crowds go home laughing he is assured of votes, so why should he care about such silly issues like dignity of the speaker himself. That is how Gujarat is gained. And it is governed to gain accolades for him who got the votes. As long as that is gained, governance in Gujarat does not seem to matter.

Increase in crimes in Gujarat is phenomenal during last decade. Robberies and murders of old people, including women are reported every other day. 235 rapes were registered in 2001; in 2011 the number is 413. Kidnappings have increased from 731 in 2001 to 1329 in 2011. All other crimes appear to have gone down. The police stations do not want to register crimes because they are reprimanded if the number of crimes increases. Gujarat has to be shown as Crime Free State so less registration is

better from governance point of view. We are aware of circulars that ask the policemen down the line not to register women's complaints in the first instance; they take 'applications'. Reduced crime rate could vouch for good governance in Gujarat. It is followed by possibilities of less punishment / justice and freedom to commit crimes. Business is in the blood of Gujarat's people. Many women run their own business, not only in food items but also as designers, boutique owners etc and are doing very well. Many women are employed as retailers in various markets. But 'Lijjat' papads are not produced by tribal women. That is misinformation. Business by women has flourished for a long time in Gujarat, despite

2.3.2 Maulik K. Rathod 2014, A Study on Challenges and Constraints Faced By Female Entrepreneurs to Develop Business in Gujarat, Anand Law College, Sardar Patel University, Anand studied the challenges and constraints confronted by female entrepreneurs to develop their business in Gujarat state of India. The target industry as the population for the study is 150 self-employed women located in 6 cities of Gujarat state and the businesses that are in operation for at least last 7 to 10 years. Data for the study is collected through in-depth interview of a sample of women entrepreneurs using structured questionnaire. It also proposes the approach of eliminating and reducing the constraints of women entrepreneurs in Indian perspective. The study identifies challenges and constraints that female entrepreneurs face for which Females should develop their basic knowledge of business and it is recommended that a continuous attempt to inspire, encourage, motivate and co-operate female entrepreneurs related to business or how to start own venture

2.3.3 The new Indian express Friday 29 April 2016 here the Gujarat government's announcement of revision of its recruitment norms to ensure that women comprise 33 per cent of the state police force is a welcome step towards empowering women. Though the quota for women in police force already existed in Gujarat on paper, it could not be filled due to stringent criteria for physical tests. Now the norms will be adjusted so that women can clear the tests and Gujarat will become the first state in the country to implement such a progressive provision which in effect provides for such reservation to women in all cadres in future recruitments.

This should be seen as a continuation of the women empowerment drive of chief minister Anandiben Patel. The state government had ascribed top priority to women

empowerment and had listed out several measures to be taken for the women in the state even in the 100-day agenda released recently. Credit for this must go to Prime Minister Narendra Modi who ensured that the state got a woman chief minister who gave primacy to women's empowerment issues. He has ensured that charity begins in his home state.

It is to be hoped that every effort would be made to ensure that the experiment is successful. The state government must also ensure that police stations do not become hotbeds of gender discrimination against women by men who will continue to outnumber them. Gujarat's lead should inspire other states to follow its example and improve representation of women in police forces all over the country. At present, women constitute less than 7 per cent of the central and state law enforcement agencies and their under-representation is one of the main causes for lax enforcement of laws protecting women. The proportion is extremely skewed in states like Uttar Pradesh, which has just 2,586 women against the total strength of 1.73 lakh in the state police forces. It is small wonder then that crimes against women are rampant there

2.3.4 Durva Shastria, Women Entrepreneurs of Gujarat reported the women entrepreneurs' of Gujarat. It states how these women started from a miniscule base and have expanded their domain to foreign land as well. It also mentions what are the Government efforts to boost up these women to take up entrepreneurship as their careers. Not only do these women earn profit and accomplish goals but at the same time they also indulge themselves or their organization for the society or to bring about a social change. In nutshell, they signify that women should be self-reliant.

DATA BASED STUDIES

2.3.5 According to Gujarat Social Infrastructure Development Board Society (GSIDBS) Directorate of Human Development, General Administration Department (Planning), Government of Gujarat, Gandhinagar, July – 2012

1. As per the results of Population Census-2011, published by Registrar General and Census Commissioner of India-2011(P), in Gujarat State the Decadal Growth rate of female population in rural area is much lower i.e. 9.37% than All India level i.e. 12.25%. On the contrary in urban area, 35.78% the growth rate is higher than All

India level i.e. 33.73%.

2. As per the population Census-2011(P), Sex Ratio (No. of females per1000 males)in Gujarat State for Urban area is recorded at 880 much lower than at All India level 926 females.
3. As per the Population Census-2001, Gujarat recorded Growth Rate at17.04%in S.C. female population as against 21.50% at All India level. State has also recorded 21.82%Growth Rate in S.T. Female Population as against 24.82% at All India level.
4. As per the Population Census of India-2011, in State, Female Growth Rate shows declining trend i.e. from 26.08% in 1951-61 to 19.01% in2001-2011 (P).
5. As per the Population Census of India-2011, per 1000 males & ranked 1st whereas Haryana has recorded Lowest Sex Ratio at877 females among other States of India. Ranked 11thamong other States of India which decreases to 918 females per 1000 males &state ranked 22nd in 2011among other States of India.
6. 6. As per the Provisional Population totals-Gujarat 2011(P), State whereas, in 2011 Census, The Dangs has recorded highest Sex Ratio at1007 females per 1000 males. In 1961, 1971 & 1981Ahmedabad has lowest Sex Ratio i.e. 850, 863 & 888 respectively, whereas from 1991 to 2011 (P) – Surathas recorded the lowest Sex Ratio at8, 82,810& 788 respectively.
7. Life expectancy at Birth (Years) in Gujarat for female worked out to74.9 years for the period 2021-25 as against at all India level.
8. As per SRS Bulletin for the year 2010, Female Infant Mortality Rate worked out to 44as against 47 at all India level.
9. As per the population census 2011(P) in Gujarat, Female literacy rate worked out higher at 70.73% than at All India level i.e. 65.46%.
10. As per the result of Population Census 2011 published by Registrar General and Census Commissioner of India, from the year 1961 to 2011(P) – Kerala has recorded highest female effective literacy rate from45.56% to 91.98%. Rate at21.99%, 33.12%, 53.33% respectively.
11. As per the result of Population Census 2011, in Gujarat, from the year1961 TO 2001,Ahmedabad district has recorded highest rate of effective female literacy and is continuously increasing i.e. From 29.30% to 70.83% respectively. In 2011(P) Surat district has recorded highest female effective literacy rate at 81.02% in the State. year 1991 to 2011(P) i.e. 21.46% to 49.02%

respectively

12. The Dropout rate among girls for Std. I to V is continuously decreasing from 20.53% in 2001-02 to 2.11% in 2010-11, similarly for std I to VII – the dropout rate among girls is also continuously decreasing i.e. from 35.28% in 2001-02 to 8.12% in 2010-11. Population has recorded higher girl's dropout rate i.e. 28.35% than S.T. (24.73%) & General Category (26.09%). For the year 2008-09, in Higher Secondary Education (Std 8 to 12) S.T. population has recorded higher girl's dropout rate i.e. 56.65% than S.C. (54.26%) and General Category (46.93%).
13. % of female workers to the total workers is continuously increasing from 20.66% to 27.78% in Gujarat for the period 1981 to 2001. In 2001, Dohad has recorded highest % of female workers to the total workers i.e. 47.91% as compared to other districts of the State.
14. As per the result of Population Census-2001, in 1981- 16.14% to total female worker belongs to the age group 20-24 years whereas, in 1991 and 2001, 16.91% to 20.71% of female workers belongs to the age group 40-49 years respectively.
15. As per Employment Market Information Scheme in organized sector, in 2011, 22.19% female employed in Public sector as against 10.02% of females in Private Sector.
16. In the Gujarat, Incidence of various Crime Committed Against Women have significantly decreased from 8616 in 2008 to 7966 in 2009 Ahmedabad has recorded highest rate of Crime Against Women i.e. 20.80%.

Sex ratio - (Female per 1000 Males)

Sr. No.	Years	Rural		Urban		Total	
		Gujarat	All India	Gujarat	All India	Gujarat	All India
1	2	3	4	5	6	7	8
1	1901	951	979	965	910	954	972
2	1911	943	975	960	872	946	964
3	1921	948	970	931	846	944	955
4	1931	948	966	933	838	945	950
5	1941	955	965	898	831	941	945
6	1951	964	965	920	860	952	946
7	1961	956	963	896	845	940	941
8	1971	951	949	893	858	934	930
9	1981	959	951	905	879	942	933
10	1991	949	938	907	894	934	927
11	2001	945	946	878	901	919	933
12	2011(P)	947	947	880	926	918	940

District wise Total Population and Female Population

Sr. No.	DISTRICT	1991		2001		2011 (P)	
		Persons	Females	Persons	Females	Persons	Females
1	2	3	4	5	6	7	8
	GUJARAT	41309582	19954373	50671017	24285440	60383628	28901346
1	Kachchh	1262507	619684	1583225	768073	2090313	993970
2	BanasKantha	1981513	956706	2504244	1206840	3116045	1506897
3	Patan *	1036019	503001	1182709	570609	1342746	648684
4	Mahesana	1640251	799534	1837892	884050	2027727	974390
5	SabarKantha	1761086	865076	2082531	1012977	2427346	1182855
6	Gandhinagar	1077406	520177	1334455	636456	1387478	665019
7	Ahmadabad	4587491	2169399	5816519	2741963	7208200	3421150
8	Surendranagar	1208872	579703	1515148	727498	1755873	845607
9	Rajkot	2514122	1222164	3169881	1527863	3799770	1824639
10	Jamnagar	1563558	761396	1904278	922958	2159130	1044770
11	Porbandar *	469472	229895	536835	261014	586062	285095

12	Junagadh	2091182	1024442	2448173	1195823	2742291	1337785
13	Amreli	1308867	649469	1393918	692325	1513614	742963
14	Bhavnagar	2069953	1005423	2469630	1194710	2877961	1387496
15	Anand *	1642615	783654	1856872	884872	2090276	1002023
16	Kheda	1786794	858294	2024216	971393	2298934	1111836
17	PanchMahals	1682333	812322	2025277	980340	2388267	1160462
18	Dohad *	1274123	629314	1636433	812225	2126558	1055715
19	Vadodara	3038127	1450092	3641802	1744434	4157568	2007339
20	Narmada *	449376	218517	514404	250418	590379	289109
21	Bharuch	1148252	551642	1370656	656980	1550822	744877
22	Surat	2770921	1298510	4275540	1913468	6079231	2679489
23	Tapi	626979	311502	719634	359167	806489	404091
24	The Dangs	144091	71417	186729	92755	226769	113793
25	Navsari *	1085692	531064	1229463	600475	1330711	652288
26	Valsad	1087980	531976	1410553	675754	1703068	819004

Source: Provisional Population totals - Gujarat 2011, Directorate of Census Operations, Gujarat

2.3.6 Avinash · April 15, 2013-THE WHOLE TRUTH ABOUT WOMEN IN GUJARAT

He reported that In Gujarat's population the number of women has gone down. In 2001 there were 921 women against 1000 men. In 2011, three more were lost per a thousand, 918 were counted in the census. This is the ten year period during which nine other States recorded increase in the number of women, from 45 in Delhi to 4 in Rajasthan. Gujarat kept losing.

2.3.7 Mr. Modi was speaking of female feticides, an old 18th century practice. In Gujarat the sex ratio in the age group of 0 to 6 years in 2001, was 886 girls as against 1000 boys. In 2011 it was 883 girls as against 1000 boys. Difference of only 3 gained over ten years! It was only in late 2011 that the news of the government having closed 101 sonography clinics was heard; thereafter a few were reported closed in 2012. In 2013, so far, no penal action under PCPNDT Act is reported. That is the Governance in Gujarat! Does the Government care?

Mr. Modi spoke of the Bill for 50% women members in Local-Self Government which, the Governor of Gujarat, Dr. Shrimati/Kamalaji, despite being a woman herself did not sign. The Governor of Gujarat did not sign it because the provisions in the Bill were mixed up with another issue, that of compulsory voting. The Bill was returned by the Governor asking the Government to separate the issues, get the Bill for 50% reservation for women passed again and then she would be prepared to sign it. The Governor is found fault with which is emphasized by adding 'despite being a woman herself'. The details of why she did not sign it are not spoken of, so the listeners are led to believe that the Governor of Gujarat is insensitive towards women's rights despite being a woman herself. Half-truth is the hall-mark of Modyism

2.3.8 Latest surveys (2006) concerning married women's health note that 55.5% women were anemic in the age group of 15 to 49 years of age. In the same age group 60.8% pregnant women were malnourished and anemic. In 1998-99, 74.5% of dalit and tribal children in the age group of 6 months to 35 months were reported as malnourished. In 2005-2006 the number of such children increased to 79.8%. 49.2% children have not developed to normal height, 41% do not have the weight normally

children of their age group could have. During the last election this issue was taken up and the minister in charge had rushed to find out where the fortified food packets had gone! That is Governance in Gujarat! Maternal mortality rate and Infant mortality rate do not come down; mothers and children keep dying in Gujarat or continue to survive as weaklings. To refer to women as mothers all the time is pretentious. We have noted how young mothers die of malnourishment. Lack of treatment (because no government dispensary, block or district hospital has a gynecologist appointed, large city hospitals provide such facility) is one more obvious reason. No wonder that many women deliver babies in the ambulance like buses known as 108 services. Governance of Gujarat's government does not seem to follow any policy for saving young women's lives, even young men's lives. Very recently, a resident doctor died of Dengue fever in Ahmadabad's large Civil Hospital and many more are now dying of Swine flu in Gujarat. The deaths seem to argue absence of good governance.

Education for girls was free. In last couple of years the government has stopped encouraging continuation of such schools and colleges. Now girls have to pay hefty fees if they choose to get 'good' education. That is the Governance in Gujarat.

Summary: The review of literature in the area of women entrepreneurship shows that prerequisites for the improvement of women's position in terms of women's awareness of their new situation, men's understanding of women, the rationalization of domestic life, the rising levels of education, economic stability and the organized activities of women are valid and important. It was also found that research studies have been conducted on entrepreneurship but very little has been done on women as entrepreneurs; even fewer researches have been conducted in India. A lot of data is available on entrepreneurial characteristics and motivation of men but very little regarding women entrepreneurs. It is in this context the research was conducted to identify and understand multi-dimensional challenges faced by women entrepreneurs in different areas.

CHAPTER-3

RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them. It is necessary for the researcher to know not only the research method/techniques but also the methodology.

3.1 Significance of the study

The field of social work is concerned with the development of an individual in all his totality. Social work has its clientele, group of men, women and to raise their status they must be socially, economically and politically empowered. Our constitution in its fundamental rights has provision for equality, social justice and protection of women. By empowerment, women would be able to develop self-esteem, confidence, and potentialities.

The social work profession is concerned with the social health and empowering individual, group and communities to work for the socially desirable goals of the society (bajpai 1998). Moreover the profession is committed to participating in the formulation of goals, working out broad strategies in developing programmers, implementing them and providing feedback to planning on the basis of research on implementation of such programs. The broad objective is to meet the special needs of disadvantaged individual and group with a view to enable them to utilize services (Gore 1985 cited in patel 1999)

The mandate of the professional social worker is to fight against social injustice and disempowerment of disabling effects and works towards positive change. Thus it is obvious that the issue of women empowerment having its roots in the unequal gender power relations being an important factor responsible for women poor socio-economic status. The ecological model of social work identifies operation and discrimination issues based on ethnicity, gender, class, age, and sexual orientation.

The social work profession promotes social change problem solving in human relationship and the empowerment and liberalization of people to enhance well being. Thus the principles of human rights and social justice are fundamental to social work.(Indian Federation of Social Work 2004). Social work is the provision of services designed to aid individual, singly or in group in coping with present or future social and psychological obstacles that prevent or are likely to prevent , full or effective participation in society.(Fink 1942)

In social work, women empowerment offers an approach that allows social workers to increase the capacity for self-help of their clients. For example, this allows women not to be seen as passive, helpless 'victims' to be rescued but instead as a self-empowered person fighting abuse/ oppression; a fight, in which the social worker takes the position of a facilitator, instead of the position of a 'rescuer'.

The code of practice regulating social work (National Occupational Standards for Social Work, 2002) expects social workers to empower their 'clients' by informing them about their rights and entitlements; actively listening to what they have to say; involving them in decision making; recognizing their expertise; enabling them to be empowered to represent their views and empowering them in decisions which affect them. Enabling clients to have choice and control over what is provided and how it is provided has been part of the government's modernizing social services' agenda for the last decade But what evidence is there that clients are empowered by social work practice? What, in fact, does empowerment mean in terms of what a social worker does for her / his 'clients'? What do clients understand by empowerment? How do clients expect to be empowered? These were questions this research tried to shed light on.

Despite the prominence given to empowerment in government policy and social work's professional standards, an extensive search of key websites failed to find any studies of the client experience of empowerment and how social work practice tries to encourage this. Because of this, the research concentrated on client experiences and perceptions of the social work involvement they had.

Marginalized people like women who lack self-sufficiency become, at a minimum, dependent on charity, or welfare. They lose their self-confidence because they cannot

be fully self-supporting. The opportunities denied them also deprive them of the pride of accomplishment which others, who have those opportunities, can develop for themselves. This in turn can lead to psychological, social and even mental health problems. "Marginalized" here refers to the overt or covert trends within societies whereby those perceived as lacking desirable traits or deviating from the group norms tend to be excluded by wider society and ostracized as undesirables.

Moreover, women emerging as entrepreneurs are symptomatic and total change that has accrued in their social status during the last few years. The study will hence give an idea of factors responsible for this change like urbanization, access to education, removal of social prejudices, and respect for women, social status, and support of the family for women's outdoor activities.

The empowerment of women through entrepreneurship would lead to benefits, not only to the individual women but also the family and community as a whole, through collective action for development. Empowering women is not just for meeting their economic need but also for more holistic social development. The entrepreneurship provides credit and also empowers the women socially and economically.

The present study is aimed at understanding empowerment of women through entrepreneurship, to assess various entrepreneurial aspects, attitudes of family and society among women entrepreneurs and compare the level of individual, family, economic and social aspects of empowerment among women entrepreneur in pre and post entrepreneurship condition. The study will also serve as a reference material for future studies and it will also give useful suggestions that will help in developing better program.

3.2 Rationale of the study

Attending to the well-being of women and girls is essential to social and economic development worldwide, as reflected in the inclusion of promoting gender equality and the empowerment of women as Goal 3 and the improvement of maternal health as Goal 5 among the eight goals of the United Nations Millennium Development Project (2007). Specific targets in Goal 3 include the elimination of gender inequities at all

levels of education, equal participation of women in non-agricultural wage-based employment, and their equal representation in national parliaments.

Social workers must commit themselves to enhancing the well being of women and girls as an essential aspect of the profession's ethical and practice commitment to human rights. This special commitment to women of all ages is necessary because in all national and cultural contexts women and girls do not have equal access to the tangible and intangible benefits of being members of human society.

Social workers are involved in the broadest range of professional activities that are critical to the well being of women and girls. Specific efforts include the delivery of health and mental health care services and public health programs; prevention and early intervention efforts addressing both interpersonal and community-based violence; education, employment, and training programs; programs assisting migrants, refugees, those seeking asylum, and victims of human trafficking; and activities to increase the participation of people traditionally excluded from political, economic, and community decision making. Thus, it is essential that the International Federation of Social Workers (IFSW) state clearly its position on issues of relevance to women internationally.

3.3Need for the Study

There are a number of concerns that are either not attended or partially attended or simply touched in respect of women empowerment in general and women entrepreneurship in particular (Singh and Kaur, 1991). These are partly owing to lack of the research endeavor owing to non-availability of published data (Dognard and Havet, 1995) and lack of evaluation of the impact of the supportive role of state in the promotion of women entrepreneurs on the basis of working enterprises (Rani, 1986).

Though a lot of documented evidence is available on entrepreneurial characteristics, motivations and problems of male entrepreneurs, comparative studies between male and female entrepreneurs etc. but empirical research of women entrepreneurs is still lacking. Even the studies envisaged are pertaining to primarily social-economic aspects such as educational level, challenges and constraints faced marital status age group, family support etc but lack in operational details of female led business setups.

Hence, there is urgent need to conduct a study on empowerment of women through entrepreneurship which is drenched with such issues pertaining to attitude of spouse and family members before and after starting the business, ideal stage of starting an enterprise, their motivational factors, constraints and barriers faced by them, family background in impacting women entrepreneurs entrepreneurial venture. Rani (1996) emphasizes the role of availability of government's assistance to women entrepreneurs. Obviously it is needed that we study the role of promotional policies and impact of support agencies on women entrepreneurs. With these intentions at the back of mind this study was proposed to highlight the neglected sector of women's endeavors.

3.4 Research Objectives

1. To examine the empowerment of women through entrepreneurship.
2. To study socio-demographic profile of women entrepreneurs in Gujarat state.
3. To explore the perception of women entrepreneurs in various entrepreneurship aspects.
4. To study attitudes of society in general and family in particular towards women entrepreneurs.
5. To study the association between the selected demographic variables and the empowerment of women entrepreneurs.
6. To determine the impact of training on the empowerment of women entrepreneurs.
7. To find out whether there is any significant difference between the pre and post level of empowerment of women entrepreneurs.

3.5 Research Null Hypothesis

1. There is no significant difference in the overall empowerment of women before and after starting the business.

- 1A- There is no significant difference in the individual empowerment of women before and after starting the business.
 - 1B- There is no significant difference in the family level empowerment of women before and after starting the business.
 - 1C- There is no significant difference in the economic empowerment of women before and after starting the business.
 - 1D- There is no significant difference in the social empowerment of women before and after starting the business.
2. There is no significant relationship between age and the empowerment of women entrepreneurs.
 3. There is no significant relationship between the education and the empowerment of women entrepreneurs.
 4. There is no significant difference between training and the empowerment of women entrepreneurs.

3.6 Design of the study

3.6.1 Research Design

A research design is the logical & systematic planning in directing the research

The study attempts to describe the various aspects of entrepreneurship, like characteristics, attitudes, problems, nature and perception of women entrepreneurs as well as it described the various aspects of empowerment such as individual, family, economic, social parameters of women empowerment. Therefore research design is descriptive in nature.

3.6.2 Universe:

On the items under consideration in any field of inquiry constitute a universe of population? The universe of the study was women entrepreneurs from five regions (Ahmadabad, Baroda, Bhavnagar, Rajkot and Surat) of the centre for entrepreneurship development, Gandhinagar, Gujarat. The database list of the women entrepreneurs

had taken from the centre for Entrepreneurship Development Institute Gandhinagar, Gujarat. The following criteria were used to select business unit for study.

- The unit should be owned and managed by women
- The unit should be an ongoing one



3.6.3 Research Setting

Name: “The centre for entrepreneurship development”

Head office: Block No. 1, 9th Floor, Udhyog Bhavan, Sector-11,

Gandhinagar- 382017.

Contact No- 079-23247366, 23240253, 23243847.

Fax- 079-23256679, **Email:** cor-ced@gujarat.govt.in,

Vision: To develop industry responsive and readily employable, skilled manpower, at various levels, focusing on local resources.

"Gujarat aspires to become a beacon of comprehensive social and economic development"

Mission: To enhance trained manpower pool by 2 lakhs per year, from 2014 onwards.

History

Recognizing that a quantitative increase in the number of entrepreneurs and a qualitative improvement in entrepreneurship could considerably accelerate the industrial and there by economic development, the industrial development corporations first thought of developing small entrepreneurs in a systemic manner long back in 1969.

In the year 1970 a small cell was created within GIIC to impart the entrepreneurship training. The pioneering step-it was the first attempt of its kind in the whole of country and this experiment turned out to be a phenomenal success. Later on, over a period of nine years, 80 Entrepreneurship Development Programs (EDPs) were conducted and over 50% after completing the training successfully set up their own industrial ventures. Enthused by the above success in bringing about a perceptible change in public perceptions, the Gujarat Corporations together with the State Government set up in May, 1979, an independent body- THE CENTER FOR ENTREPRENEURSHIP DEVELOPMENT (CED). In order to strike a deep and long lasting impact on the State economy, CED has constantly been on an innovating

spree, consistently coming out with imaginative programs aimed at specified target groups.

Background

Entrepreneurship Development Training Programs were started initially under EDP Cell within GIIC, and later on CED was established in 1982 CED came up with a unique combination of training in specific Industrial Skills and concept of Entrepreneurship Development was targeted at tribal and schedule caste candidates (priority sector) in 1982. Entrepreneurship Development in the next year targeted in Zero Industry specified areas/locations in 1983 for uplifting of rural youth. Special purpose EDPs were designed for Science and Technology graduates in 1983 and on behest of the Government of India; CED conducted first such EDP in country and set mile stone in 1983. Looking at the overwhelming success in EDP for Science and technology in Gujarat, similar module of EDPs were replicated for the science and technology graduates all over the country. Management Appreciation Programs were launched in 1984 for existing entrepreneurs to enrich and empower the entrepreneurs on Modern Management techniques. To sow the seeds of Entrepreneurship right from schooling days and budding, grooming and nurturing with the thought of entrepreneurship, CED started conducting Entrepreneurship Awareness Programs (EAP) at Schools/ITIs,/Colleges and other educational and training institutes in Gujarat. Later on Entrepreneurship is now being taught in HSC/Polytechnics /BE/ B.Tech / B. Schools and so on in the State.

CED conducts need based Human Resource Development Programs for Academic, Industry and Business group participants to excel their work performance and aptitude. CED has successfully transformed the message of Entrepreneurship to each and every nook and corner of Gujarat. CED, pioneering entrepreneurship activities in India, has provided consultancy services for replicating Gujarat Module of EDP in many other states in the country.

Region Office address

1. Ahmadabad Region

C/o District Industries Centre,
2nd floor, Bachat Bhavan,
Relief Road,
Ahmedabad 380001
Email : ahd-ced@gujarat.gov.in

2. Baroda Region

C-307, Manubhai Tower
Opp. Faculty of Arts
Sayaji Gunj
Baroda – 390 005
Email : brd-ced@gujarat.gov.in

3. Surat Region

4th Floor, Resham Bhavan, Laldarwaja,
Station Road,
Surat – 395 003
Email : srt-ced@gujarat.gov.in

4. Rajkot Region

3rd Floor, Parejia Chambers
Dhebar Road
Rajkot – 360 001
Email : rjt-ced@gujarat.gov.in

5. Bhavnagar Region

C/o, district industries centre
Opposite polytechnic college
Vidhynagar
Bhavnagar- 364001
Email: bhv-ced@gujarat.gov.in

Nation's pioneer institute for entrepreneurship training

Theme

Entrepreneurship inputs, perhaps, more vital to Economic Development than even the Physical Infrastructure “Untrained entrepreneurs failed in Business six times as frequently as the ones it (CED, Gujarat) trained. Business of the trained entrepreneurs were more often profitable”

Inception

In 1970, The corporate accelerating industrial development in Gujarat State Industrial development Corporation (GIIC), Gujarat Industrial development Corporation (GIDC), Gujarat Small Industries Corporation (GSIC), Gujarat State Financial Corporation (GSFC), first thought of developing small entrepreneurs in a system manner by starting their activity named “UDYOG SAHASIK VIKAS YOJNA” as a part of GIIC entered by their success in bringing out a perceptible change in public perceptions, THE CENTRE FOR ENTREPRENEURSHIP DEVELOPMENT (CED), started in May 1979 as an independent body, sponsored by Government of Gujarat and GIIC, GIDC, GSFC & GSIC. A pioneer step taken to start first EDP at Ahmedabad in GIIC Cell, has grown today, covering whole state and its Districts, Talukas and interior or regions.

Concept

To develop entrepreneurs in the state at urban and rural areas so that they can start their manufacturing or serving venture for the economic growth and become self-employed as well as give as employment to others. This Human Resource Development activity aims at enhancing motivation, improving skill and developing risk taking capabilities. The Entrepreneurship Development Programs (EDP) develops confidence in a person to establish his own venture and manage it successfully.

Scope and Vision

Entrepreneurship and Skill is the backbone of economy of any country. The economic changes across the country and also the whole of world tell a story of tough challenges, and to find opportunities amidst these, requires special skills and

competence. This special skills and competencies are to be groomed at the schooling age, developed in the young at youth age, and continuous sharpening of these skills for over a period of time is of utmost important. Hence developing human resources to give rise to positive trends in a country has been accepted as a worthwhile strategy all across the world.

The programs

❖ The Entrepreneurship Development Programs (EDP)

The prime object is to conduct entrepreneurship training program Module-1 (4 weeks) and Module-2 (2 weeks) for first generation prospective entrepreneurs.

The main topics covered in the EDPs are as following,

- Scope and opportunities in I/S/B sectors
- Sources of various information
- Collection of information & market survey
- Schemes for I/S/B sectors by State government
- Schemes for I/S/B sectors by Central government
- Schemes of Banks
- Project report preparation
- Project planning & implementation
- Managerial inputs
- Marketing and sales techniques and management
- Inputs on taxation Laws
- Behavioral Sciences
- Effective Communication
- Achievement Motivation and Self analysis

EDPs serve several diverse functions like:

1. Initiating the tradition of entrepreneurship among caste and creeds having generally low aptitude for entrepreneurship.
2. Diffusing ownership of industrial assets.
3. Accelerating development process in the backward areas.

4. Reducing industrial sickness and improving general profitability of small Business/industrial enterprises.
5. Achieving better utilization of available natural resources.
6. Updating knowledge and skills of budding entrepreneurs.
7. Ensuring exploitation of creating technical and managerial skills by combining them with entrepreneurial capabilities.
8. Bringing about greater social and economic equality.

❖ **Activities Of CED Entrepreneurship Awareness Programme (EAP)**

This program is so designed to sow the seeds of entrepreneurship right from schooling days and budding, grooming and nurturing with the thought of entrepreneurship, CED started conducting entrepreneurship awareness program (EAP) at Schools / ITIs /Colleges and other educational and training institutes in Gujarat. This EAP is of one or two days duration with topics decided depending on the target group.

❖ **Training To Second Generation Entrepreneurs (SGP)**

SGPs are training program conducted for existing entrepreneurs to solve their management problems in the area of Technology Up gradation, Product Diversification, Quality Marks, National and International strategies in the particular sectors, International markets, Export procedures and other topics as may be required by the group. The need of the participants is decided and upon it a need based programme is designed and organized in collaboration with Research Institutes and experts in the related field.

❖ **Human Resource Development Program (HRD)**

(HRD) programme is organized for Academicians, Industrial and Business group participants to enhance their work performance and aptitude. This leads to strengthening of employee and employer's relationship. Subjects related to Behavioral Aspects like Motivation, Self-Analysis, Communication Skills, Problem Solving Aptitude, Creativity, Stress Management are covered in this two days' workshop.

❖ **Special EDPS**

The program consist of technical skill development training like Mobile Repairing, Computer Accounting Management, Artificial Gems, & Jewellery Ornaments Making, Garments & Textile, with entrepreneurship development inputs being imparted as their need with the help of local technical institute and field experts.

❖ Industry Responsive Skill Development

The state Government has evolved a scheme Enhancement of Technical Competency & Skill Manpower Development GR No. CED-112007-2082(1)-I, dt.23-08-2010, CED has been assigned to promoted and implemented the said scheme with active participation of industries.

❖ Rajiv Gandhi Udyami Mitra Yogna (RGUYM)

Industries Commissioner ate of Gujarat has appointed CED as an implementing agency for RGUYM scheme.

❖ CED Is Implemented Agency of Cluster Development

CED has been appointed as monitoring as well as implementing agency in foundry and Gems & Jewellery under cluster development program of Govt. of Guj. & Govt.of India

CED – the success story In order to strike a deep and long lasting impact on the State economy, CED has constantly been on an innovating spree, consistently coming out with imaginative programs aimed at specified target groups.

- Entrepreneurship Development Training Programs were started initially under EDP Cell within GIIC, and later on CED was established.
- In 1982 CED came up with a unique combination of training in specific Industrial Skills and concept of Entrepreneurship Development was targeted at tribal and schedule caste candidates (priority sector) in1982.
- Entrepreneurship Development in the next year targeted in Zero Industry specified areas/locations in 1983 for uplifting of rural youth.
- Special purpose EDPs were designed for Science and Technology graduates in 1983 and on behest of the Government of India; CED conducted first such EDP in country and set mile stone in 1983.

- Looking at the overwhelming success in EDP for Science and technology in Gujarat, similar module of EDPs were replicated for the science and technology graduates all over the country.
- Management Appreciation Programs were launched in 1984 for existing entrepreneurs to enrich and empower the entrepreneurs on Modern Management techniques.

To sow the seeds of Entrepreneurship right from schooling days and budding, grooming and nurturing with the thought of entrepreneurship, CED started conducting Entrepreneurship Awareness Programs (EAP) at Schools/ITIs, /Colleges and other educational and training institutes in Gujarat. Later on Entrepreneurship is now being taught in HSC/Polytechnics /BE/ B.Tech / B. Schools and so on in the State.

- ✓ CED conducts need based Human Resource Development Programs for Academic, Industry and Business group participants to excel their work performance and aptitude.
- ✓ CED has successfully transformed the message of Entrepreneurship to each and every nook and corner of Gujarat.
- ✓ CED, pioneer in entrepreneurship activities in India, has provided consultancy services for replicating Gujarat Module of EDP in many other states in the country.
- ✓ Three of our existing Trainers were honored by prestigious “Best Entrepreneur Motivator Trainer Award”, which is a National level Award in the field of Entrepreneur Motivator Trainers.
- ✓ CED trainees have excelled in the profession selected by them and made great progress.

Names of few National Award winners are as bellow.

1. Mr. Tushar Ganatra, Bhuj (National Award, Best Entrepreneur under REGP in the year 2008)
2. Mr. Gabhubhai J. Vankar, Bhujodi (National Award, Handicraft, Handloom)
3. Mr. Mitesh Talati, Vadodara (Bharati Entrepreneur of the Award -2006)
4. Mr. Sardarsinh Jadeja, Jamnagar (Bharati Entrepreneur of the Award –(2007)
5. Mr. Manibhai G. Thakkar, Bhuj (Export Award in Minerals) and many other trainees have been conferred with prestigious National level awards.

Skilled manpower development

Gujarat has shown massive flow of investments in all the sectors in recent past and even higher flow is expected in forthcoming days. This clearly means that there will be a tremendous growth in demand of Skilled Manpower. It is visualized that “Proactive approach for the development of, industry responsive and readily employable, technical manpower at various levels and to minimize the dependence on outside manpower”.

It has been decided to introduce need based short term / bridge courses at existing ITIs, Polytechnics and Engineering Colleges in a Public Private. Partnership (PPP) mode, to Establish Anchor Institutes and make them operational in the focus area and to establish extension centers, in major GIDC estates, Industrial Parks, SEZs and so on. CED has been assigned, along with other departments, to carry out the activity to accomplish the goal of development of need based skilled manpower under PPP mode.

3.6.4 Sample:

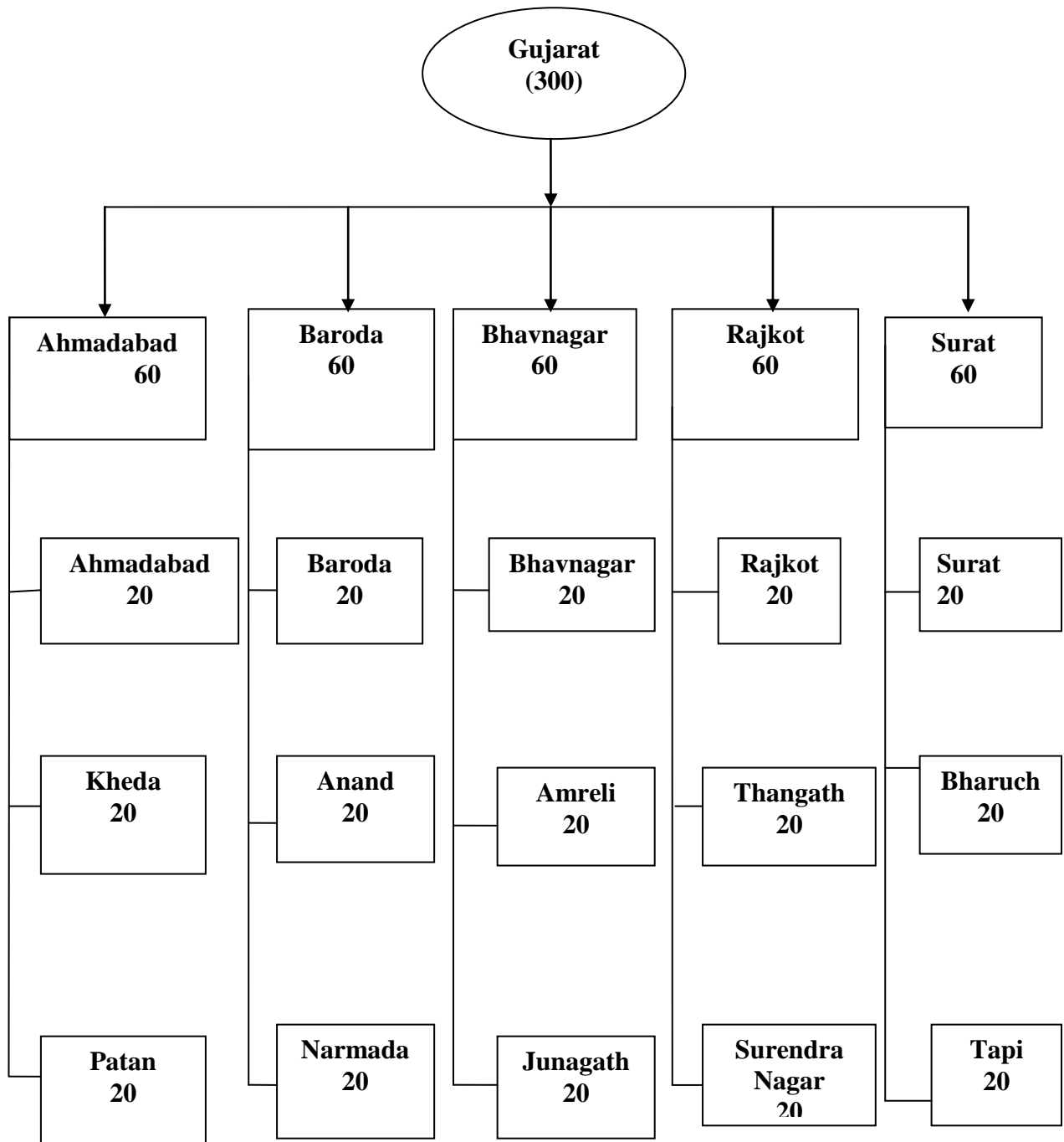
Sample is the representative of the whole universe.

For this study researcher used krejcie and morgan table for selecting sample size determination. Here with the help of this krejcie and morgantable researcher had taken 300 samples from the total population (1521) of women entrepreneurs listed in the database obtained from The Centre for entrepreneurship development institute, Gandhinagar, Gujarat

3.6.5 Sampling Method:

A Probability sampling method had used by the researcher. Since the researcher was like to study women entrepreneurs from different regions of Gujarat state, here researcher had taken respondents from different strata of Gujarat state with the help of stratified sampling method.

3.6.6 Sample Women Entrepreneurs Selected for the study



3.6.7 Pre-test

Before collecting the primary data, the interview schedule was put into trial run for the validity of the questionnaire whether the questions are really match with objective of the researcher's study or not. A few changes were made in the order of questions. The pre-test helped to finalize the schedule with certain modifications in constructing and arranging the order of questions and presenting the appropriate questionnaire and table.

Internal consistency reliability test was calculated by calculation of coefficient alpha and the value of coefficient alpha is 0.87.

3.6.8 Measurement of variables under the Study

Both independent as well as dependent variables were used for the study. The following table shows the independent variables and dependent variables.

MEASUREMENT OF VARIABLES

Independent variables	Dependent variables
Age	Empowerment
Education	Individual variables
Training	Family variables
Religion	Social variables
Income	Economic variables
Marital status	Women empowerment
Occupation	Nature of business
Experience	Women entrepreneurship

3.7 Data collection:

3.7.1 Primary Data:

To begin with, the researcher had developed a Semi-structured interview schedule as well as questionnaire based on the critical questions of the research. Semi-structured interviews are suitable for gaining an in-depth picture of the participant beliefs/perceptions about a particular topic. This method provides both the researcher and participants much more flexibility.

Primary data had collected by administering this structured interview schedule and questionnaire.

The structured interview schedule and questionnaire focused on the following three aspects of the respondents:

1. Personal Profile of the Respondents

2. Entrepreneurial Aspects

3. Empowerment Aspects

- Individual aspects
- Family aspects
- Economic aspects
- Social aspects

3.7.2 Secondary data:

The secondary data had collected from the E-resources (Websites of various organizations), case studies, annual reports published by RUDSET, CED and EDI, Gandhinagar, magazines, journals, newspaper and other published, non-published sources.

3.8 Data processing and analysis

3.8.1 Data processing

Data processing refers to certain operations such as:

Editing,

Coding,

Computing of the scores,

Preparation of master charts

3.8.2 Data analysis:

The purpose of data analysis is to prepare data as a model where relationship between the variables can be studied. Analysis of data is made with reference to the objective of the study. It's also designed to test the hypotheses.

Analysis of data involves recategorization of variables, tabulation, explanation and casual inferences. Thus, following statistical tools would be used to analyze the primary data:

Recategorization

Tabulation

Descriptive analysis

Percentage analysis

Uni-variate analysis

Bivariate analysis

Chi square

T test

Empowerment improvement analysis

3.9 Definition

3.9.1 Theoretical definition

Woman

The term 'woman' in this context has been defined as one who starts her entrepreneurship either running her own business or by getting register under District Industrial Centre or by a member of Self Help Group.

Webster dictionary

Empowerment

“Empowerment is a process which generates changes in our ideas, perceptions and creates awareness about one's right's and opportunities for self-development in all important spheres of life.”

D.Das &S.N.Mishra 2001

'Empowerment', and the danger that academic or specialist definitions might take away the word and the connected practices from the very people they are supposed to belong to. Still, he offers a minimal definition of the term: 'Empowerment: the capacity of individuals, groups and/or communities to take control of their circumstances, exercise power and achieve their own goals, and the process by which, individually and collectively, they are able to help themselves and others to maximize the quality of their lives.

Robert Adams

The dictionary meaning of the term, 'Empower' is 'to give power or authority'. Generally, the term empowerment is controversial as we cannot clearly define the term empowerment unless we define the term empowerment with the exact variable. The variables are personal, rural and urban, economical, social, professional, political, and legal and government.

Cornell Empowerment Group

"Empowerment is viewed as a process: the mechanism by which people, organizations, and communities gain mastery over their lives."

Rappaport's (1984)

Women empowerment

"Empowerment as a process whereby Women will be able to organise themselves to increase their own, self-reliance to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination".

Keller and Mbewe (1991)

"Women's empowerment could be considered as a process in which women gain greater share of control over resources-material, human and intellectual like knowledge, information ideas and financial resources like money and control over decision making in the home, community, society and nation and to gain power.

According to Pramila Kapur

"Women empowerment refers to increasing the spiritual, political, social or economic strength of individual or communities. It often involves the empowered developing confidence in their own capacities".

According to Tweet

"Women empowerment referring to the empowerment of women in our present society, has become significant topic of discussion in regards to development of economics. It can also point to approaches regarding the marginal genders in a particular political or social context."

According to wikipedia

Economic empowerment

"Economic empowerment is one of the most powerful routes for women to achieve their potential and advance their rights. Since women make up the majority of the

worlds poor, meeting poverty-reduction goals requires addressing women and their economic empowerment.

According to ICRW

Social empowerment

“Social empowerment often addresses members of groups that social discrimination processes have excluded from decision-making processes through - for example - discrimination based on disability, race, ethnicity, religion, or gender.

According to Wikipedia-the free encyclopedia

Social/cultural

This case reveals social and political empowerment. Scheyvens (2000:241) describes social empowerment as “a situation in which a community’s sense of cohesion and integrity has been confirmed or strengthened by an activity such as ecotourism. Strong community groups, including youth groups, savings clubs, church groups and women’s groups, and good participation in community meetings, may all be signs of an empowered community”. Since the women’s group was able to liaise with other organizations and further diversify their activities

From only accommodation to selling community manufactured items among others, it is no doubt that social empowerment not only for the women but also the community is visible.

Entrepreneur

“A person who sets up a business and business taking on financial risk in the hope of profit”.

According Webster dictionary

Entrepreneurship

“Entrepreneurship may be defined as risk-bearing and innovativeness capacity, capability and activity of a person or group of persons leading to starting and managing self-employment oriented economic activity”.

Women entrepreneur

“A women entrepreneur is defined as “an enterprise owned and controlled by women and having minimum financial interest of 51% of the capital and giving at least 51 per cent employment generated in the enterprise to women”.

According to Government of India

Women entrepreneurs

For the purpose of our study, women entrepreneurs refers to women who are doing any business industry or running any trade, manufacturing and services, whether they are registered or not.

3.9.2 Operational definition

Empowerment: Empowerment is a process of sharing information, ideas and powers to the employees so that they become responsible and they have proper skills, resources, authority, opportunity, and motivation for self development in all important spheres of life.

Women Empowerment: Women Empowerment refers to the process of making an environment for women where they will be able to make their own choices and decisions, freely live their life with a sense of self-worth, respect and dignity, self-reliance to assert their independent rights to make choices both within and outside of their home and workplace. It also refers to increasing and improving the social, economic, political and legal strength of the women and have greater share of control without any gender bias over resources-material, human and intellectual like knowledge, information ideas and financial resources like money and control over decision making in the home, community, society and nation and to gain power.

Economic empowerment: Economic empowerment is the capacity of a person to achieve their potential and advance their rights by participating, contributing and taking benefit from growth processes in such a way that they are recognize for their contributions, they are respected in the society and maintain their dignity and be able to negotiate a fairer distribution of the benefits of growth.

Social empowerment: Social empowerment is a process of developing a sense of cohesion, autonomy, integrity and self-confidence and acting individually and collectively to change social relationships, strengthened by an activity such as ecotourism, making strong community groups, including youth groups, savings clubs, church groups and women's groups, and good participation in community meetings, because people's collective assets are very important to increase capabilities.

Entrepreneur: Entrepreneur is an individual who organize and manage any enterprise, especially business or businesses, take benefit of the opportunities, a decision maker who take financial risks in the hope of profit.

Entrepreneurship: Entrepreneurship is the process of designing, launching, and running a new business or we can say it is the capability and willingness of a person or group of person to startup, organize and manage any business along with any of its risks in order to make a profit and also managing self-employment oriented economic activity.

Women entrepreneur: Women entrepreneur are those confident, innovative and creative women who are capable of thinking any business enterprise, capable of running any trade, initiate it, organize it and generates employment opportunities for others by keeping pace with her personal, family and social life.

3.10 Limitations of the study:

1. The women entrepreneurs used to be busy with their working responsibility it was difficult to receive their response according to questionnaire and interview schedule.
2. The respondents are often overly anxious to phase the interview and answer in the way they believe the interviewer would like.

3.11 Reference Period:

The date was collected from august-2012 to august-2013.

3.12 Chapterization of the study

The study consisted of five chapters and they are:

Chap 1: Introduction:

Chapter I Presents the introduction of the study topic covered up introduction of status of women, women empowerment and women entrepreneurship meaning, Definition, characteristics, Objectives, concepts, factors, problems and Philosophy of women empowerment and entrepreneurship.

Chap 2: Review of literature

Chapter III Outline the different research and Reviews related to, status of women and Empowerment of women through entrepreneurship

Chap 3: Research methodology and research setting

Chapter II Enumerated methodology used to carry out present study that is significance to the study, objectives , Research Study , Variables covered under study, hypothesis, universe, sample and sampling tools used for data collection operational definition, Analysis of data and it's treatments , limitations and chapterization of the study.

Chap 4: Data analysis and interpretation

Chapter IV Described the analysis and interpretations of data in form of frequency and percentile distribution, statistical technique used to explore relationship and understanding association.

Chap 5: Findings, conclusions & suggestions and plan of action

Chapter V summarized the study in terms of finding, conclusion, suggestion and plan of actions.

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

This chapter deals with the data analysis and interpretation are central steps in the research process. The goal of analysis is to summarize the collected data in such a way that they provide answers to the question that triggered the research. Interpretation is the search for the broader meaning of research findings .this search has two major aspects. First, there is an effort to establish continuity in social research through linking the results of the study with those or another. Secondly, interpretation leads to the establishment of explanatory concepts

Here the researcher bifurcated result and discussion in two parts.

Part-1 is about descriptive statistic under which all the discussion takes place in the preview of frequency and percentile distribution while in part-2 Statistical inferences described.

Part1 – Descriptive Statistic

4.1 – Univariate Analysis

1. Profile of the respondents
2. Entrepreneurial aspects
3. Empowerment aspects
 - A. Individual aspects
 - B. Family aspects
 - C. Economic aspects
 - D. Social aspects

Part2 – Testing of hypothesis

4.2- cross tabulation of Chi-square test among age, education, training and their relation with empowerment of women entrepreneurs.

4.3 - T-test shows Results of empowerment of women through pre and post entrepreneurial condition of women entrepreneurs.

4.4 – empowerment of women entrepreneurship improvement Results

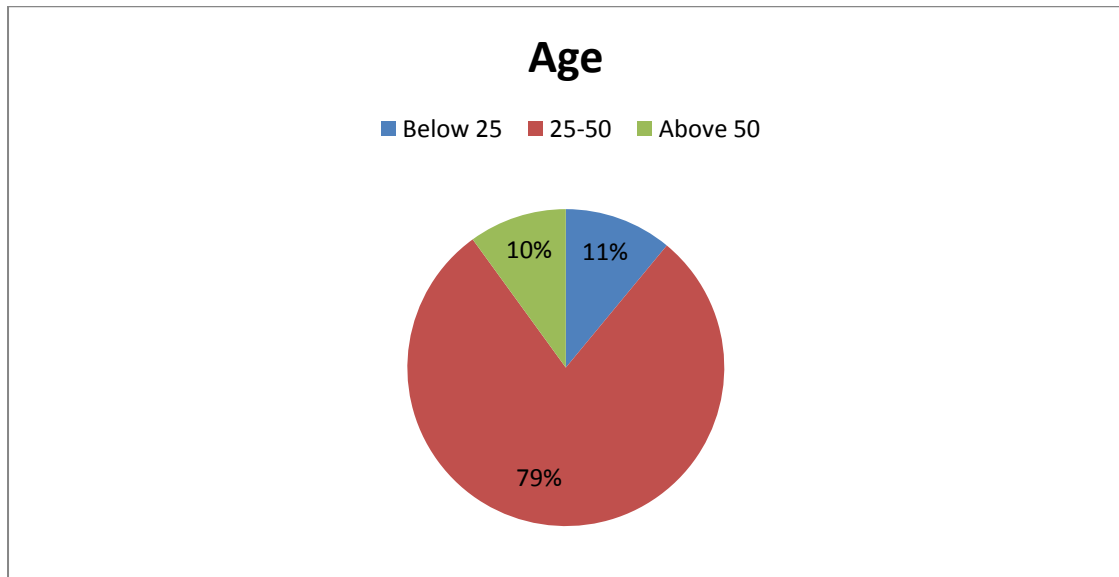
Part 1 – Descriptive Statistic

4.1.1 Table showing profile of the respondents

Characteristics	Frequency(n = 300)	Percentage (100%)
Age		
Below 25	33	11
25-50	237	79
Above 50	30	10
Religion		
Hindu	235	78
Muslim	33	11
Christian	29	10
Others	03	01
Education		
Illiterate	02	01
Higher Secondary	21	07
Graduate	71	23
Post graduate	181	60
Professional degree	25	09
Experience		
No experience	12	4
Less than 5 years	70	23
5-10 years	156	52
More than 10 years	62	21
Marital Status		

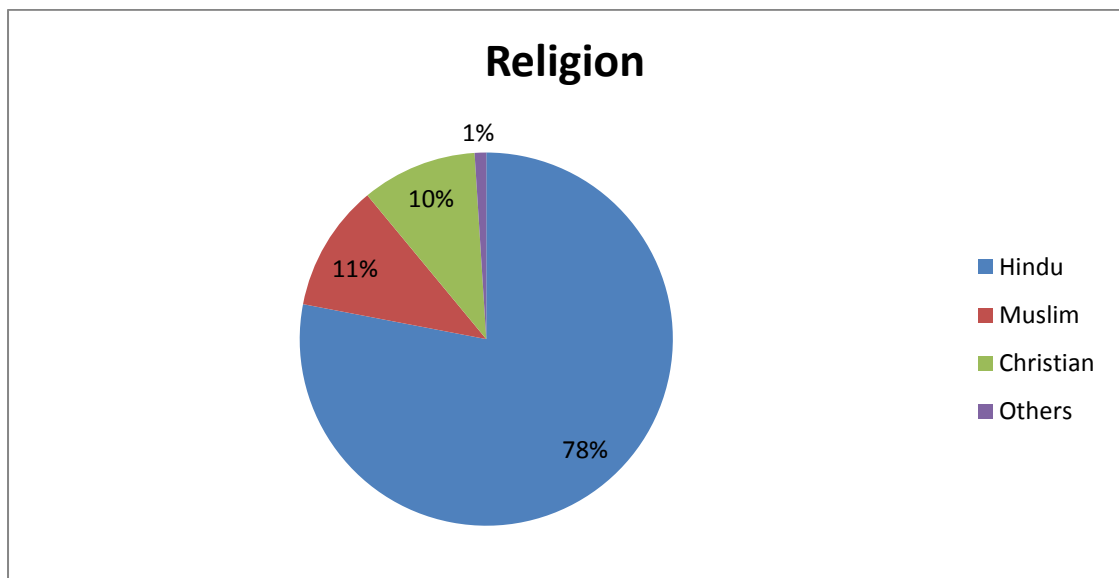
Unmarried	68	22
Married	194	65
Widow	20	07
Divorcee	18	06
Monthly Income		
>15000	13	4
15001 to 30000	72	24
30001 to 45000	196	65
>45000	19	07
Monthly saving		
>10000	185	62
10001-25000	60	20
25001-40000	40	13
<40000	15	05
Type of family		
Alone	12	4
Joint	143	48
Nuclear	145	48
Grand Total	300	100

Chart -1 Age

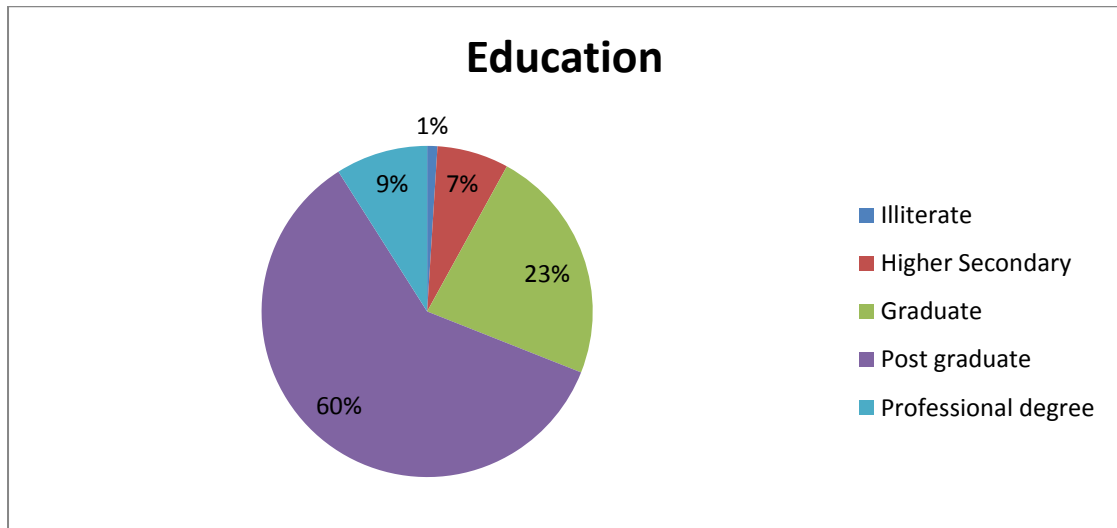


From the above table it can be analyzed that 79% (n=237) respondents are from the age group of 25-50, 11% (n=33) of respondents are from age group of below 25, 10% (n=30) of respondents are from the age group of above 50. So it can be seen that majority of the respondents belongs to age group of 25-50.

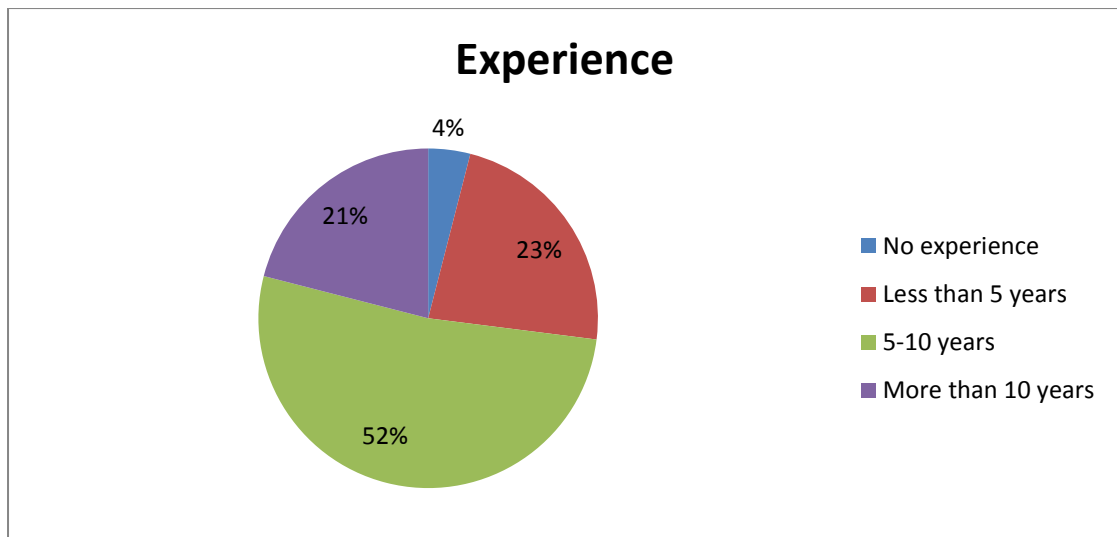
Chart -2 Religion



78% (n=235) respondents are hindus, 11% (n=33) of respondents are Muslim while 10% (n=29) respondents are Christian and 1% (n=3) respondents are belong to other religion.

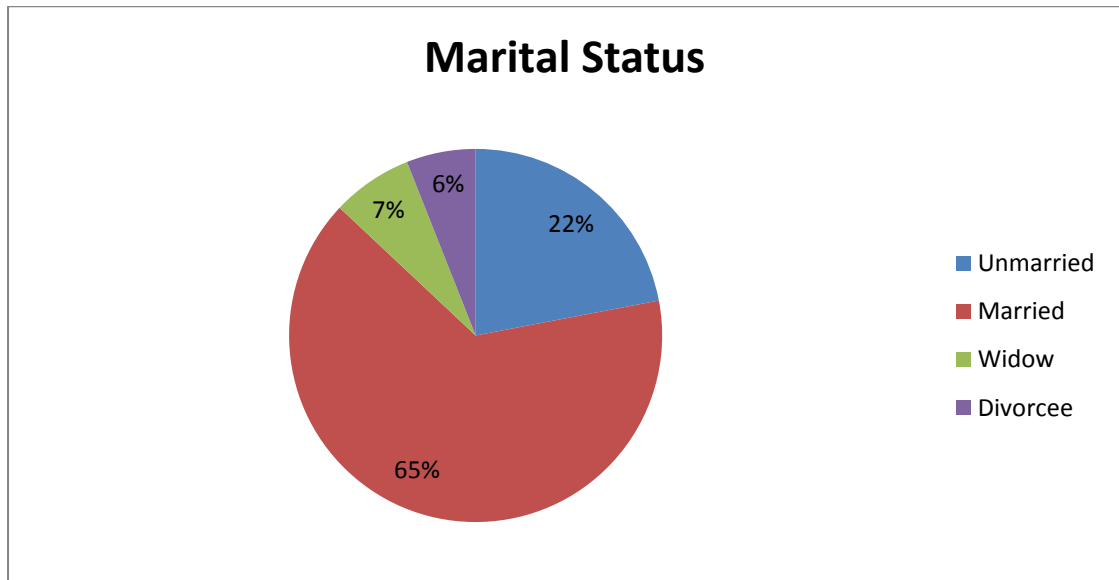
Chart -3 Education:-

According to education 60% (n=181) of respondents studied up post graduate level, 23% (n= 71) of respondents are studied up to graduate level, 9%, (n=28) of respondents studied up to primary level, 7% (n=22) of respondents studied up to higher secondary level while 1% (n=3) of respondents studied up to graduate level and (n=1) of respondent had studied up to higher education level.

Chart -4 Experience related field

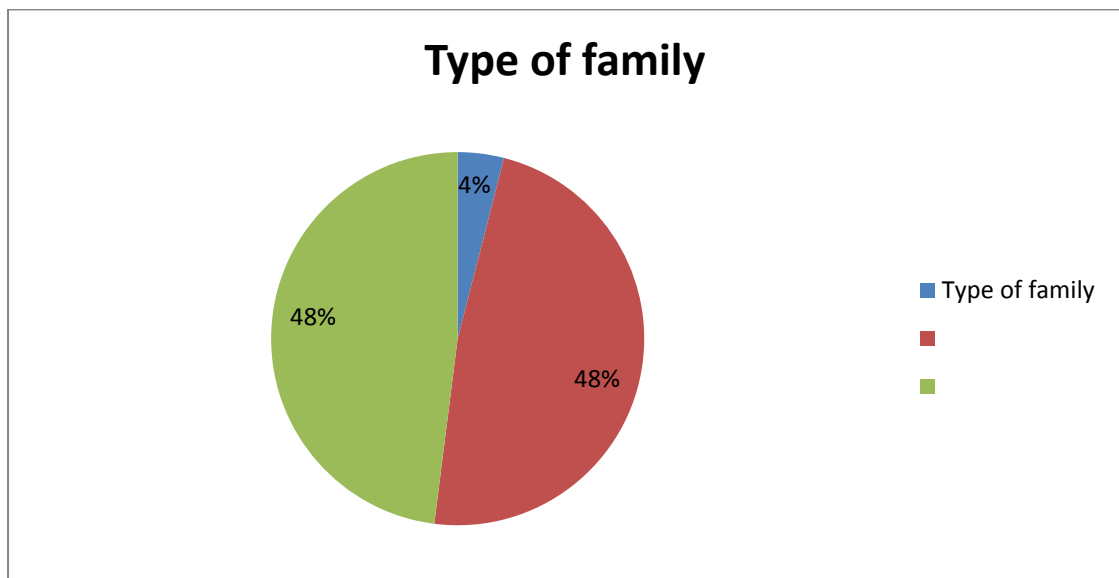
52% (n=156) of the respondents are having 5-10 years experience from related field, 23 % (n=70) of the respondents are having >5 years experience from related field while 21% (n=62) of the respondents are having >10 years experience from related field while 4% (n=12) of the respondents don't have any experience from related field

Chart -5 Marital Status



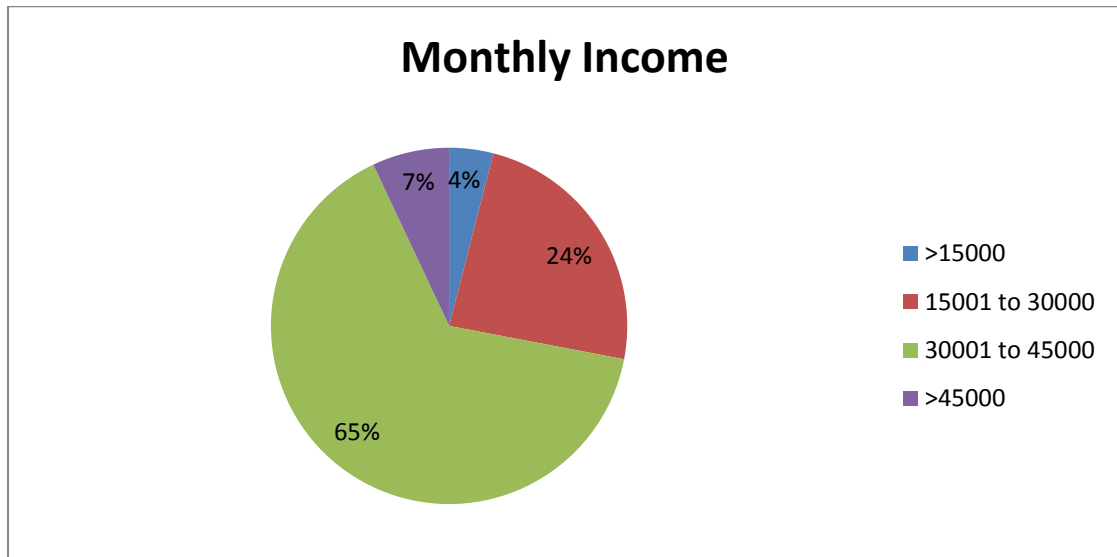
65% (n=194) of respondents are married, 22% (n=68) of respondents are unmarried while 7% (n=20) of respondents are widow and 6% (n=18) of respondents divorcee.

Chart -6 Family



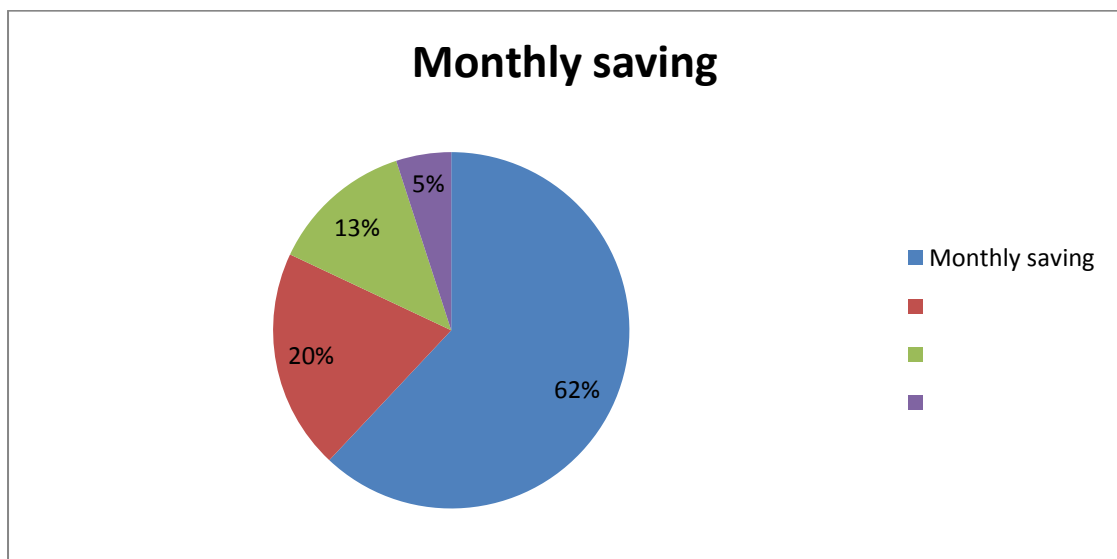
48% (n=145) of respondents were living in nuclear family, 48% (n=143) of respondents were living in joint family whereas 4% (n=12) of respondents were living alone.

Chart -7 Monthly Income



65% n=196 of respondents annual income is 15001-30000 Rs, 24% (n=72) of respondents annual income is >30001-45000., 7% (n=19) of respondents annual income is above 45000 Rs. while 4% (n=13) respondents annual income is below 15000 Rs.

Chart -8 Monthly saving



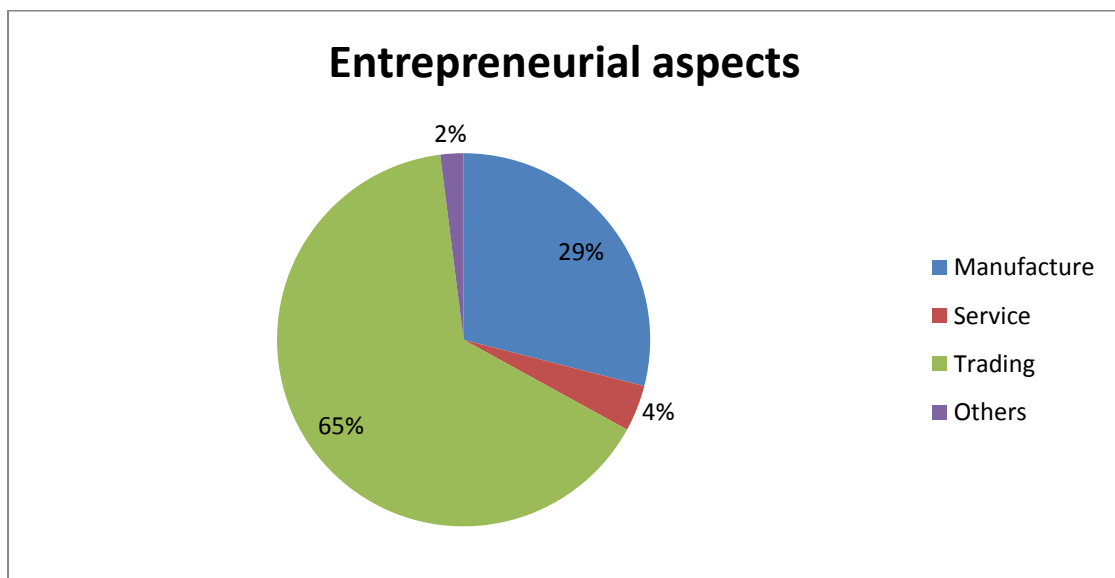
62% n=185 of respondents monthly saving is 15001-30000 Rs, 13% (n=40) of respondents monthly saving is 25001-40000, 20% (n=60) of respondents monthly saving is below 10000 while 5% (n=15) of respondents monthly saving is above 45000 Rs and 4% (n=13) respondents annual income is below 15000 Rs.

4.1.2 Table showing entrepreneurial aspects of the respondents.

Entrepreneurial aspects	Frequency(n= 300)	Percentage (100%)
Nature of business		
Manufacture	86	29
Service	12	04
Trading	196	65
Others	06	02
Type of ownership		
Sole proprietorship	206	69
Partnership	94	31
Years of establishment		
>2 years	14	05
2-5 years	224	75
<5 years	62	20
Type of establishment		
Micro	120	40
medium	104	35
small	76	25
How to become entrepreneur		
Family succession business	173	54
Own venture	147	46
*Reason for starting ventures		
Like taking being adventurous	74	25
To be independent	272	91
Financial difficulties	245	81
Out of necessity	271	91
To earn more money	226	75
To earn fame	80	26
Motivated by success of entrepreneurs	208	69
Failure to get job	188	63

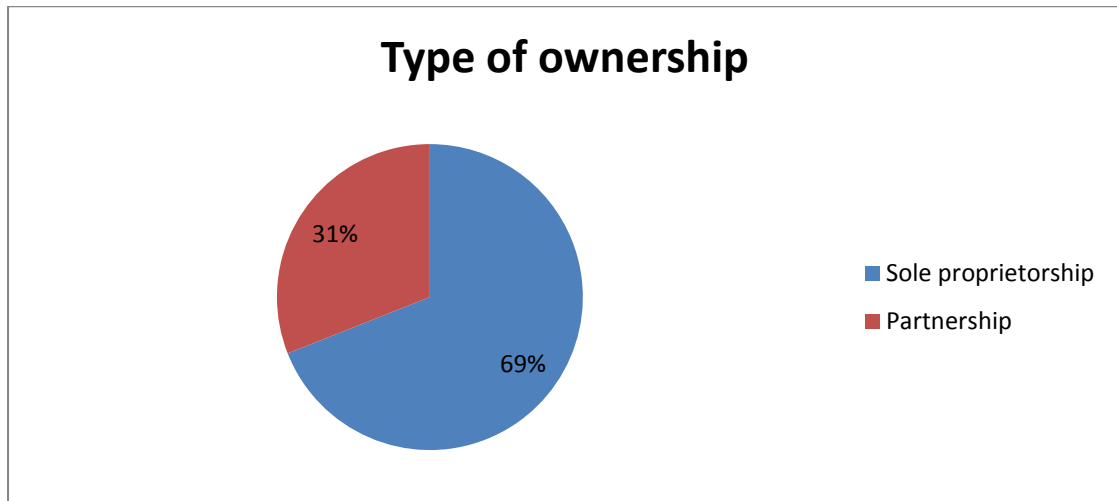
*Motive to venture out		
Trade fare/exhibition	80	29
Government agencies& incentive	206	68
FamilyFriends and relatives	124	41
Inner motivation	148	49
Feeling to be contribute society	135	25
Training receive	218	73
Sources of financial assistance		
Self saving	124	41
Parents/family	30	10
Friends/relatives	07	02
Commercial bank	110	37
Any other	29	10
Grand total	300	100

Chart -9 Nature of business



The Table 2 shows 65% (n=196) of respondents were doing trading business, 29% (n=86) of respondents were doing manufacturing business, while 4% (n=12) of respondents were doing service business and 2% (n=06) of respondents were doing other kind of business.

Chart -10 Type of ownership

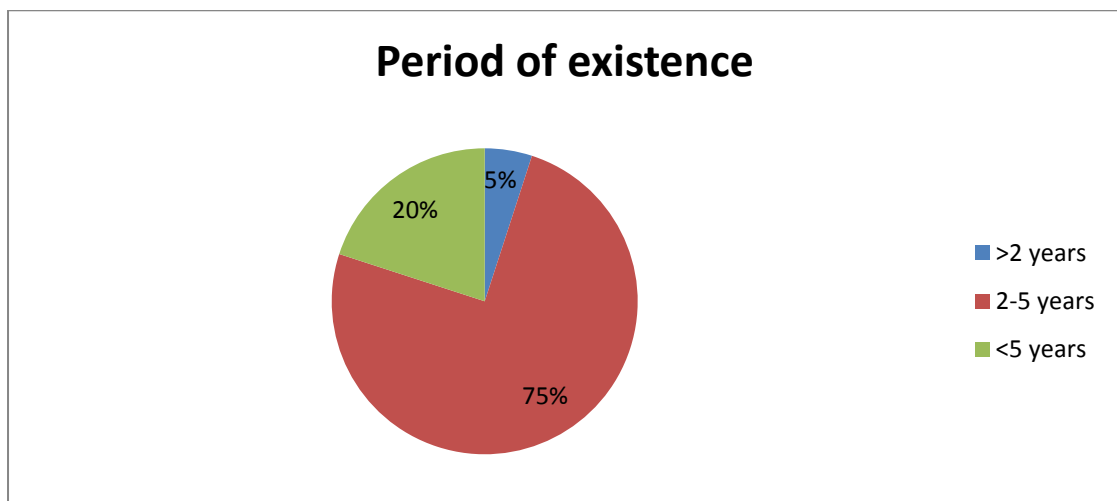


69% (n=206) of respondents were having sole proprietorship business ownership whereas 31% (n=94) of respondents were having partnership business ownership.

Period of existence

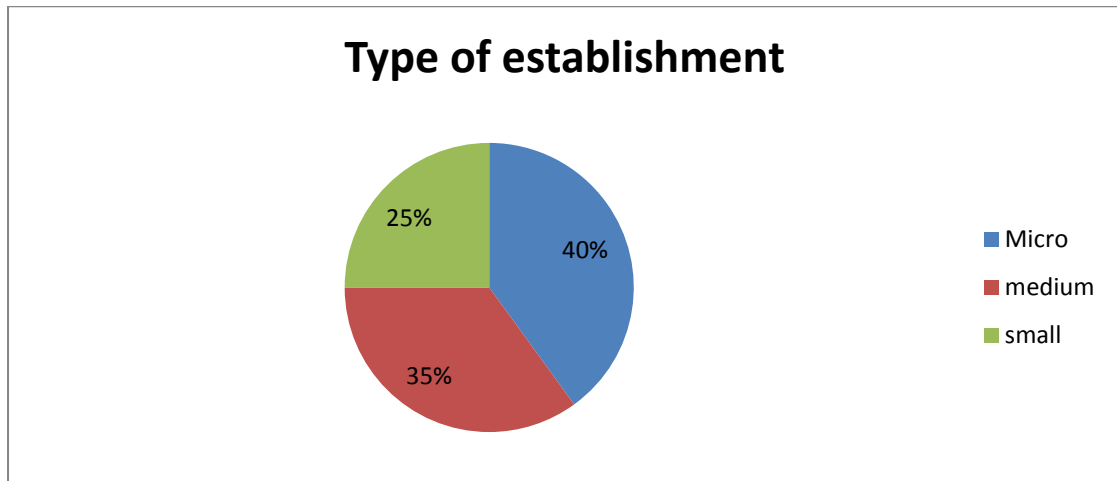
75 % (n=224) of the respondents existence period is 2-5 years, 20 % (n=62) of the respondents existence period is more than 5 years, and 5% (n=14) of the respondents existence period is less than 2 years.

Chart -11 Type of establishment



40% (n=120) of the respondents established micro level business, 35% (n=104) of the respondents established medium level business, while 25% (n=76) of the respondents established small level business.

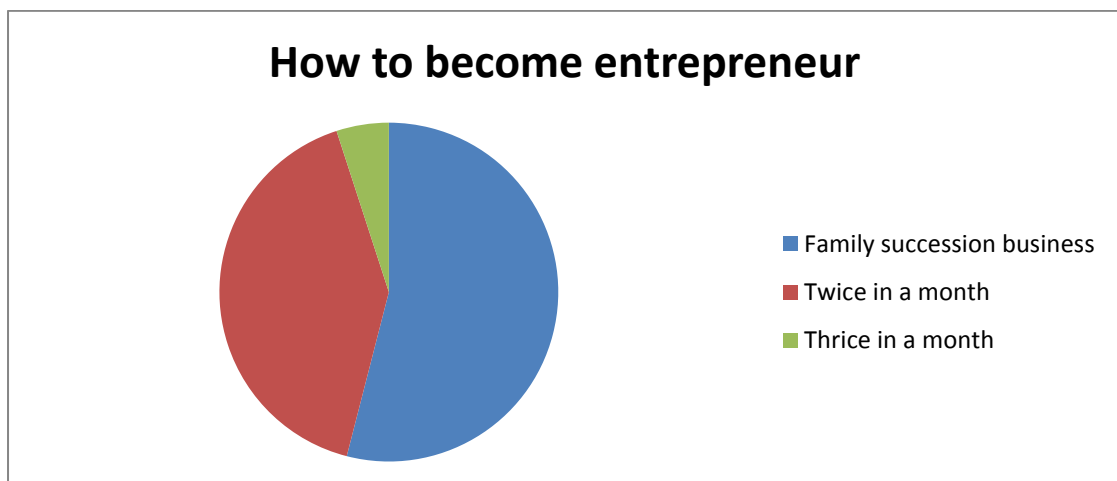
Chart -12



Reason to become an entrepreneur

76% (n=228) of the respondents become entrepreneur because of family ventures, 24% (n=72) of the respondents become entrepreneur because of family succession business.

Chart -13



*Reason for starting the ventures

91%(n=272) of the respondents were starting the ventures because to be independent and out of necessity, 81%(n=245) of the respondents were starting the ventures because of financial difficulties, 75%(n=226) of the respondents were starting the ventures because they want to earn more money, 69%(n=208) of the respondents were

starting the ventures because they motivated by other entrepreneurs, 63%(n=188) of the respondents were starting the ventures because failure to get job, while 25%(n=75) of the respondents were starting the ventures because they like taking being adventures. So it can be seen that majority of the respondents were starting the ventures because to be independent and out of necessity.

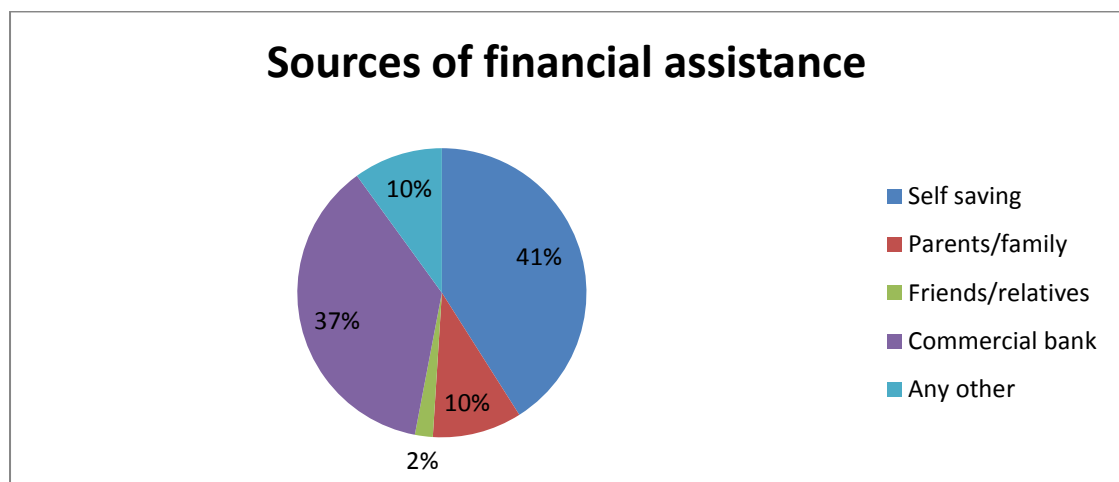
***Motives to venture out**

73% (n=218) of the respondents motivated by training, 68% (n=206) of the respondents motivated by government agencies and incentives given, 49% (n=148) of the respondents motivated by inner motivation, 45% (n=135) of the respondents motivated by feeling to contribute society/nation, 41% (n=124) of the respondents motivated by friends and relatives, 27% (n=80) of the respondents motivated by trade fair/exhibition, so it can be seen that majority of the respondents motivated by training.

Sources of financial assistance

41% (n=124) of the respondents financial source is self saving, 37% (n=110) of the respondents financial source is commercial bank/financial assistance, 10% (n=30) of the respondents financial source is parents/family, 10% (n=29) of the respondents financial source is any other source, 2% (n=07) of the respondents financial source is friends/relatives. So it can be seen that majority of the respondents financial source is self saving.

Chart -14



4.1.3 Table showing information regarding training programme.

Response	Frequency (n = 300)	Percentage (100%)
Training organization		
Government	251	84
Private	49	16
Time duration		
Weekly	52	17
Monthly	198	66
Quarterly	28	09
Yearly-	12	04
Flexible time	10	04
Reason for motive undergoing training		
Capacity building	66	22
Motivation	78	26
Development	66	22
Knowledge enhancement	48	16
Knowledge regarding government schemes and incentives	42	14
The purpose of training was served fulfilled?		
strongly agree	68	23
Agree	142	47
Uncertain	24	8
Disagree	34	11
Strongly disagree	32	11
Grand total	300	100

Training organization

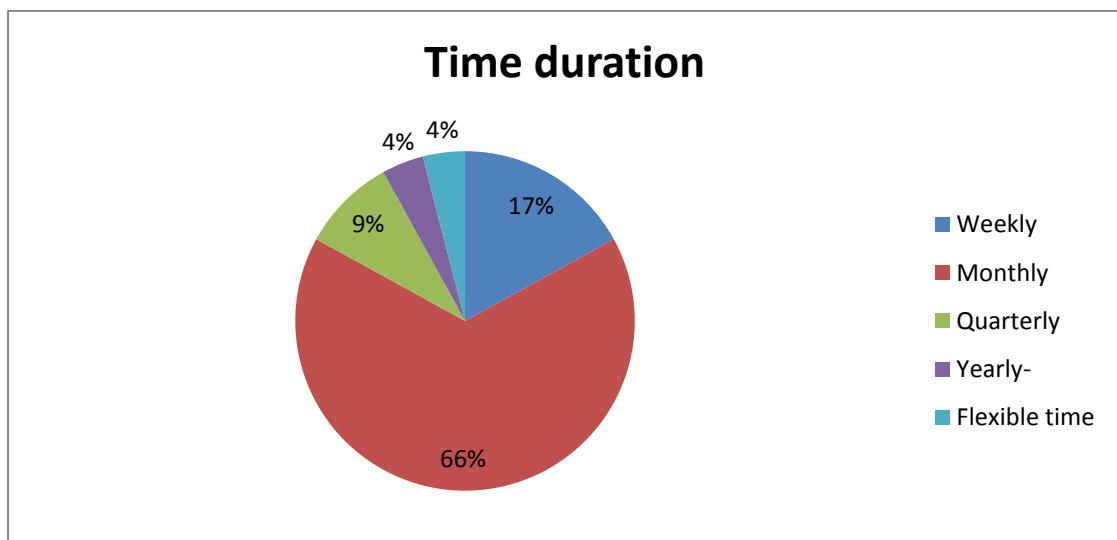
From the table no-3 it can be seen that 84% (n=251) of the respondents had entrepreneurship training from government organization while 16% (n=49) of the respondents had entrepreneurship training from private organization.

Chart-15

**Time duration**

66% (n=198) of the respondents had monthly training, 17% (n=52) of the respondents had weekly training, 9% (n=28) of the respondents had quarterly training, 4% (n=12) of the respondents had yearly training while 4% (n=10) of the respondents had flexible time training.

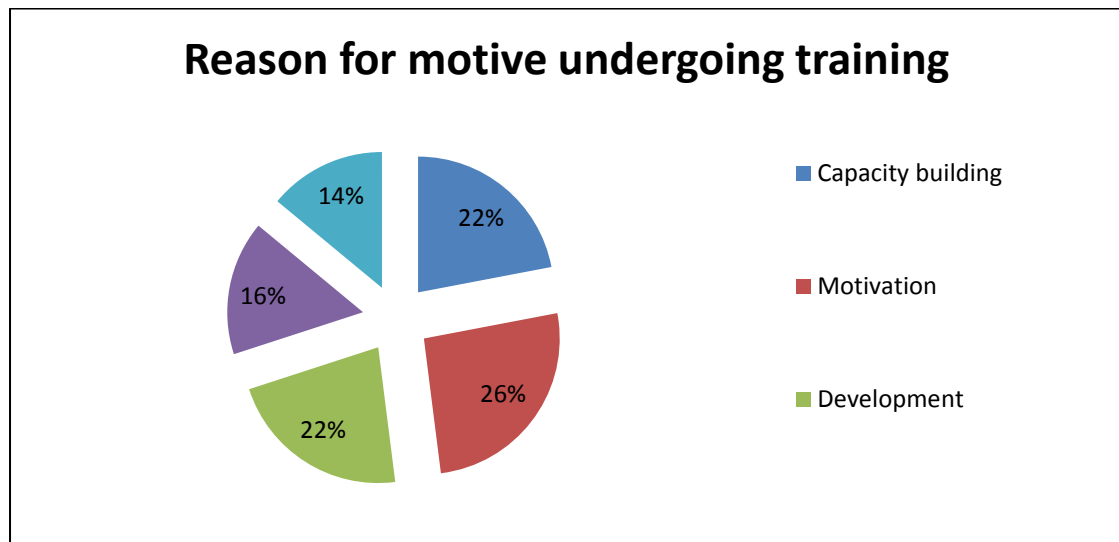
Chart-16



Reason for motive undergoing training

26% (n=78) of the respondents reason behind training is motivation, 22% (n=66) of the respondents reason behind training is capacity building and development, 16% (n=48) of the respondents reason behind training is knowledge enhancement, 14% (n=42) of the respondents reason behind training is knowledge about government schemes and incentives.

Chart-17



The purpose of training was served fulfilled?

47% (n=142) of the respondents are agree, 23% (n=68) of the respondents are strongly agree, 11% (n=34) of the respondents are disagree, 11% (n=32) of the respondents are strongly disagree while 8% (n=47) of the respondents are uncertain with the purpose of they had undergone training was served fulfilled.

4.1.4 Table showing the opinion of respondents regarding importance of women to become a successful entrepreneur.

Response	Frequency	Percentage
Achievement motivation		
Extremely important	228	76
Very important	60	20
Somewhat important	10	03
Not very important	02	01
Not at all important	00	00
Risk talking ability		
Extremely important	132	44
Very important	114	38
Somewhat important	32	11
Not very important	14	04
Not at all important	08	03
Decision making skill		
Extremely important	104	35
Very important	114	38
Somewhat important	46	15
Not very important	26	09
Not at all important	10	03
Leadership qualities		
Extremely important	98	33
Very important	94	31
Somewhat important	66	22
Not very important	24	08
Not at all important	18	06

Readiness to accept challenges		
Extremely important	40	13
Very important	44	15
Somewhat important	38	13
Not very important	94	31
Not at all important	84	28
Persistent problem solving skill		
Extremely important	59	20
Very important	145	48
Somewhat important	29	10
Not very important	48	16
Not at all important	19	06
Clarify of goals		
Extremely important	42	14
Very important	67	22
Somewhat important	110	37
Not very important	76	25
Not at all important	05	02
Dealing with failures		
Extremely important	32	11
Very important	146	49
Somewhat important	40	
Not very important	51	
Not at all important	31	10
Technical background		
Extremely important	97	32
Very important	120	40

Somewhat important	53	18
Not very important	12	04
Not at all important	18	06
Experience in the line		
Extremely important	92	31
Very important	148	49
Somewhat important	17	06
Not very important	23	08
Not at all important	20	06
Willingness to introduce something new		
Extremely important	68	23
Very important	104	35
Somewhat important	49	16
Not very important	37	12
Not at all important	42	14
Taking initiatives and seeking personal responsibility		
Extremely important	108	36
Very important	148	49
Somewhat important	10	03
Not very important	20	07
Not at all important	14	05
Competing against self imposedstds		
Extremely important	41	14
Very important	50	16
Somewhat important	156	52
Not very important	47	16
Not at all important	06	02

Tolerance to ambiguity uncertainty		
Extremely important	28	09
Very important	46	15
Somewhat important	176	59
Not very important	42	14
Not at all important	08	03
Perseverance		
Extremely important	133	44
Very important	89	30
Somewhat important	23	07
Not very important	47	16
Not at all important	08	03
Regularity and dedication to work		
Extremely important	140	47
Very important	104	35
Somewhat important	04	01
Not very important	50	16
Not at all important	02	01
Self control		
Extremely important	80	27
Very important	78	26
Somewhat important	117	39
Not very important	17	06
Not at all important	08	02
Self confidence		
Extremely important	142	47
Very important	101	34
Somewhat important	31	10

Not very important	20	07
Not at all important	06	02
Immediate feedback		
Extremely important	50	17
Very important	98	33
Somewhat important	114	38
Not very important	27	09
Not at all important	11	03
Willingness to take advice		
Extremely important	98	33
Very important	52	17
Somewhat important	105	35
Not very important	32	11
Not at all important	13	04
Time management		
Extremely important	92	31
Very important	174	58
Somewhat important	05	02
Not very important	19	06
Not at all important	10	03
Long term involvement and commitment		
Extremely important	46	15
Very important	74	25
Somewhat important	126	42
Not very important	30	10
Not at all important	24	08
Total	300	100

The table showing opinion on women to become a successful entrepreneur.

Achievement motivation

76% (n=228) of the respondents believe that Achievement motivation is extremely important, 20% (n=60) of the respondents believe that Achievement motivation is very important, 3% (n=10) of the respondents believe that Achievement motivation is somewhat important, while 1% (n=2) of the respondents believe that Achievement motivation is not very important for women to become successful entrepreneur.

Risk taking ability

44% (n=132) of the respondents believe that Risk taking ability is extremely important, 38% (n=114) of the respondents believe that Risk taking ability is very important, 11% (n=32) of the respondents believe that Risk taking ability is somewhat important, 4% (n=14) of the respondents believe that Risk taking ability is not very important, while 3% (n=8) of the respondents believe that Achievement motivation is not at all important.

Decision making skill

38% (n=114) of the respondents believe that decision making skill is very important, 35% (n=104) of the respondents believe that decision making skill is extremely important, 15% (n=46) of the respondents believe that decision making skill is somewhat important, 9% (n=26) of the respondents believe that decision making skill is not very important, while 3% (n=10) of the respondents believe that decision making skill is not at all important.

Leadership qualities

33% (n=98) of the respondents believe that Leadership qualities is extremely important, 31% (n=94) of the respondents believe that Leadership qualities is very important, 22% (n=66) of the respondents believe that Leadership qualities is somewhat important, 8% (n=24) of the respondents believe that Leadership qualities is not very important, while 18% (n=6) of the respondents believe that Leadership qualities is not at all important.

Readiness to accept challenges

31% (n=94) of the respondents believe that readiness to accept challenges is not very important, 28% (n=84) of the respondents believe that readiness to accept challenges is not at all important, 15% (n=44) of the respondents believe that readiness to accept challenges is very important, 13% (n=40) of the respondents believe that readiness to accept challenges is not extremely important, while 13% (n=38) of the respondents believe that readiness to accept challenges is somewhat important.

Persistent problem solving skill

48% (n=145) of the respondents believe that persistent problem solving skill is very important, 20% (n=59) of the respondents believe that persistent problem solving skill is extremely important, 16% (n=48) of the respondents believe that persistent problem solving skill is not very important, 10% (n=29) of the respondents believe that persistent problem solving skill is somewhat important, while 6% (n=19) of the respondents believe that persistent problem solving skill is not at all important.

Clarify of goals

37% (n=110) of the respondents believe that clarify of goals is somewhat important, 25% (n=76) of the respondents believe that clarify of goals is not very important, 22% (n=67) of the respondents believe that clarify of goals is very important, 14% (n=42) of the respondents believe that clarify of goals is extremely important, while 2% (n=05) of the respondents believe that clarify of goals is not at all important.

Dealing with failure

49% (n=146) of the respondents believe that dealing with failure is very important, 17% (n=51) of the respondents believe that dealing with failure is not very important, 13% (n=40) of the respondents believe that dealing with failure is somewhat important, 11% (n=32) of the respondents believe that dealing with failure is extremely important, while 10% (n=31) of the respondents believe that dealing with failure is not at all important.

Technical background

40% (n=120) of the respondents believe that technical background is very important, 32% (n=97) of the respondents believe that technical background is extremely important, 18% (n=53) of the respondents believe that technical background is somewhat important, 6% (n=18) of the respondents believe that technical background is not at all important, while 4% (n=12) of the respondents believe that technical background is not very important.

Experience in the line

49% (n=148) of the respondents believe that experience in the line is very important, 31% (n=92) of the respondents believe that experience in the line is extremely important, 8% (n=23) of the respondents believe that experience in the line is not very important, 6% (n=20) of the respondents believe that experience in the line is not at all important, while 6% (n=17) of the respondents believe that experience in the line is somewhat important.

Willingness to introduce something new

35% (n=104) of the respondents believe that willingness to introduce something new is very important, 23% (n=68) of the respondents believe that willingness to introduce something new is extremely important, 16% (n=49) of the respondents believe that willingness to introduce something new is somewhat important, 14% (n=42) of the respondents believe that willingness to introduce something new is not at all important, while 12% (n=37) of the respondents believe that willingness to introduce something new is not very important.

Taking initiative & seeking personality responsibility

49% (n=148) of the respondents believe that taking initiative & seeking personality responsibility is very important, 36% (n=108) of the respondents believe that taking initiative & seeking personality responsibility is extremely important, 7% (n=20) of the respondents believe that taking initiative & seeking personality responsibility is not very important, 5% (n=14) of the respondents believe that taking initiative & seeking personality responsibility is not at all important, while 3% (n=10) of the

respondents believe that taking initiative & seeking personality responsibility is somewhat important.

Competing against self imposed standard

52% (n=156) of the respondents believe that competing against self imposed standard is somewhat important, 16% (n=50) of the respondents believe that competing against self imposed standard is very important, 6% (n=47) of the respondents believe that competing against self imposed standard is not very important, 14% (n=41) of the respondents believe that competing against self imposed standard is extremely important, while 2% (n=6) of the respondents believe that competing against self imposed standard is not at all important.

Tolerance to ambiguity and uncertainty

59% (n=176) of the respondents believe that tolerance to ambiguity and uncertainty is extremely important, 15% (n=46) of the respondents believe that tolerance to ambiguity and uncertainty is very important, 14% (n=42) of the respondents believe that tolerance to ambiguity and uncertainty is not very important, 9% (n=28) of the respondents believe that tolerance to ambiguity and uncertainty is extremely important, while 3% (n=8) of the respondents believe that tolerance to ambiguity and uncertainty is not at all important.

Perseverance

44% (n=133) of the respondents believe that perseverance is extremely important, 30% (n=89) of the respondents believe that perseverance is very important, 16% (n=47) of the respondents believe that perseverance is not very important, 7% (n=23) of the respondents believe that perseverance is somewhat important, while 3% (n=8) of the respondents believe that perseverance is not at all important.

Regularity & dedication to work

47% (n=140) of the respondents believe that regularity & dedication to work is extremely important, 35% (n=104) of the respondents believe that regularity & dedication to work is very important, 16% (n=50) of the respondents believe that

regularity & dedication to work is not very important, 1% (n=4) of the respondents believe that regularity & dedication to work is somewhat important, while 1% (n=2) of the respondents believe that regularity & dedication to work is not at all important.

Self control

39% (n=117) of the respondents believe that self control is somewhat important, 27% (n=80) of the respondents believe that self control is extremely important, 26% (n=78) of the respondents believe that self control is very important, 6% (n=17) of the respondents believe that self control is not very important, 2% (n=8) of the respondents believe that self control is not at all important.

Self confidence

47% (n=142) of the respondents believe that self confidence is extremely important, 34% (n=101) of the respondents believe that self confidence is very important, 10% (n=31) of the respondents believe that self confidence is somewhat important, 7% (n=20) of the respondents believe that self confidence is not very important, while 2% (n=6) of the respondents believe that self confidence is not at all important.

Immediate feedback

38% (n=114) of the respondents believe that immediate feedback is somewhat important, 33% (n=98) of the respondents believe that immediate feedback is very important, 17% (n=50) of the respondents believe that immediate feedback is extremely important, 9% (n=27) of the respondents believe that immediate feedback is not very important, while 3% (n=11) of the respondents believe that immediate feedback is not at all important.

Willingness to take advice

35% (n=105) of the respondents believe that willingness to take advice is somewhat important, 33% (n=98) of the respondents believe that willingness to take advice is extremely important, 17% (n=52) of the respondents believe that willingness to take advice is very important, 11% (n=32) of the respondents believe that willingness to take advice is not very important, while 4% (n=13) of the respondents believe that willingness to take advice is not at all important.

Time management

58% (n=174) of the respondents believe that time management is very important, 31% (n=92) of the respondents believe that time management is extremely important, 6% (n=19) of the respondents believe that time management is not very important, 3% (n=10) of the respondents believe that time management is not at all important, while 2% (n=5) of the respondents believe that time management is somewhat important.

Long term involvement & commitment

42% (n=126) of the respondents believe that long term involvement & commitment is somewhat important, 25% (n=74) of the respondents believe that long term involvement & commitment is very important, 15% (n=46) of the respondents believe that long term involvement & commitment is extremely important, 10% (n=30) of the respondents believe that long term involvement & commitment is not very important, while 8% (n=24) of the respondents believe that long term involvement & commitment is not at all important.

4.1.5 Table showing problem of women entrepreneurs.

Response	Frequency	Percentage
Finance problem		
Always	22	7
Sometimes	38	13
Rarely	40	13
Occasionally	134	45
Never	66	22
Lack of proper infrastructure		
Always	29	10
Sometimes	41	13
Rarely	38	12
Occasionally	149	50
Never	43	15
Scarcity of raw material		
Always	142	35
Sometimes	114	38
Rarely	6	2
Occasionally	20	07
Never	18	06
Limited mobility		
Always	35	12
Sometimes	63	21
Rarely	141	47
Occasionally	27	09
Never	35	11
Shouldering family responsibilities		
Always	175	59
Sometimes	58	19
Rarely	30	10
Occasionally	31	10

Never	06	02
Lack of education and training		
Always	22	07
Sometimes	40	13
Rarely	78	26
Occasionally	133	44
Never	27	10
Lack of enterprise networking		
Always	144	38
Sometimes	34	11
Rarely	58	19
Occasionally	62	21
Never	32	11
Gender constraints		
Always	72	24
Sometimes	93	31
Rarely	60	20
Occasionally	58	19
Never	17	06
Access to timely & reliable interaction		
Always	18	06
Sometimes	123	41
Rarely	146	49
Occasionally	08	03
Never	05	01
Shyness and inhabitation		
Always	13	04
Sometimes	68	23
Rarely	143	47
Occasionally	32	11
Never	44	15

Lack of finance for initial investment		
Always	39	13
Sometimes	49	16
Rarely	53	18
Occasionally	62	21
Never	97	32
Lack of family support		
Always	09	03
Sometimes	33	11
Rarely	46	15
Occasionally	49	16
Never	163	55
Lack of community support		
Always	62	21
Sometimes	112	37
Rarely	50	17
Occasionally	53	17
Never	23	08
Marketing problem		
Always	66	21
Sometimes	47	16
Rarely	07	03
Occasionally	129	43
Never	51	17
Lack of motivation		
Always	09	03
Sometimes	33	11
Rarely	23	08
Occasionally	23	07
Never	212	71

Lack of self confidence		
Always	23	07
Sometimes	26	09
Rarely	52	17
Occasionally	47	16
Never	152	51
Personal health problem		
Always	152	51
Sometimes	52	17
Rarely	60	20
Occasionally	24	08
Never	12	04
Time constrain		
Always	118	39
Sometimes	112	37
Rarely	36	12
Occasionally	13	05
Never	21	07
Lack of freedom		
Always	11	04
Sometimes	38	12
Rarely	02	01
Occasionally	125	42
Never	124	41
Bureaucratic style of money		
Always	92	31
Sometimes	174	58
Rarely	05	02
Occasionally	19	06
Never	10	03
Total	300	100

Finance problem

From table no 5 it can be interpreted that 45% (n=134) of the respondents occasionally have finance problem, 22% (n=66) of the respondents never have finance problem, 13% (n=40) of the respondents rarely have finance problem, 13% (n=38) of the respondents sometimes have finance problem, while 7% (n=22) of the respondents always have finance problem.

Lack of proper infrastructure

50% (n=149) of the respondents occasionally have lack of proper infrastructure problem, 15% (n=43) of the respondents never have lack of proper infrastructure problem, 13% (n=41) of the respondents sometimes have lack of proper infrastructure problem, 12% (n=38) of the respondents rarely have lack of proper infrastructure problem, while 10% (n=29) of the respondents always have lack of proper infrastructure problem.

Scarcity of raw material

47% (n=142) of the respondents always have scarcity of raw material problem, 38% (n=114) of the respondents sometimes have scarcity of raw material problem, 7% (n=20) of the respondents occasionally have scarcity of raw material problem, 6% (n=18) of the respondents never have scarcity of raw material problem, while 2% (n=6) of the respondents rarely have scarcity of raw material problem.

Limited mobility

47% (n=141) of the respondents rarely have limited mobility problem, 21% (n=63) of the respondents sometimes have limited mobility problem, 12% (n=35) of the respondents always have limited mobility problem, 11% (n=35) of the respondents never have limited mobility problem, 9% (n=27) of the respondents occasionally have limited mobility problem.

Shouldering family responsibilities

59% (n=175) of the respondents always have shouldering family responsibilities problem, 19% (n=58) of the respondents sometimes have shouldering family responsibilities problem, 10% (n=31) of the respondents occasionally have

shouldering family responsibilities problem, 30% (n=10) of the respondents rarely have shouldering family responsibilities problem, while 2% (n=6) of the respondents never have shouldering family responsibilities problem.

Lack of education and training

44% (n=133) of the respondents occasionally have lack of education and training problem, 26% (n=78) of the respondents rarely have lack of education and training problem, 13% (n=40) of the respondents sometimes have lack of education and training problem, 10% (n=27) of the respondents never have lack of education and training problem, while 7% (n=22) of the respondents have lack of education and training problem.

Lack of enterprise networking

38% (n=114) of the respondents always have lack of enterprise networking problem, 21% (n=62) of the respondents occasionally have lack of enterprise networking problem, 19% (n=58) of the respondents rarely have lack of enterprise networking problem, 11% (n=34) of the respondents sometimes have lack of enterprise networking problem, while 11% (n=32) of the respondents never have lack of enterprise networking problem.

Gender constrains

31% (n=93) of the respondents sometimes have gender constrains problem, 24% (n=72) of the respondents always have gender constrains problem, 20% (n=60) of the respondents rarely have gender constrains problem, 19% (n=58) of the respondents occasionally have gender constrains problem, while 6% (n=17) of the respondents never have gender constrains problem,.

Access to timely and reliable interaction

49% (n=146) of the respondents rarely have access to timely and reliable interaction problem, 41% (n=123) of the respondents sometimes have access to timely and reliable interaction problem, 6% (n=18) of the respondents always have access to timely and reliable interaction problem, 3% (n=8) of the respondents occasionally have access to timely and reliable interaction problem, while 1% (n=5) of the respondents never have access to timely and reliable interaction problem.

Shyness and inhabitation

47% (n=143) of the respondents rarely have shyness and inhabitation problem, 23% (n=68) of the respondents sometimes have shyness and inhabitation problem, 15% (n=44) of the respondents never have shyness and inhabitation problem, 11% (n=32) of the respondents occasionally have shyness and inhabitation problem, while 4% (n=13) of the respondents always have shyness and inhabitation problem.

Lack of finance for initial investment

32% (n=97) of the respondents never have lack of finance for initial investment problem, 21% (n=62) of the respondents occasionally have lack of finance for initial investment problem, 18% (n=53) of the respondents rarely have lack of finance for initial investment problem, 16% (n=49) of the respondents sometimes have lack of finance for initial investment problem, while 13% (n=39) of the respondents have lack of finance for initial investment problem.

Lack of family support

55% (n=163) of the respondents never have lack of family support problem, 16% (n=49) of the respondents occasionally have lack of family support problem, 15% (n=46) of the respondents rarely have lack of family support problem, 11% (n=33) of the respondents sometimes have lack of family support problem, while 3% (n=9) of the respondents always have lack of family support problem.

Lack of community support

37% (n=112) of the respondents sometimes have lack of community support problem, 21% (n=62) of the respondents always have lack of community support problem, 17% (n=53) of the respondents occasionally have lack of community support problem, 17% (n=50) of the respondents rarely have lack of community support problem, while 8% (n=23) of the respondents have lack of community support problem.

Marketing problem

43% (n=129) of the respondents occasionally have marketing problem, 21% (n=66) of the respondents always have marketing problem, 17% (n=51) of the respondents never

have marketing problem,16% (n=47) of the respondents sometimes have marketing problem,3% (n=7) of the respondents rarely have marketing problem.

Lack of motivation

71% (n=212) of the respondents never have lack of motivationproblem,11% (n=33) of the respondents sometimes have lack of motivationproblem,8% (n=23) of the respondents rarely have lack of motivationproblem,7% (n=23) of the respondents occasionally have lack of motivationproblem,while 3% (n=9) of the respondents always have lack of motivationproblem.

Lack of self confidence

51% (n=152) of the respondents never have lack of self confidenceproblem, 17% (n=52) of the respondents rarely have lack of self confidence problem, 16% (n=47) of the respondents occasionally have lack of self confidence problem, 9% (n=26) of the respondents sometimes have lack of self confidence problem, while 7% (n=23) of the respondents always have lack of self confidence problem.

Personal health problem

51% (n=152) of the respondents always have personal health problem, 20% (n=60) of the respondents rarely have personal health problem, 17% (n=52) of the respondents sometimes have personal health problem, 8% (n=24) of the respondents occasionally have personal health problem, while 4% (n=12) of the respondents never have personal health problem.

Time constrains

39% (n=118) of the respondents always have time constrains problem,37% (n=112) of the respondents sometimes have time constrains problem,12% (n=36) of the respondents rarelyhave time constrains problem,7% (n=21) of the respondents neverhave time constrains problem, while 5% (n=13) of the respondents occasionally have time constrains problem.

Lack of freedom

42% (n=125) of the respondents occasionally have lack of freedom problem,41% (n=124) of the respondents never have lack of freedom problem,12% (n=38) of the respondents sometimes have lack of freedom problem,4% (n=11) of the respondents

always have lack of freedom problem, while 1% (n=2) of the respondents rarely have lack of freedom problem.

4.1.6 Table showing overall attitude of family members toward women after becoming women entrepreneurs.

Response	Frequency	Percentage
Husband		
Highly favorable	38	13
Favorable	188	63
Mixed	45	15
Unfavorable	18	06
Highly unfavorable	11	03
Father in law		
Highly favorable	12	04
Favorable	28	09
Mixed	66	22
Unfavorable	30	12
Highly unfavorable	158	53
Mother in law		
Highly favorable	09	03
Favorable	21	07
Mixed	78	26
Unfavorable	19	06
Highly unfavorable	173	58
Children		
Highly favorable	118	39
Favorable	105	35
Mixed	33	11

Unfavorable	23	08
Highly unfavorable	21	07
Father		
Highly favorable	121	40
Favorable	138	46
Mixed	18	06
Unfavorable	13	04
Highly unfavorable	10	04
Mother		
Highly favorable	166	55
Favorable	108	36
Mixed	19	06
Unfavorable	02	01
Highly unfavorable	05	02
Siblings		
Highly favorable	105	35
Favorable	108	36
Mixed	48	16
Unfavorable	22	07
Highly unfavorable	17	06
Relatives		
Highly favorable	28	09
Favorable	60	20
Mixed	158	53
Unfavorable	34	11
Highly unfavorable	20	07
Total	300	100

Husband

From the above table it can be seen that 63% (n=188) of the husband have favorable attitude, 15% (n=45) of the husband have mixed attitude, 13% (n=38) of the husband have highly favorable attitude, 6% (n=18) of the husband have unfavorable attitude, while 3% (n=11) of the husband have highly unfavorable attitude.

Father in law

63% (n=158) of the father in law have highly unfavorable attitude, 22% (n=66) of the father in law have mixed attitude, 12% (n=30) of the father in law have unfavorable attitude, 9% (n=28) of the father in law have favorable attitude, while 4% (n=12) of the father in law have highly favorable attitude.

Mother in law

58% (n=173) of the mother in law have highly unfavorable attitude, 26% (n=78) of the mother in law have mixed attitude, 7% (n=21) of the mother in law have favorable attitude, 6% (n=19) of the mother in law have unfavorable attitude, while 3% (n=9) of the mother in law have highly favorable attitude.

Children

39% (n=118) of the children have highly favorable attitude, 35% (n=105) of the children have favorable attitude, 11% (n=33) of the children have mixed attitude, 8% (n=23) of the children have unfavorable attitude, while 7% (n=21) of the children have highly unfavorable attitude.

Father

46% (n=138) of the fathers have favorable attitude, 40% (n=121) of the fathers have highly favorable attitude, 6% (n=18) of the fathers have mixed attitude, 4% (n=13) of the fathers have unfavorable attitude, while 4% (n=10) of the fathers have highly unfavorable attitude.

Mother

55% (n=166) of the mothers have highly favorable attitude, 36% (n=108) of the mothers have favorable attitude, 6% (n=19) of the mothers have mixed attitude, 2% (n=5) of the mothers have highly unfavorable attitude, while 1% (n=2) of the mothers have unfavorable attitude.

Siblings

36% (n=108) of the siblings have favorable attitude, 35% (n=105) of the siblings have highly favorable attitude, 16% (n=48) of the siblings have favorable attitude, 7% (n=22) of the siblings have unfavorable attitude, while 6% (n=17) of the siblings have highly unfavorable attitude.

Relatives

53% (n=158) of the relatives have mixed attitude, 20% (n=60) of the relatives have favorable attitude, 11% (n=34) of the relatives have unfavorable attitude, 9% (n=28) of the relatives have highly favorable attitude, while 7% (n=20) of the relatives have highly unfavorable attitude.

4.1.7 Table showing after becoming entrepreneurs the general perception of society among women entrepreneur.

Response	Frequency	Percentage
There is an increase in entrepreneur social status		
Highly agree	124	41
Agree	107	36
Neutral	38	13
Disagree	14	04
Highly disagree	17	6
There is an increase in entrepreneur economic status		
Highly agree	135	45
Agree	91	30
Neutral	38	12
Disagree	17	7
Highly disagree	19	6
Entrepreneur family is getting neglected		
Highly agree	11	4
Agree	9	3
Neutral	11	4
Disagree	113	37
Highly disagree	156	52
There are relation problem in their family		
Highly agree	68	23
Agree	62	21
Neutral	104	34
Disagree	30	10
Highly disagree	36	12
There are relation problem between couple		
Highly agree	78	26
Agree	124	41
Neutral	75	25
Disagree	15	05

Highly disagree	08	03
Male ego is getting hurt		
Highly agree	123	41
Agree	121	40
Neutral	06	02
Disagree	27	09
Highly disagree	23	08
Entrepreneur character looked down		
Highly agree	18	06
Agree	12	04
Neutral	38	13
Disagree	106	35
Highly disagree	126	42
There is an increase fear of strong feminism		
Highly agree	25	08
Agree	26	08
Neutral	14	05
Disagree	100	34
Highly disagree	135	45
There is an increase fear of women dominating men		
Highly agree	24	08
Agree	27	09
Neutral	17	06
Disagree	102	34
Highly disagree	130	43
Women empowerment is going against the law of nature		
Highly agree	24	08
Agree	38	13
Neutral	02	00
Disagree	38	13
Highly disagree	198	66
Total	300	100

Social status

91% (n=124) of the respondents are highly agree with the perception of society in increase their social status,36% (n=107) of the respondents are agree with the perception of society in increase their social status,13% (n=38) of the respondents are neutral with the perception of society in increase their social status,6% (n=17) of the respondents are highly disagree with the perception of society in increase their social status,while 4% (n=14) of the respondents are disagree with the perception of society in increase their social status.

Economic status

45% (n=135) of the respondents are highly agree with the perception of society in increase their economic status,30% (n=91) of the respondents are agree with the perception of society in increase their economic status,12% (n=38) of the respondents are neutral with the perception of society in increase their economic status,6% (n=19) of the respondents are highly disagree with the perception of society in increase their economic status,while 7% (n=17) of the respondents are disagree with the perception of society in increase their economic status.

Family is getting neglected

52% (n=156) of the respondents are highly disagree with the perception of their family is getting neglected,37% (n=113) of the respondents are disagree with the perception of their family is getting neglected, 4% (n=11) of the respondents are neutral with the perception of their family is getting neglected, 4% (n=11) of the respondents are highly agree with the perception of their family is getting neglected,while 3% (n=9)of the respondents are agree with the perception of their family is getting neglected after becoming an entrepreneur.

Relationship problem in family

34% (n=104) of the respondents are neutral with the perception of society in relationship problem in family after becoming an entrepreneur,23% (n=68) of the respondents are highly agree with the perception of society in relationship problem in family after becoming an entrepreneur, 21% (n=62) of the respondents are agree with

the perception of society in relationship problem in family after becoming an entrepreneur, 12% (n=36) of the respondents are highly disagree with the perception of society in relationship problem in family after becoming an entrepreneur, while 10% (n=30) of the respondents are disagree with the perception of society in relationship problem in family after becoming an entrepreneur.

Relationship problem between couple

41% (n=124) of the respondents are agree with the perception of society in relationship problem between couple after becoming an entrepreneur, 26% (n=78) of the respondents are highly agree with the perception of society in relationship problem between couple after becoming an entrepreneur, 25% (n=75) of the respondents are neutral with the perception of society in relationship problem between couple after becoming an entrepreneur, 5% (n=15) of the respondents are disagree with the perception of society in relationship problem between couple after becoming an entrepreneur, while 3% (n=8) of the respondents are highly disagree with the perception of society in relationship problem between couple after becoming an entrepreneur.

Male ego is getting hurt

41% (n=123) of the respondents are highly agree with the perception of society in male ego is getting hurt after becoming an entrepreneur, 40% (n=121) of the respondents are agree with the perception of society in male ego is getting hurt after becoming an entrepreneur, 9% (n=27) of the respondents are disagree with the perception of society in male ego is getting hurt after becoming an entrepreneur, 8% (n=23) of the respondents are highly disagree with the perception of society in male ego is getting hurt after becoming an entrepreneur.

While 2% (n=6) of the respondents are neutral with the perception of society in male ego is getting hurt after becoming an entrepreneur.

Character looked down upon

42% (n=126) of the respondents are highly disagree with the perception of society in character looked down upon after becoming an entrepreneur, 35% (n=106) of the

respondents are disagree with the perception of society in character looked down upon after becoming an 13% (n=38) of the respondents are neutral with the perception of society in character looked down upon after becoming an entrepreneur, 6% (n=18) of the respondents are highly agree with the perception of society in character looked down upon after becoming an entrepreneur, while 4% (n=12) of the respondents are agree with the perception of society in character looked down upon after becoming an entrepreneur.

Fear of strong feminism

45% (n=135) of the respondents are highly disagree with the perception of society in fear of strong feminism after becoming an entrepreneur, 34% (n=100) of the respondents are disagree with the perception of society in fear of strong feminism after becoming an entrepreneur, 8% (n=26) of the respondents are agree with the perception of society in fear of strong feminism after becoming an entrepreneur, 8% (n=25) of the respondents are highly agree with the perception of society in fear of strong feminism after becoming an entrepreneur, while 5% (n=14) of the respondents are neutral with the perception of society in fear of strong feminism after becoming an entrepreneur.

Fear of women dominating men

43% (n=130) of the respondents are highly disagree with the perception of society in fear of women dominating men, 34% (n=102) of the respondents are disagree with the perception of society in fear of women dominating men, 9% (n=27) of the respondents are agree with the perception of society in fear of women dominating men, 8% (n=24) of the respondents are highly agree with the perception of society in fear of women dominating men, while 6% (n=17) of the respondents are neutral with the perception of society in fear of women dominating men.

Women empowerment is going against the law of nature

66% (n=196) of the respondents are highly disagree with the perception of society in women empowerment is going against the law of nature, 13% (n=38) of the respondents are disagree with the perception of society in women empowerment is going against the law of nature, 13% (n=38) of the respondents are agree with the

perception of society in women empowerment is going against the law of nature, 8% (n=24) of the respondents are highly agree with the perception of society in women empowerment is going against the law of nature, while 00% (n=2) of the respondents are neutral with the perception of society in women empowerment is going against the law of nature.

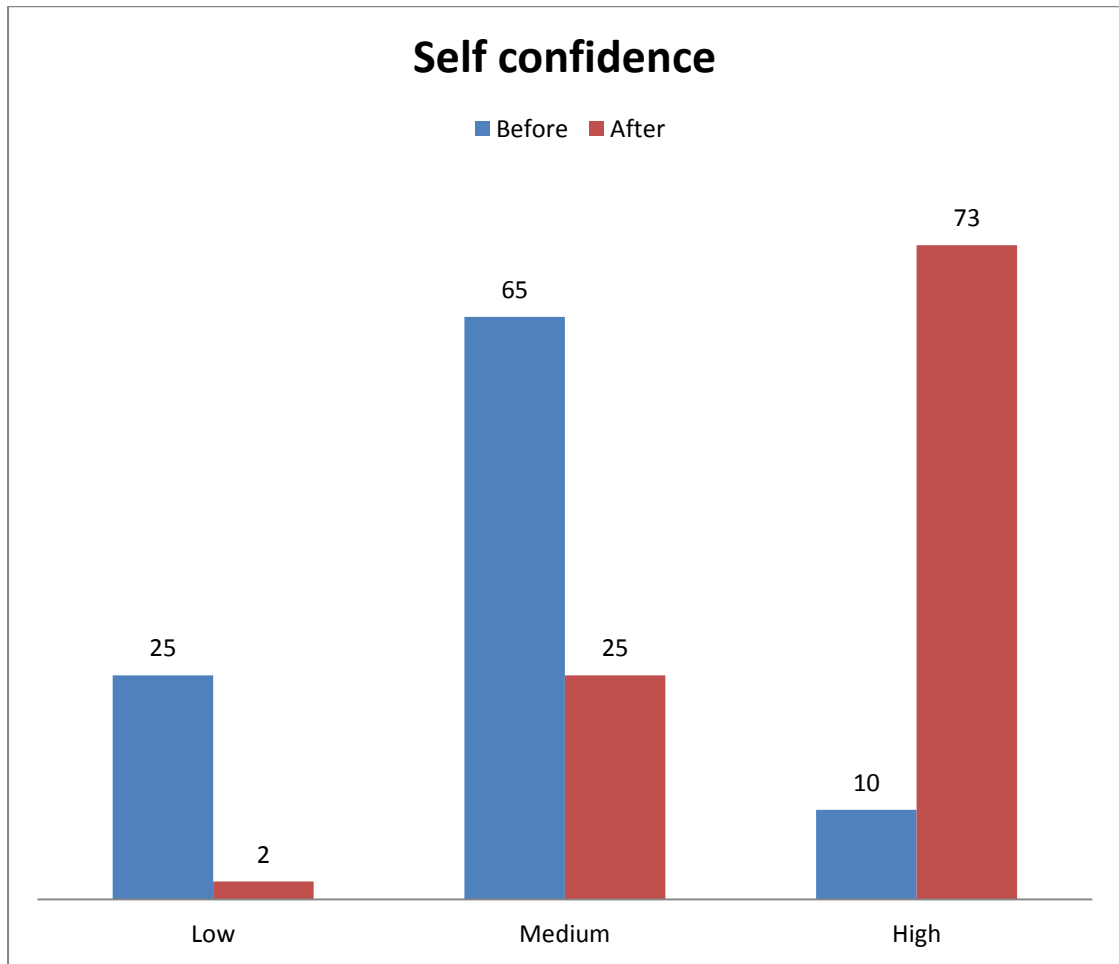
4.1.8 The table showing individual empowerment of self confidence among women entrepreneur

Self confidence	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	75	25	06	02
Medium	196	65	74	25
High	29	10	220	73
Total	300	100	300	100

From the above table it can be seen that 65 % (n=196) of the respondents were having medium level self confidence level before becoming entrepreneur while the medium self confidence level has been decreased to 25% (n=74) after becoming an entrepreneur, 25 % (n=75) of the respondents were having low level self confidence level before becoming entrepreneur while the medium self confidence level has been decreased to 2% (n=6) after becoming an entrepreneur, 10 % (n=29) of the respondents were having high level self confidence level before becoming entrepreneur while the medium self confidence level has been increased to 73% (n=220) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level self confidence level before becoming entrepreneur while the medium self confidence level has been increased to high level after becoming an entrepreneur.

Chart-18



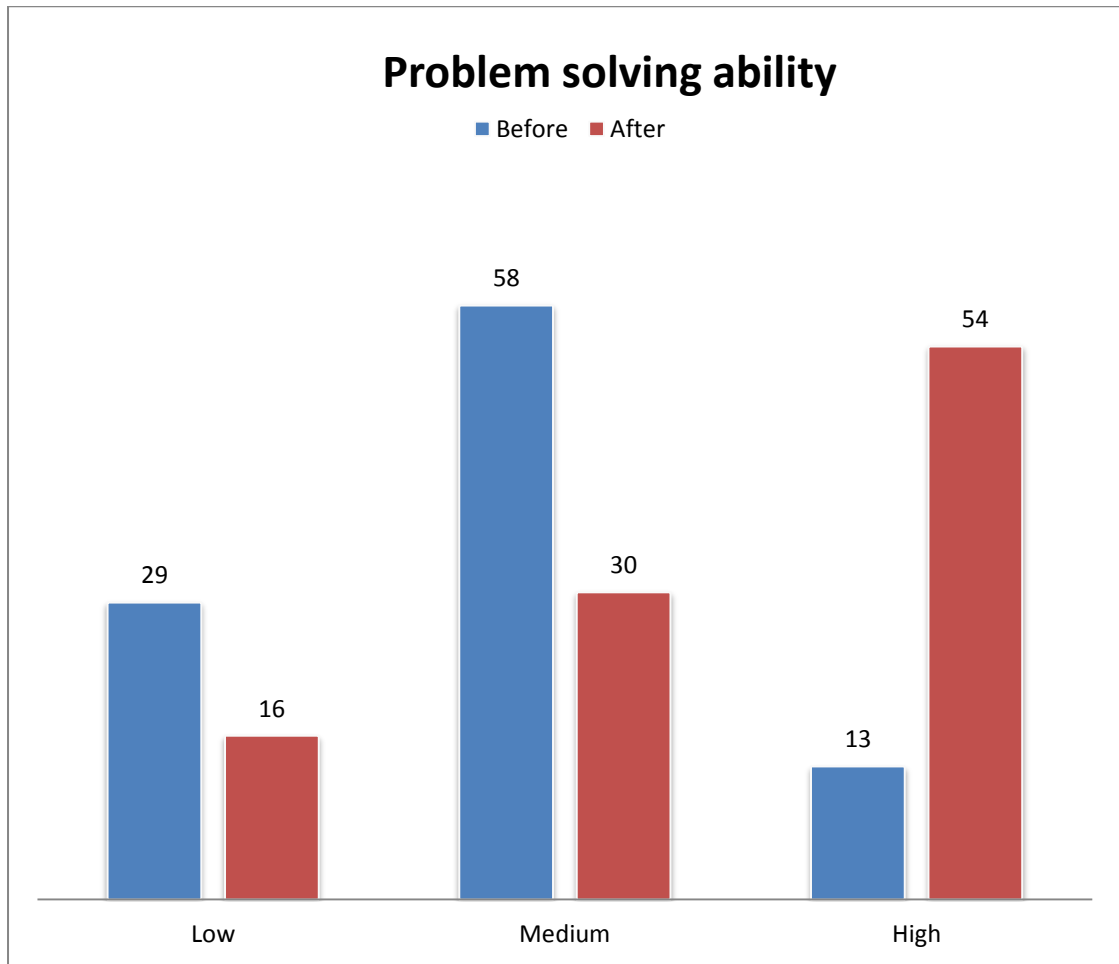
4.1.9 Table showing individual empowerment of Problem solving ability among women entrepreneur

Problem solving ability	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	88	29	48	16
Medium	175	58	91	30
High	37	13	161	54
Total	300	100	300	100

From the above table it can be seen that 58 % (n=175) of the respondents were having medium level Problem solving ability before becoming entrepreneur while the Problem solving ability level has been decreased to 30% (n=91) after becoming an entrepreneur, 29 % (n=88) of the respondents were having low level Problem solving ability before becoming entrepreneur while the Problem solving ability level has been decreased to 16% (n=48) after becoming an entrepreneur, whereas 13 % (n=37) of the respondents were having high level Problem solving ability before becoming entrepreneur while the Problem solving ability level has been increased to 54% (n=161) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level Problem solving ability before becoming entrepreneur while the Problem solving ability level has been increased to high level after becoming an entrepreneur.

Chart-19



4.1.10 Table showing individual empowerment of health consciousness of women entrepreneur

Health consciousness	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	102	34	77	26
Medium	91	30	106	35
High	107	36	117	39
Total	300	100	300	100

From the above table it can be seen that 36% (n=107) of the respondents were having high level health consciousness before becoming entrepreneur while the health consciousness level has been increased to 39% (n=117) after becoming an entrepreneur, 34% (n=102) of the respondents were having low level health consciousness before becoming entrepreneur while the low health consciousness level has been decreased to 26% (n=77) after becoming an entrepreneur, whereas 30% (n=91) of the respondents were having medium level health consciousness before becoming entrepreneur while the medium health consciousness level has been increased to 35% (n=106) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level health consciousness before becoming entrepreneur while the health consciousness high level has been increased after becoming an entrepreneur.

4.1.11 Table showing of individual empowerment self image of women entrepreneur

Self image	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	71	24	18	06
Medium	166	55	124	41
High	63	21	158	53
Total	300	100	300	100

From the above table it can be seen that 55 % (n=166) of the respondents believe that they have medium level self image before becoming entrepreneur while the medium level has been decreased to 41% (n=124) after becoming an entrepreneur, 24% (n=71) of the respondents believe that they have low level self image before becoming entrepreneur while the low level has been decreased to 6% (n=18) after becoming an entrepreneur, 21% (n=63) of the respondents believe that they have high level self image before becoming entrepreneur while the high level has been increased to 53% (n=158) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents believe that they have medium level self image before becoming entrepreneur while the level has been decreased high level after becoming an entrepreneur.

4.1.12 Table showing individual empowerment of comfortable level of women entrepreneur while talking in crowded area

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	21	07	03	01
Medium	175	58	83	28
High	104	35	214	71
Total	300	100	300	100

From the above table it can be seen that 58% (n=175) of the respondents were having medium level comfortableness while talking in crowded area before becoming entrepreneur while the level has been decreased to 28% (n=83) after becoming an entrepreneur, 35% (n=104) of the respondents were having high level comfortableness while talking in crowded area before becoming entrepreneur while the level has been increased to 71% (n=214) after becoming an entrepreneur, 7% (n=21) of the respondents were having low level comfortableness while talking in crowded area before becoming entrepreneur while the level has been decreased to 1% (n=3) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level comfortableness while the level has been decreased high level after becoming an entrepreneur.

4.1.13 Table showing individual empowerment of overall liking of people for women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	71	24	18	06
Medium	166	55	124	41
High	63	21	158	53
Total	300	100	300	100

From the above table it can be seen that 55% (n=166) of the respondents believe that people have medium level liking for women entrepreneur before becoming entrepreneur while this level has been decreased to 41% (n=124) after becoming an entrepreneur, 24% (n=71) of the respondents believe that people have low level liking for women entrepreneur before becoming entrepreneur while the level has been decreased to 6% (n=18) after becoming an entrepreneur, 21% (n=63) of the respondents believe that people have high level liking for women entrepreneur before becoming entrepreneur while the level has been increased to 53% (n=158) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents believe that people have medium level liking for women entrepreneur before becoming entrepreneur while this level has been increased to high level after becoming an entrepreneur.

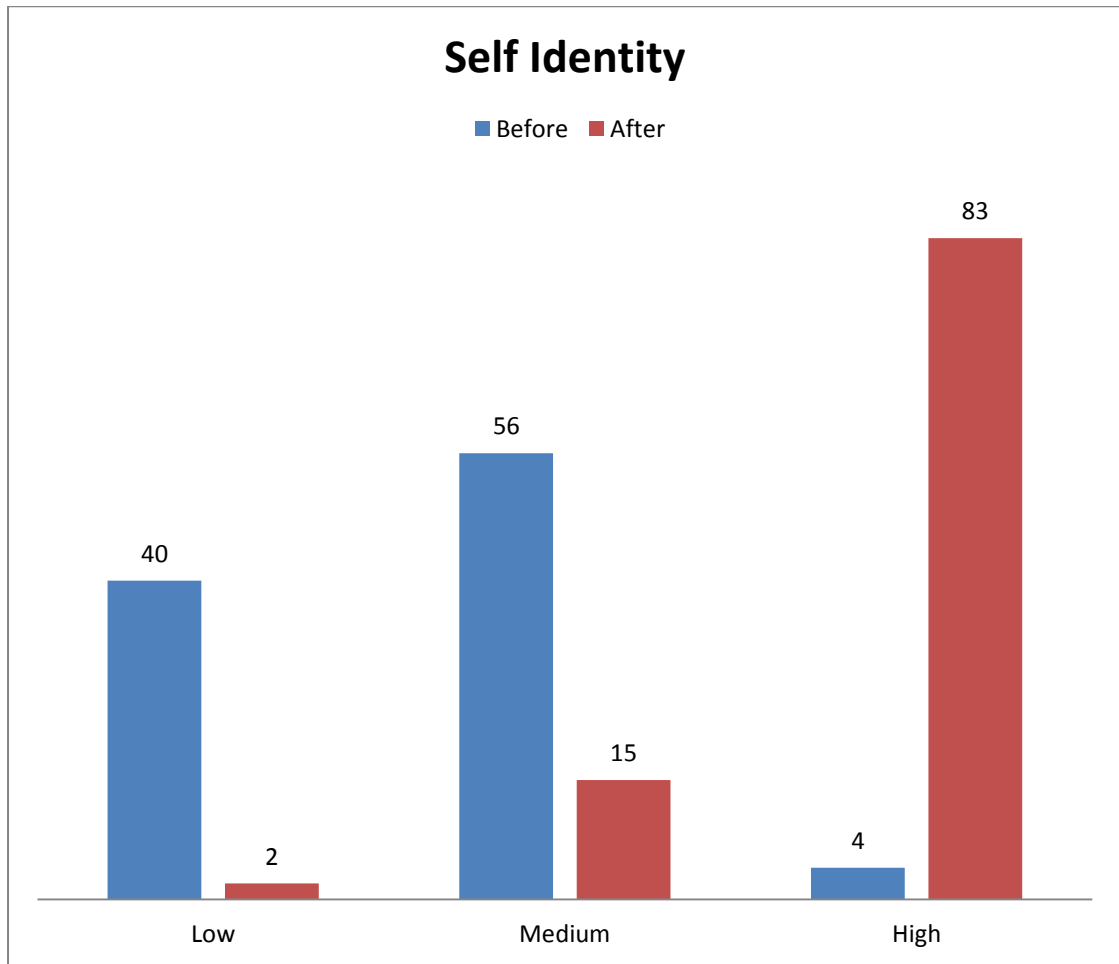
4.1.14 Table showing individual empowerment of self identity of women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	120	40	07	02
Medium	169	56	45	15
High	11	04	248	83
Total	300	100	300	100

From the above table it can be seen that 56%(n=169) of the respondents were having medium level self identity before becoming entrepreneur while the level has been decreased to 15% (n=45) after becoming an entrepreneur, 40%(n=120) of the respondents were having low level self identity before becoming entrepreneur while the level has been decreased to 2% (n=7) after becoming an entrepreneur, 4%(n=11) of the respondents were having high level self identity before becoming entrepreneur while the level has been increased to 83% (n=248) after becoming an entrepreneur,

So from the above description it can be concluded that majority of the respondents were having medium level self identity before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

Chart-20



4.1.15 Table showing individual empowerment of fear for committing mistake among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	89	30	77	26
Medium	72	24	126	42
High	139	46	97	32
Total	300	100	300	100

From the above table it can be seen that 46% (n=139) of the respondents were having high level fear of committing mistake before becoming entrepreneur while the level has been decreased to 32% (n=97) after becoming an entrepreneur, 30% (n=89) of the respondents were having low level fear of committing mistake before becoming entrepreneur while the level has been decreased to 26% (n=77) after becoming an entrepreneur, 24% (n=72) of the respondents were having medium level fear of committing mistake before becoming entrepreneur while the level has been increased to 42% (n=126) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level fear of committing mistake before becoming entrepreneur while the level has been decreased to after becoming an entrepreneur.

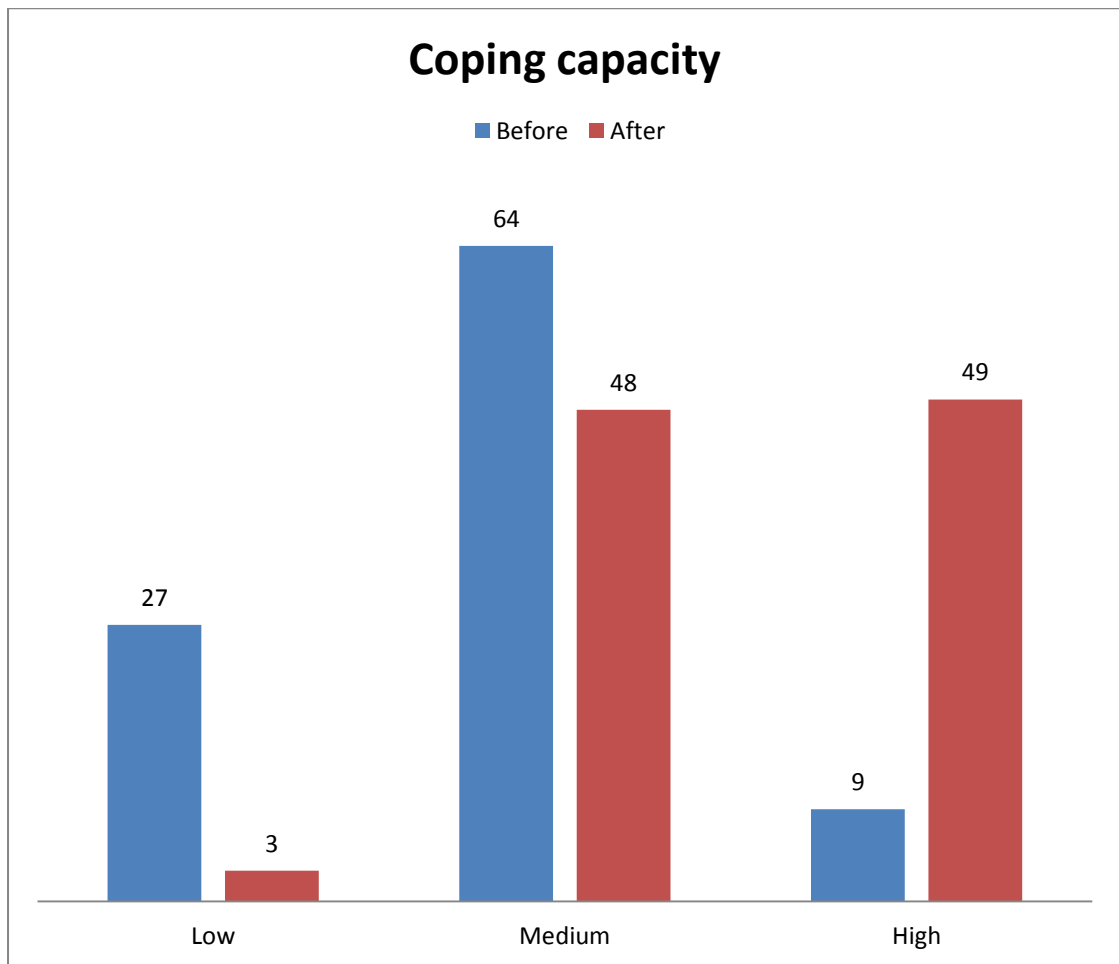
4.1.16 Table showing individual empowerment of coping up capacity with problem among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	80	27	10	03
Medium	192	64	145	48
High	28	09	145	49
Total	300	100	300	100

From the above table it can be seen that 64% (n=192) of the respondents were having medium level coping up capacity with problem before becoming entrepreneur while this level has been decreased to 48% (n=145) after becoming an entrepreneur, 27% (n=80) of the respondents were having low level coping up capacity with problem before becoming entrepreneur while this level has been decreased to 3% (n=10) after becoming an entrepreneur, 9% (n=28) of the respondents were having high level coping up capacity with problem before becoming entrepreneur while this level has been increased to 49% (n=145) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level coping up capacity with problem before becoming entrepreneur while this level has been decreased after becoming an entrepreneur.

Chart-21



4.1.17 Table showing individual empowerment of ability to accept challenges among women entrepreneurs.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	132	44	20	07
Medium	93	31	106	35
High	75	25	174	58
Total	300	100	300	100

From the above table it can be seen that 44% (n=132) of the respondents were having low level ability to accept challenges before becoming entrepreneur while the level has been decreased to 7% (n=20) after becoming an entrepreneur, 31% (n=93) of the respondents were having medium level ability to accept challenges before becoming entrepreneur while the level has been increased to 35% (n=106) after becoming an entrepreneur, 25% (n=75) of the respondents were having high level ability to accept challenges before becoming entrepreneur while the level has been increased to 58% (n=174) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having low level ability to accept challenges before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

4.1.18 Table showing individual empowerment of decision making power among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	23	08	06	02
Medium	93	31	21	07
High	184	61	273	91
Total	300	100	300	100

From the above table it can be seen that 61% (n=184) of the respondents were having high level decision making power before becoming entrepreneur while the level has been increased to 91% (n=273) after becoming an entrepreneur, 31% (n=93) of the respondents were having medium level decision making power before becoming entrepreneur while the level has been decreased to 7% (n=21) after becoming an entrepreneur, 8% (n=23) of the respondents were having low level decision making power before becoming entrepreneur while the level has been decreased to 2% (n=6) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level decision making power before becoming entrepreneur while the level has been increased to after becoming an entrepreneur.

4.1.19 Table showing individual empowerment of convincing ability among women entrepreneurs.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	98	33	45	15
Medium	172	57	106	35
High	30	10	149	50
Total	300	100	300	100

From the above table it can be seen that 57% (n=172) of the respondents were having medium level convincing ability before becoming entrepreneur while the level has been decreased to 35% (n=106) after becoming an entrepreneur, 33% (n=98) of the respondents were having low level convincing ability before becoming entrepreneur while the level has been decreased to 15% (n=45) after becoming an entrepreneur, 10% (n=30) of the respondents were having high level convincing ability before becoming entrepreneur while the level has been increased to 50% (n=149) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level convincing ability before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

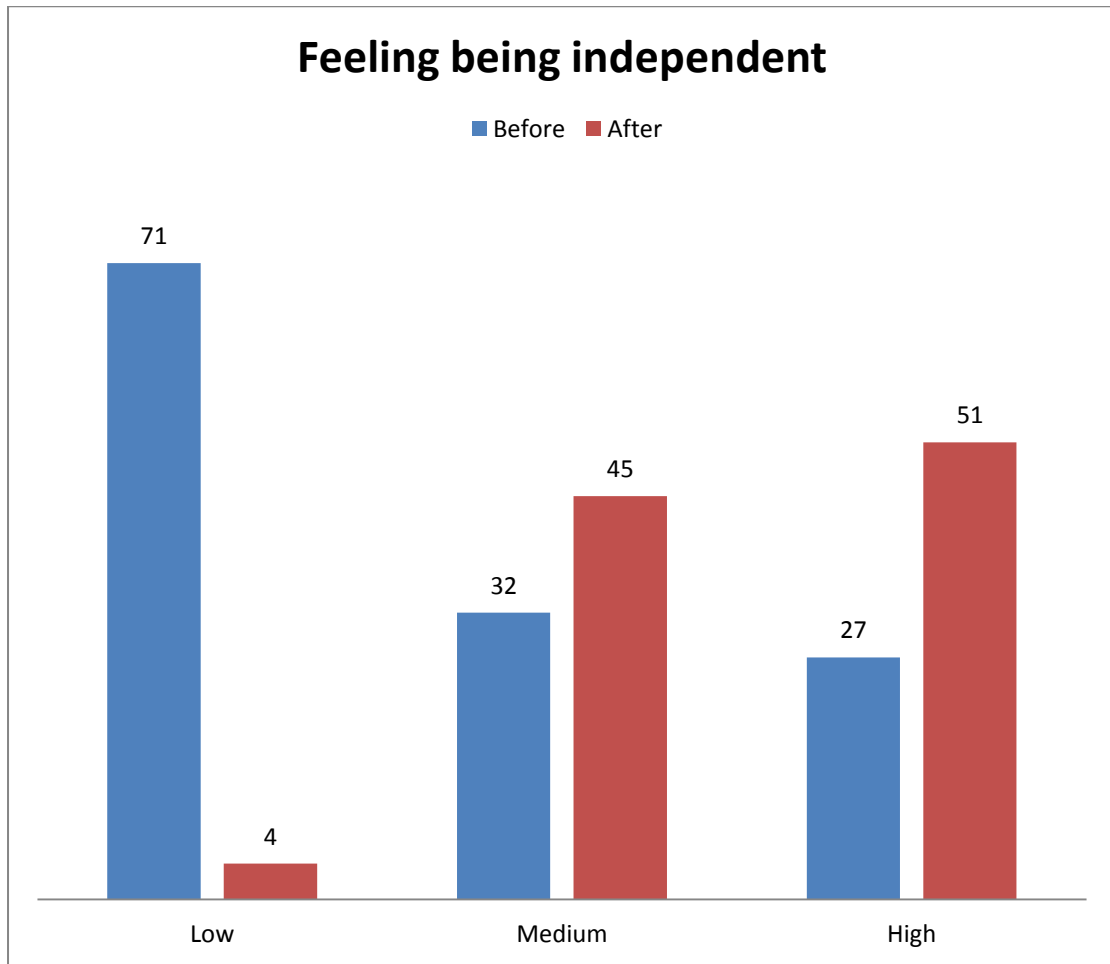
4.1.20 Table showing individual empowerment of feeling being independent among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	124	71	12	04
Medium	96	32	134	45
High	80	27	154	51
Total	300	100	300	100

From the above table it can be seen that 71% (n=124) of the respondents were having low level feeling of independent before becoming entrepreneur while the level has been decreased to 4% (n=12) after becoming an entrepreneur, 32% (n=96) of the respondents were having medium level feeling of independent before becoming entrepreneur while the level has been increased to 45% (n=134) after becoming an entrepreneur, 27% (n=80) of the respondents were having high level feeling of independent before becoming entrepreneur while the level has been increased to 51% (n=154) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having low level feeling of independent before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

Chart-22



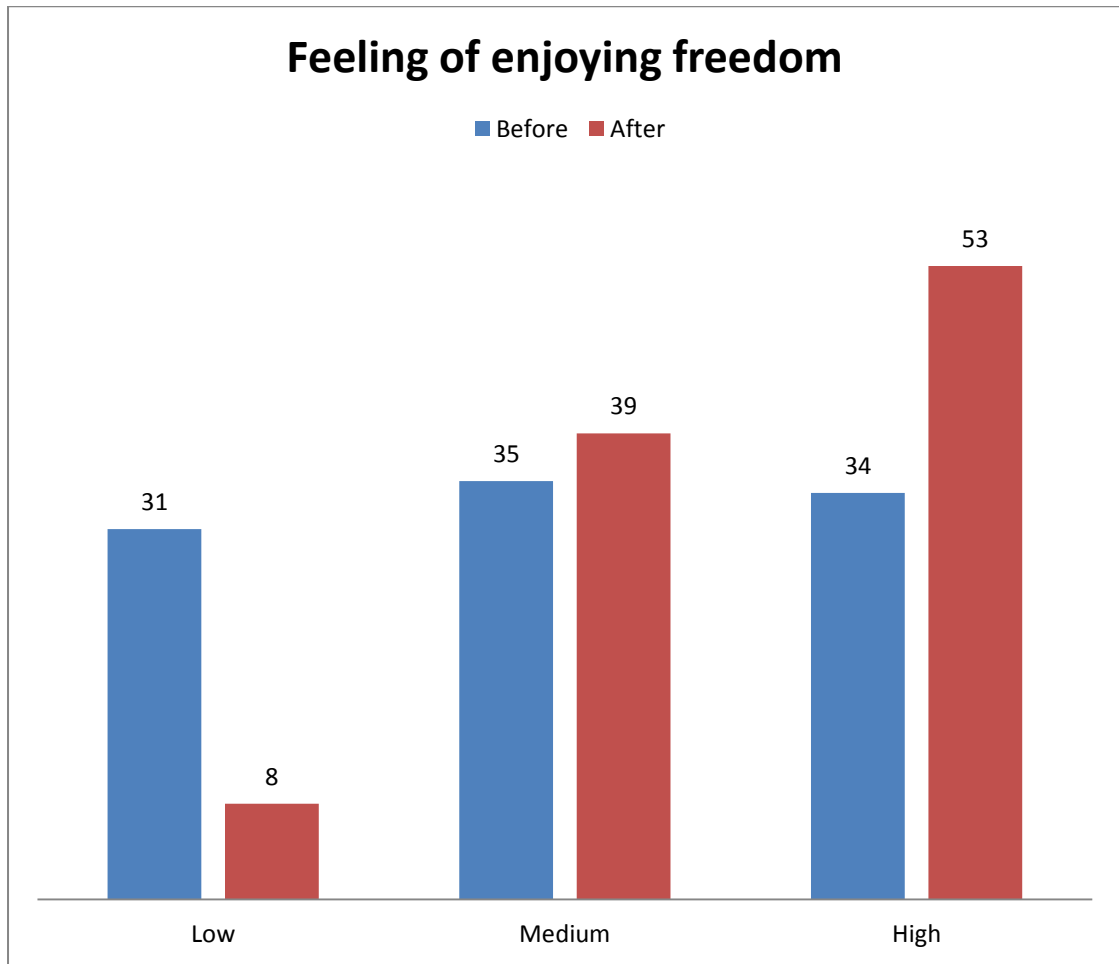
4.1.21 Table showing individual empowerment of feeling of enjoying freedom among women entrepreneur.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	92	31	24	08
Medium	106	35	118	39
High	102	34	158	53
Total	300	100	300	100

From the above table it can be seen that 35% (n=106) of the respondents were having medium level freedom for enjoyment before becoming entrepreneur while the level has been increased to 39% (n=118) after becoming an entrepreneur, 34% (n=102) of the respondents were having high level freedom for enjoyment before becoming entrepreneur while the level has been increased to 53% (n=158) after becoming an entrepreneur, 31% (n=92) of the respondents were having low level freedom for enjoyment before becoming entrepreneur while the level has been decreased to 8% (n=24) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level freedom for enjoyment before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur

Chart-23



4.1.22 Table showing individual empowerment of readiness to fight for own rights among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	47	16	30	12
Medium	121	40	73	24
High	132	44	197	66
Total	300	100	300	100

From the above table it can be seen that 44% (n=132) of the respondents were having high level readiness to fight for their own rights before becoming entrepreneur while the level has been increased to 66% (n=197) after becoming an entrepreneur, 40% (n=121) of the respondents were having medium level readiness to fight for their own rights before becoming entrepreneur while the level has been decreased to 24% (n=73) after becoming an entrepreneur, 16% (n=47) of the respondents were having low level readiness to fight for their own rights before becoming entrepreneur while the level has been decreased to 12% (n=30) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level readiness to fight for their own rights before becoming entrepreneur while the level has been increased after becoming an entrepreneur.

4.1.23 Table showing individual empowerment of feeling of helplessness among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	70	23	28	09
Medium	116	39	106	35
High	114	38	166	56
Total	300	100	300	100

From the above table it can be seen that 39% (n=116) of the respondents were having medium level feeling of helplessness before becoming entrepreneur while the level has been decreased to 35% (n=106) after becoming an entrepreneur, 38% (n=114) of the respondents were having high level feeling of helplessness before becoming entrepreneur while the level has been increased to 56% (n=166) after becoming an entrepreneur, 23% (n=70) of the respondents were having low level feeling of helplessness before becoming entrepreneur while the level has been decreased to 9% (n=28) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level feeling of helplessness before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

4.1.24 Table showing individual empowerment of ability to maintain relationship among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	30	10	24	08
Medium	106	35	106	35
High	164	55	170	57
Total	300	100	300	100

From the above table it can be seen that 55% (n=164) of the respondents were having high levelability to maintain relationship before becoming entrepreneur while the level has been increased to 57% (n=170) after becoming an entrepreneur, 35% (n=106) of the respondents were having medium levelability to maintain relationship before becoming entrepreneur while the level remain same to 35% (n=106) after becoming an entrepreneur, 10% (n=30) of the respondents were having low levelability to maintain relationship before becoming entrepreneur while the level has been decreased to 8% (n=24) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level ability to maintain relationship before becoming entrepreneur while the level has been remain same after becoming an entrepreneur.

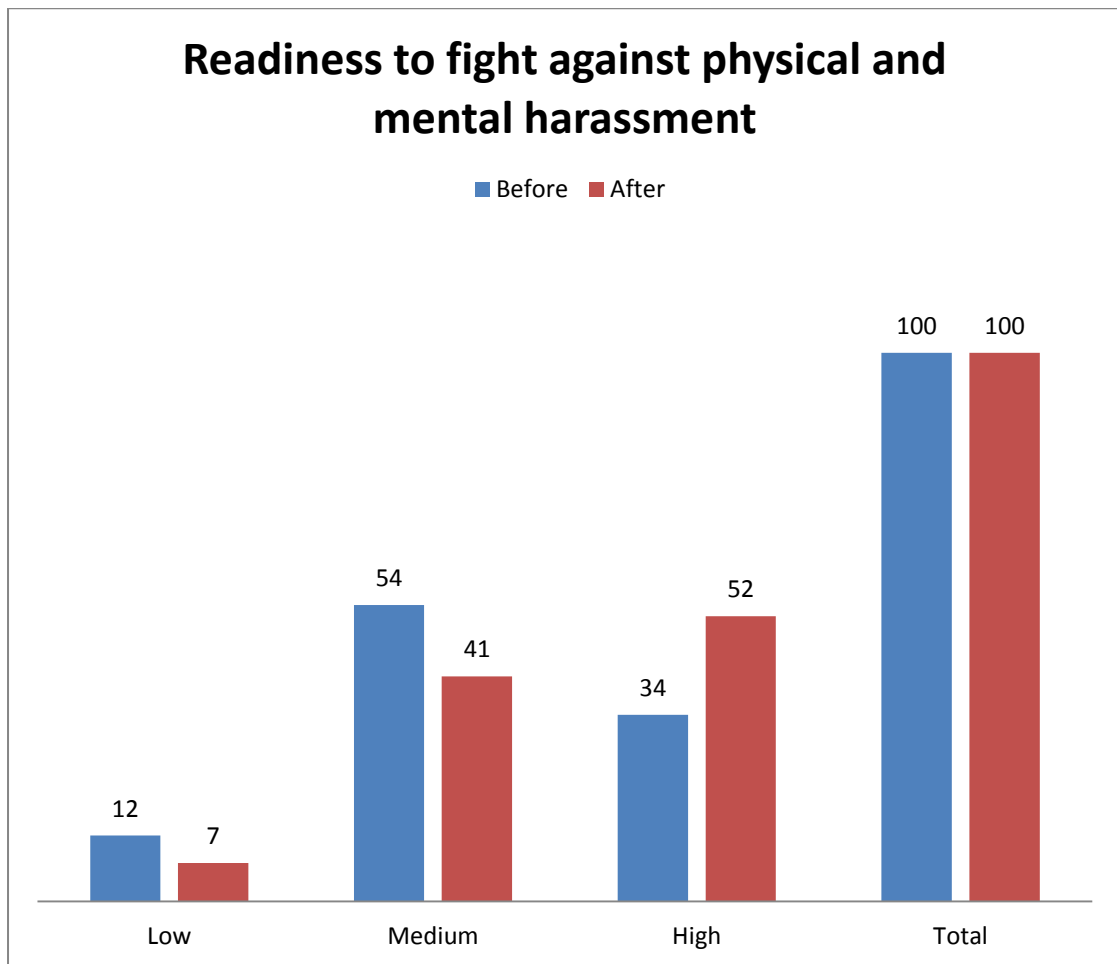
4.1.25 Table showing individual empowerment of readiness to fight against physical and mental harassment among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	36	12	20	07
Medium	162	54	122	41
High	102	34	158	52
Total	300	100	300	100

From the above table it can be seen that 54% (n=162) of the respondents were having medium level readiness to fight against physical and mental harassment before becoming entrepreneur while the level has been decreased to 41% (n=122) after becoming an entrepreneur, 34% (n=102) of the respondents were having high level readiness to fight against physical and mental harassment before becoming entrepreneur while the level has been increased to 52% (n=158) after becoming an entrepreneur, 12% (n=36) of the respondents were having low level readiness to fight against physical and mental harassment before becoming entrepreneur while the level has been decreased to 7% (n=20) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level readiness to fight against physical and mental harassment before becoming entrepreneur while the level has been increased in high level after becoming an entrepreneur.

Chart-24



4.1.26 Table showing individual empowerment of power capacity to help others among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	28	09	06	02
Medium	178	59	96	32
High	94	32	198	68
Total	300	100	300	100

From the above table it can be seen that 59% (n=178) of the respondents were having medium level capacity to help others before becoming entrepreneur while the level has been decreased to 32% (n=96) after becoming an entrepreneur, 32% (n=94) of the respondents were having high level capacity to help others before becoming entrepreneur while the level has been increased to 68% (n=198) after becoming an entrepreneur, 9% (n=28) of the respondents were having medium level capacity to help others before becoming entrepreneur while the level has been decreased to 2% (n=6) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level capacity to help others before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

4.1.27 Table showing individual empowerment of readiness to adjust as per situations among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	84	28	24	08
Medium	96	32	70	23
High	120	40	206	69
Total	300	100	300	100

From the above table it can be seen that 40% (n=120) of the respondents were having high level readiness to adjust as per situations before becoming entrepreneur while the level has been increased to 69% (n=206) after becoming an entrepreneur, 32% (n=96) of the respondents were having medium level readiness to adjust as per situations before becoming entrepreneur while the level has been decreased to 23% (n=70) after becoming an entrepreneur, 28% (n=84) of the respondents were having low level readiness to adjust as per situations before becoming entrepreneur while the level has been decreased to 8% (n=24) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level readiness to adjust as per situations before becoming entrepreneur while the level has been remain same after becoming an entrepreneur.

4.1.28 Table showing individual empowerment of likings for social gathering among women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	102	34	78	26
Medium	98	33	68	23
High	100	33	159	53
Total	300	100	300	100

From the above table it can be seen that 34%(n=102) of the respondents were having low level likings for social gathering before becoming entrepreneur while the level has been decreased to 26% (n=78) after becoming an entrepreneur,33%(n=100) of the respondents were having high level likings for social gathering before becoming entrepreneur while the level has been increased to 53% (n=159) after becoming an entrepreneur,33%(n=98) of the respondents were having medium level likings for social gathering before becoming entrepreneur while the level has been decreased to 23% (n=68) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having low level likings for social gathering before becoming entrepreneur while the level has been increased to high level after becoming an entrepreneur.

FAMILY ASPECTS**4.1.29 Table showing family level empowerment of overall support of husband to women entrepreneur**

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	44	15	40	13
Medium	98	33	36	12
High	158	52	224	75
Total	300	100	300	100

From the above table it can be seen that 52% (n=158) of the respondents were having high level overall support of husband while the level has been increased to 75% (n=224) after becoming an entrepreneur, 33% (n=98) of the respondents were having medium level overall support of husband while the level has been decreased to 12% (n=36) after becoming an entrepreneur, 15% (n=44) of the respondents were having low level overall support of husband while the level has been decreased to 13% (n=40) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level overall support of husband while the level has been increased to same high level after becoming an entrepreneur.

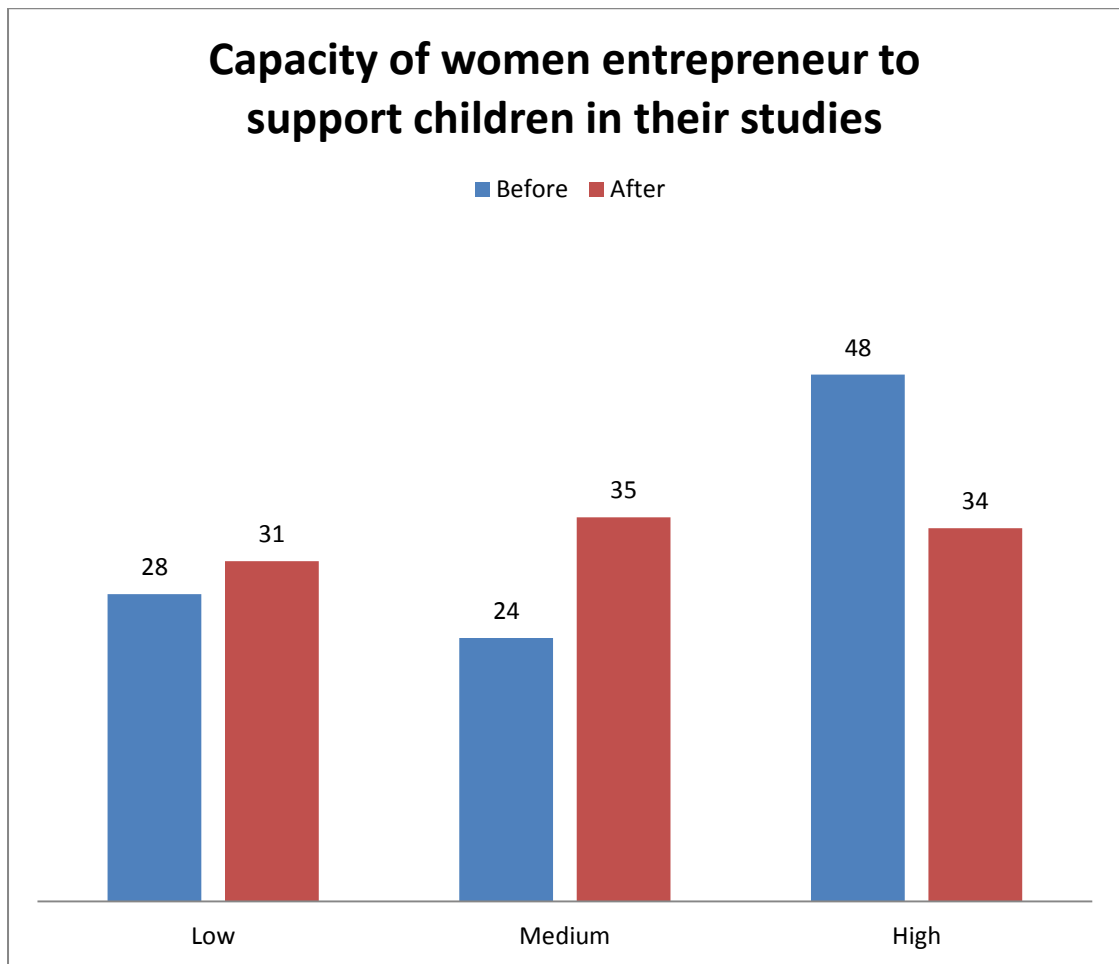
4.1.30 Table showing family level empowerment of capacity of women entrepreneur to support children in their studies

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	84	28	94	31
Medium	71	24	104	35
High	145	48	102	34
Total	300	100	300	100

From the above table it can be seen that 48% (n=145) of the respondents were having highlevel capacity of women entrepreneur to support children in their studies while the level has been decreased to 34% (n=102) after becoming an entrepreneur, 28% (n=84) of the respondents were having lowlevel capacity of women entrepreneur to support children in their studies while the level has been increased to 31% (n=94) after becoming an entrepreneur, 24% (n=71) of the respondents were having mediumlevel capacity of women entrepreneur to support children in their studies while the level has been increased to 35% (n=104) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level capacity of women entrepreneur to support children in their studies while the level has been increased to medium level after becoming an entrepreneur.

Chart-25



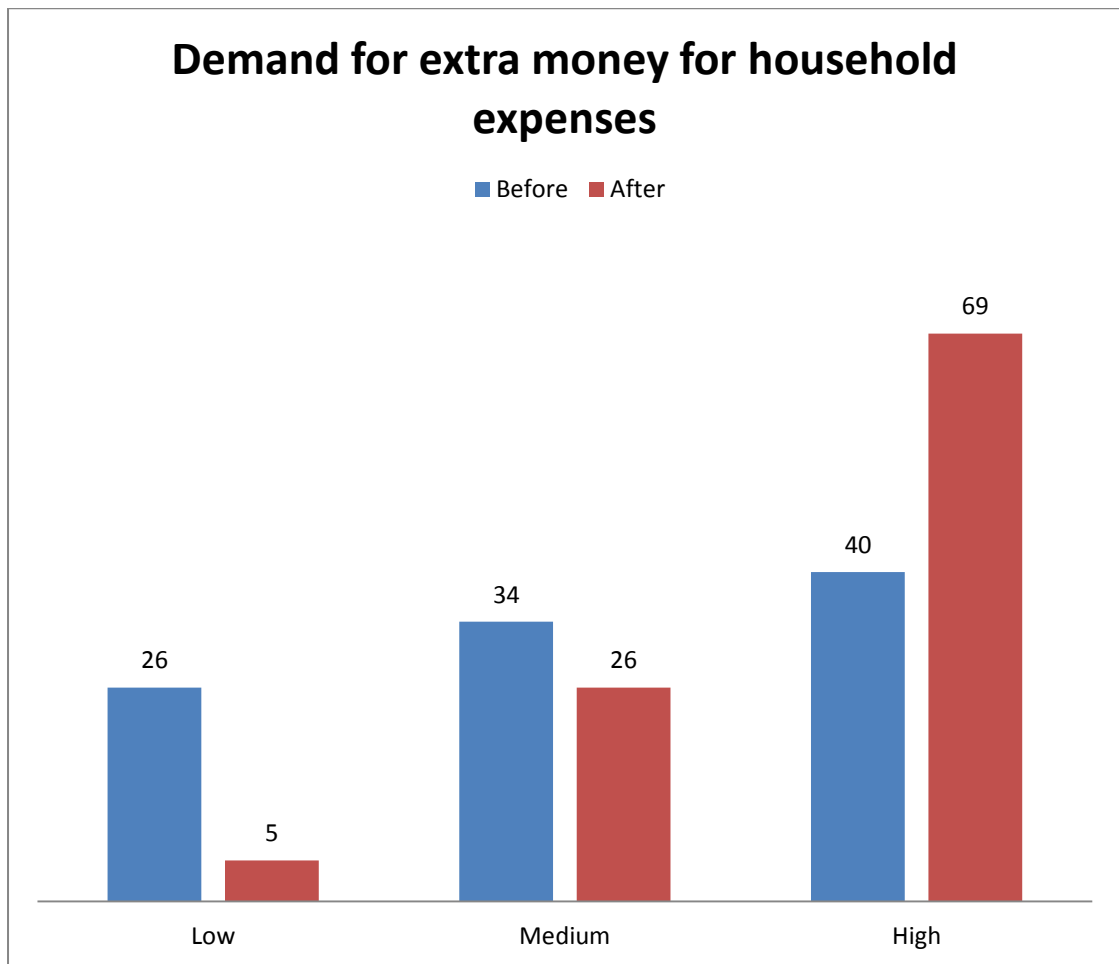
4.1.31 Table showing family level empowerment of women entrepreneurs for demand for extra money for household expenses.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	77	26	15	05
Medium	102	34	79	26
High	121	40	206	69
Total	300	100	300	100

From the above table it can be seen that 40% (n=121) of the respondents were having high level demand for extra money for household expenses while the level has been increased to 69% (n=206) after becoming an entrepreneur, 34% (n=102) of the respondents were having medium level demand for extra money for household expenses while the level has been decreased to 26% (n=79) after becoming an entrepreneur, 26% (n=77) of the respondents were having low level demand for extra money for household expenses while the level has been decreased to 5% (n=15) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level demand for extra money for household expenses before and after becoming an entrepreneur.

Chart-26



4.1.32 Table showing family level empowerment of women entrepreneur of freedom to decide buying for self

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	80	27	24	08
Medium	108	36	96	32
High	112	37	180	60
Total	300	100	300	100

From the above table it can be seen that 37% (n=112) of the respondents were having high level freedom to decide buying for self while the level has been increased to 60% (n=180) after becoming an entrepreneur, 36% (n=108) of the respondents were having medium level freedom to decide buying for self while the level has been decreased to 32% (n=96) after becoming an entrepreneur, 27% (n=80) of the respondents were having low level freedom to decide buying for self while the level has been decreased to 8% (n=24) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level freedom to decide buying for self while the high level has been increased after becoming an entrepreneur.

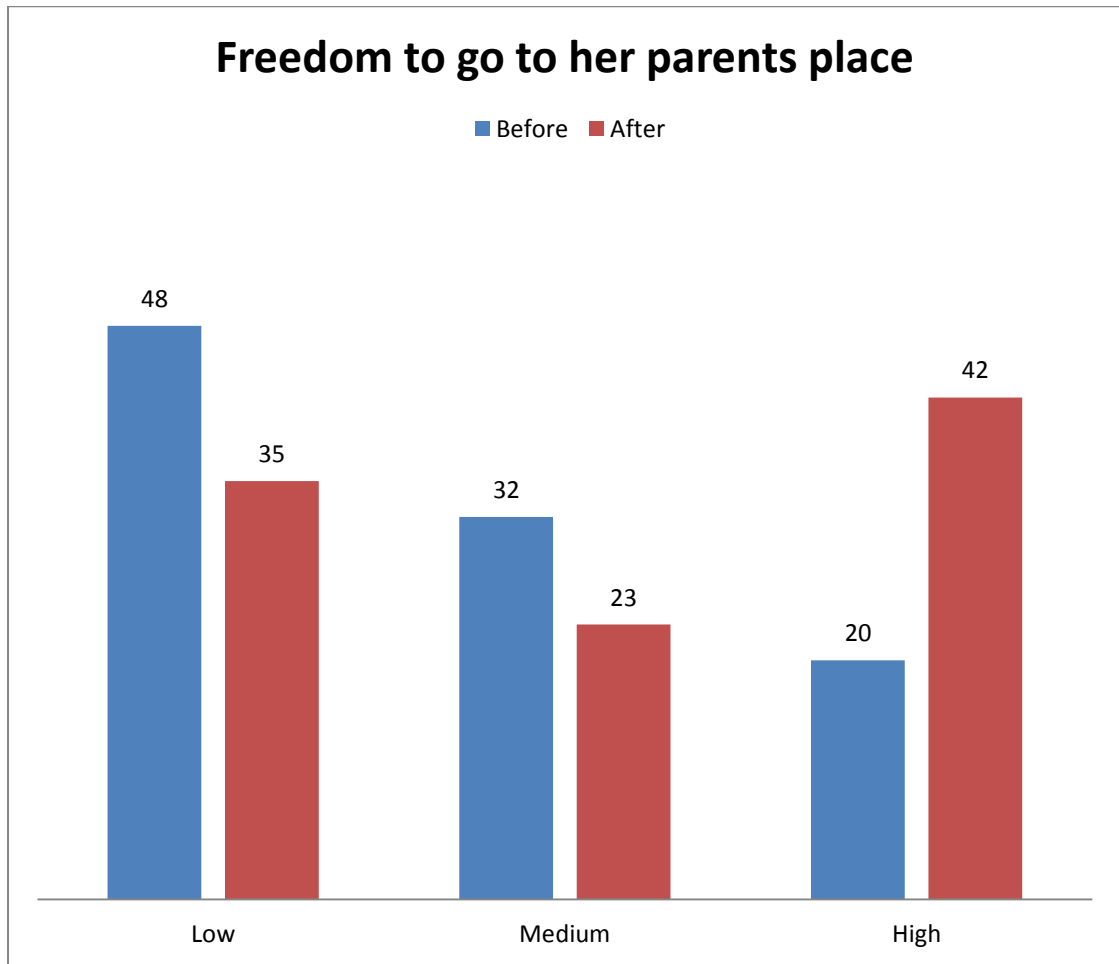
4.1.33 Table showing family level empowerment of women entrepreneur's of freedom to go to her parents place

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	145	48	104	35
Medium	96	32	68	23
High	59	20	128	42
Total	300	100	300	100

From the above table it can be seen that 48% (n=145) of the respondents were having low level freedom to go to her parents place while the level has been decreased to 35% (n=104) after becoming an entrepreneur, 32% (n=96) of the respondents were having medium level freedom to go to her parents place while the level has been decreased to 23% (n=68) after becoming an entrepreneur, 20% (n=59) of the respondents were having high level freedom to go to her parents place while the level has been decreased to 42% (n=128) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having low level freedom to go to her parents place while the level has been increased to high after becoming an entrepreneur.

Chart-27



4.1.34 Table showing family level empowerment of women entrepreneur's of freedom to take children to school

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	70	23	36	12
Medium	96	32	66	22
High	134	45	198	66
Total	300	100	300	100

From the above table it can be seen that 45% (n=134) of the respondents were having high level freedom to take children to school while the level has been increased to 66% (n=198) after becoming an entrepreneur, 32% (n=96) of the respondents were having medium level freedom to take children to school while the level has been decreased to 22% (n=66) after becoming an entrepreneur, 23% (n=70) of the respondents were having low level freedom to take children to school while the level has been decreased to 12% (n=35) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level freedom to take children to school while the high level has been increased after becoming an entrepreneur.

4.1.35 Table showing family level empowerment of women entrepreneur's freedom for shopping

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	74	25	14	05
Medium	118	39	106	35
High	108	36	180	60
Total	300	100	300	100

From the above table it can be seen that 39%(n=118) of the respondents were having medium level freedom for shopping while the level has been decreased to 35 % (n=106) after becoming an entrepreneur,36%(n=108) of the respondents were having high level freedom of shopping while the level has been increased to 60% (n=180) after becoming an entrepreneur,25%(n=75) of the respondents were having low level freedom of shopping while the level has been decreased to 5% (n=14) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level freedom for shopping while the level has been increased to high level after becoming an entrepreneur.

4.1.36 Table showing family level empowerment of women entrepreneur's freedom to invite guest at home

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	70	23	36	12
Medium	96	32	66	22
High	134	45	198	66
Total	300	100	300	100

From the above table it can be seen that 45% (n=134) of the respondents were having high level freedom to invite guest at home while the level has been increased to 66% (n=198) after becoming an entrepreneur, 32% (n=96) of the respondents were having medium level freedom to invite guest at home while the level has been decreased to 22% (n=66) after becoming an entrepreneur, 23% (n=70) of the respondents were having low level freedom to invite guest at home while the level has been decreased to 12% (n=36) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level freedom to invite guest at home while the high level has been increased after becoming an entrepreneur.

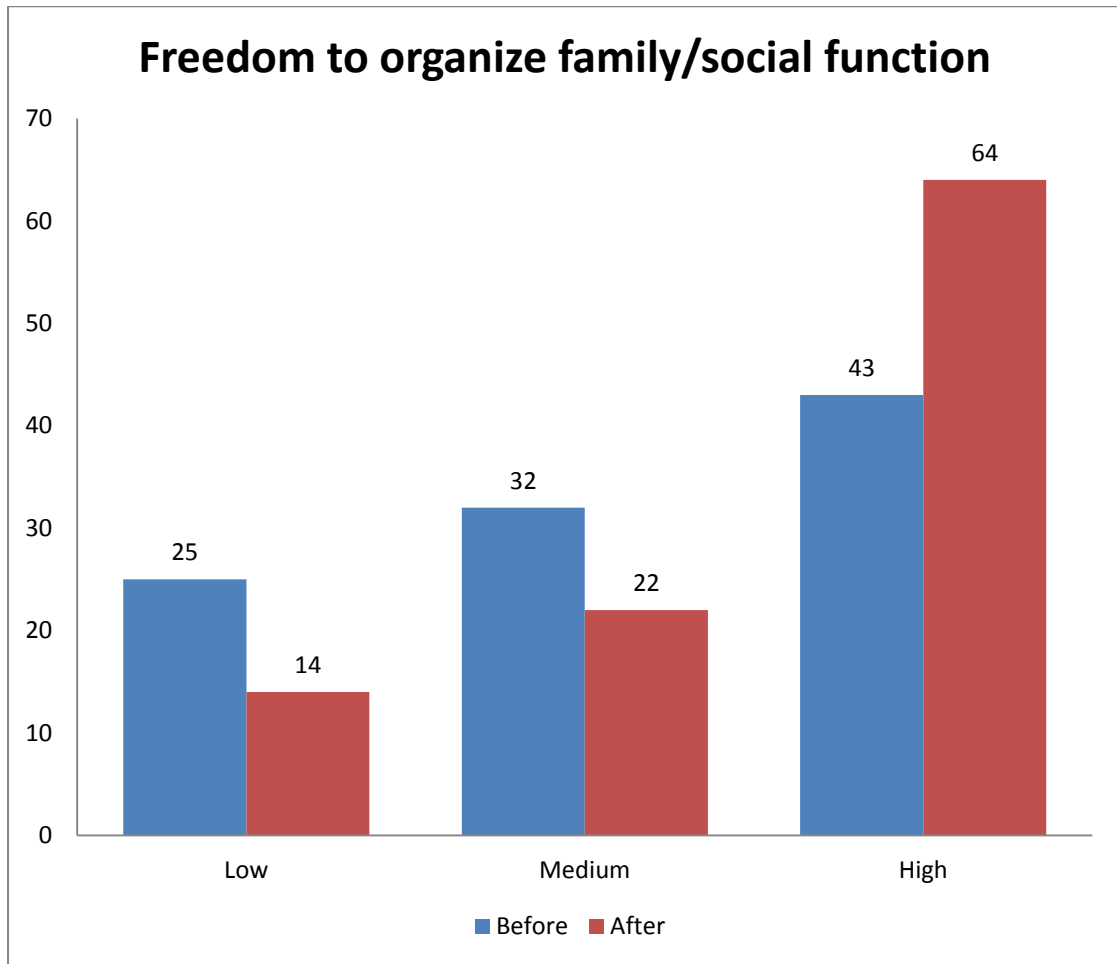
4.1.37 Table showing family level empowerment of women entrepreneur freedom to organize family/social function.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	74	25	42	14
Medium	96	32	65	22
High	130	43	193	64
Total	300	100	300	100

From the above table it can be seen that 43% (n=130) of the respondents were having highlevel freedom to organize family/social function while the level has been increased to 64% (n=193) after becoming an entrepreneur, 32% (n=96) of the respondents were having mediumlevel freedom to organize family/social function while the level has been decreased to 22% (n=65) after becoming an entrepreneur, 25% (n=74) of the respondents were having lowlevel freedom to organize family/social function while the level has been decreased to 14% (n=42) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having high level freedom to organize family/social function while the level has been increased after becoming an entrepreneur.

Chart-28



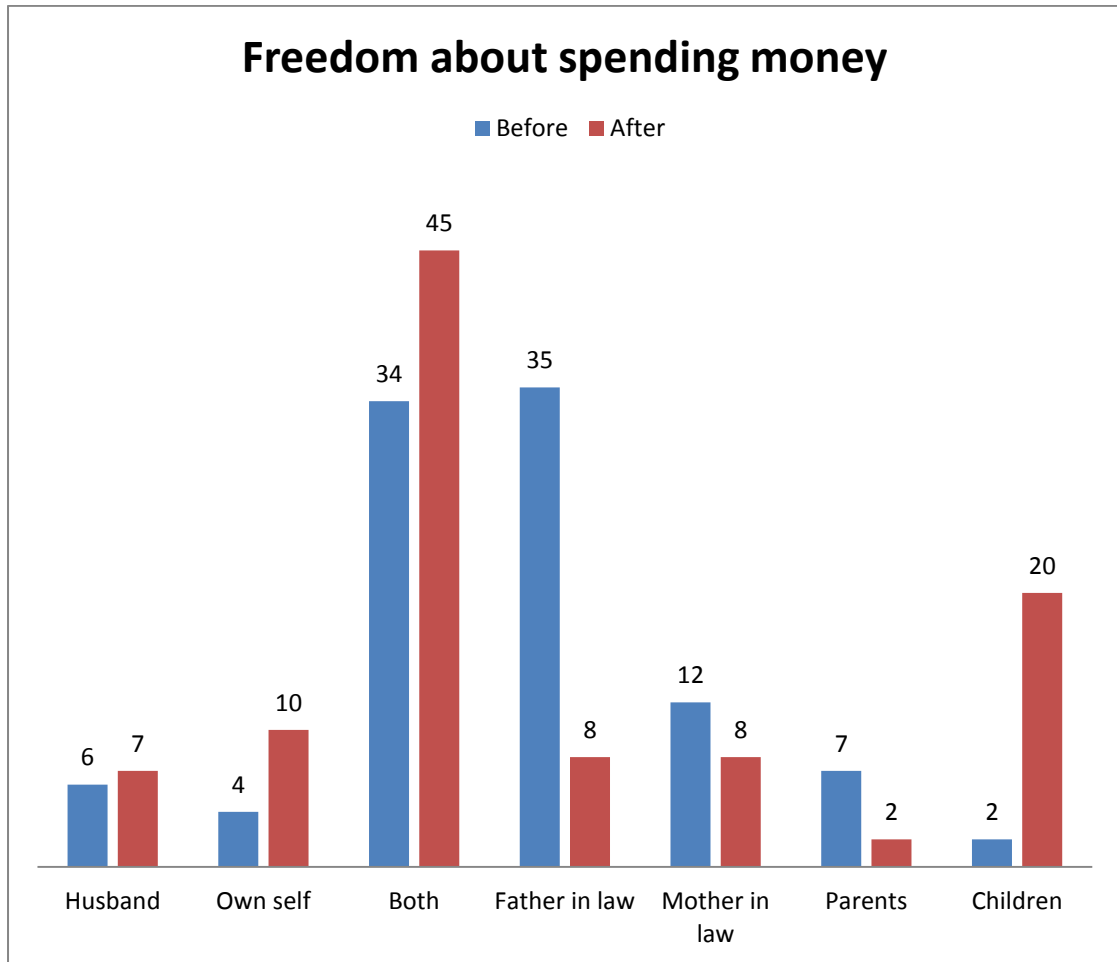
4.1.38 Table showing family level empowerment of women entrepreneurs who decide money should be spends.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Husband	19	06	21	07
Own self	13	04	31	10
Both	102	34	136	45
Father in law	105	35	24	08
Mother in law	36	12	24	08
Parents	21	07	04	02
Children	04	02	60	20
Total	300	100	300	100

From the above table it can be seen that 6%(n=19) of the husband decided how money should be spent while the level has been increased to 7% (n=21) after becoming an entrepreneur,4%(n=13) of the respondents own self decided how money should be spent while the level has been increased to 10% (n=31) after becoming an entrepreneur,34%(n=102) of the respondents and their husband both decided how money should be spent while the level has been increased to 45% (n=136) after becoming an entrepreneur,35%(n=105) of the respondents father in law decided how money should be spent while the level has been decreased to 8% (n=24) after becoming an entrepreneur,12%(n=36) of the respondents mother in law decided how money should be spent while the level has been decreased to 8% (n=24) after becoming an entrepreneur,7%(n=21) of the parents decided how money should be spent while the level has been decreased to 2% (n=4) after becoming an entrepreneur,2%(n=4) of the husband decided how money should be spent while the level has been increased to 20% (n=60) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the father in law decided how money should be spent before becoming an entrepreneur while both husband wife decided how money should be spent after becoming an entrepreneur.

Chart-29



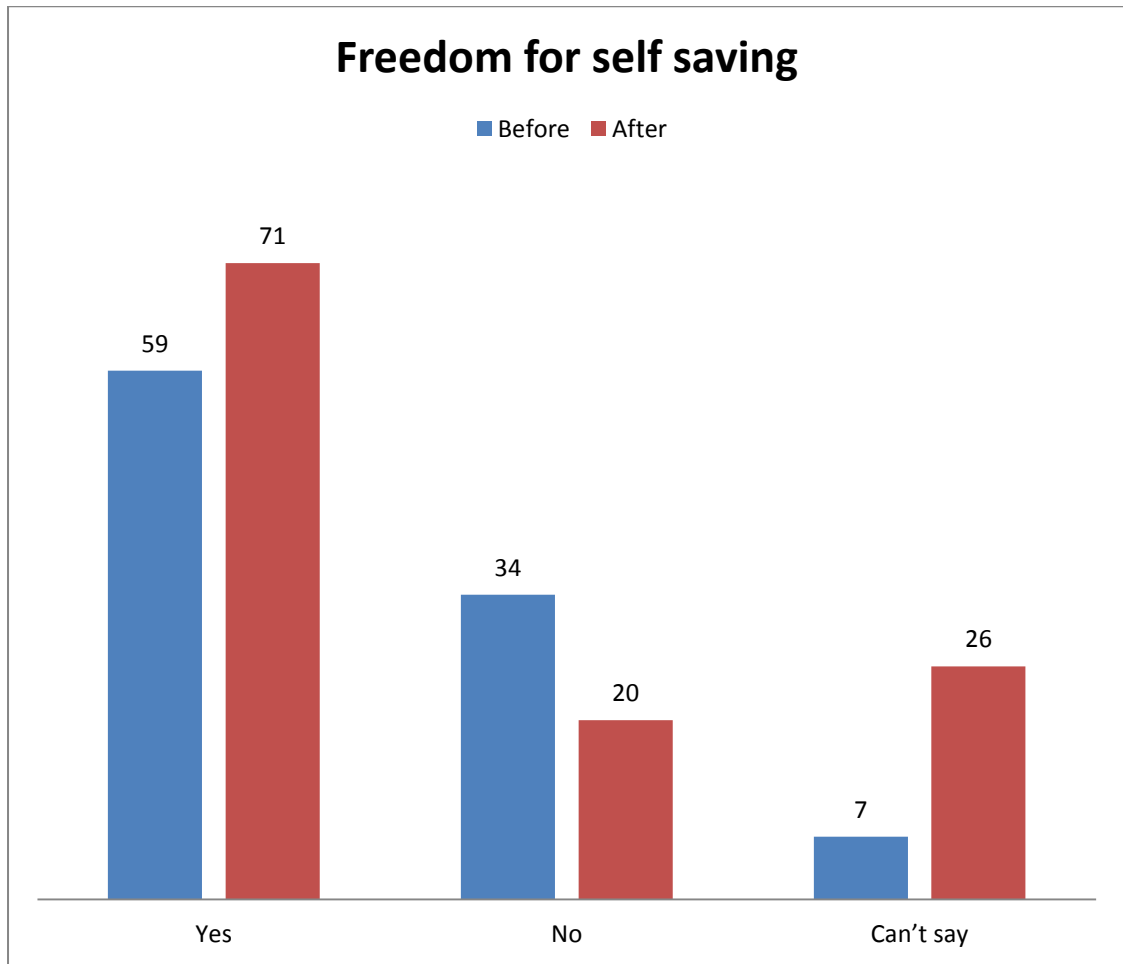
4.1.39 Table showing family level empowerment of women entrepreneurs ever decided for their own savings.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Yes	177	59	214	71
No	102	34	60	20
Can't say	21	07	08	26
Total	300	100	300	100

From the above table it can be seen that 59%(n=177) of the respondents decided for their own savingwhile the level has been increased to 71% (n=214) after becoming an entrepreneur,34%(n=102) of the respondents did not decide for their own savingwhile the level has been decreased to 20% (n=60) after becoming an entrepreneur, whereas 7%(n=21) of the respondents cannot decide for their own savingwhile the level has been increased to 8% (n=26) after becoming an entrepreneurs.

So from the above description it can be concluded that majority of the respondents decided for their own saving while the level has been increased after becoming an entrepreneur.

Chart-30



4.1.40 Table showing family level empowerment of sharing financial problem of women entrepreneurs

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Husband	105	35	136	45
Mother in law	13	04	31	10
Father in law	102	34	21	07
Children	19	06	24	08
Parents	36	12	24	08
Relatives	21	07	04	02
Total	300	100	300	100

From the above table it can be seen that 35% (n=105) of the husband decided how money should be spent while the level has been increased to 45% (n=136) after becoming an entrepreneur, 4% (n=13) of the respondents own self decided how money should be spent while the level has been increased to 10% (n=31) after becoming an entrepreneur, 34% (n=102) of the respondents and their husband both decided how money should be spent while the level has been increased to 45% (n=136) after becoming an entrepreneur, 35% (n=105) of the respondents father in law decided how money should be spent while the level has been decreased to 8% (n=24) after becoming an entrepreneur, 12% (n=36) of the respondents mother in law decided how money should be spent while the level has been decreased to 8% (n=24) after becoming an entrepreneur, 7% (n=21) of the parents decided how money should be spent while the level has been decreased to 2% (n=4) after becoming an entrepreneur, 2% (n=4) of the relatives decided how money should be spent while the level has been increased to 20% (n=60) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents so from the above description it can be concluded that majority of the respondents.

4.1.41 Table showing family level empowerment of women entrepreneurs indecision making power about children matter.

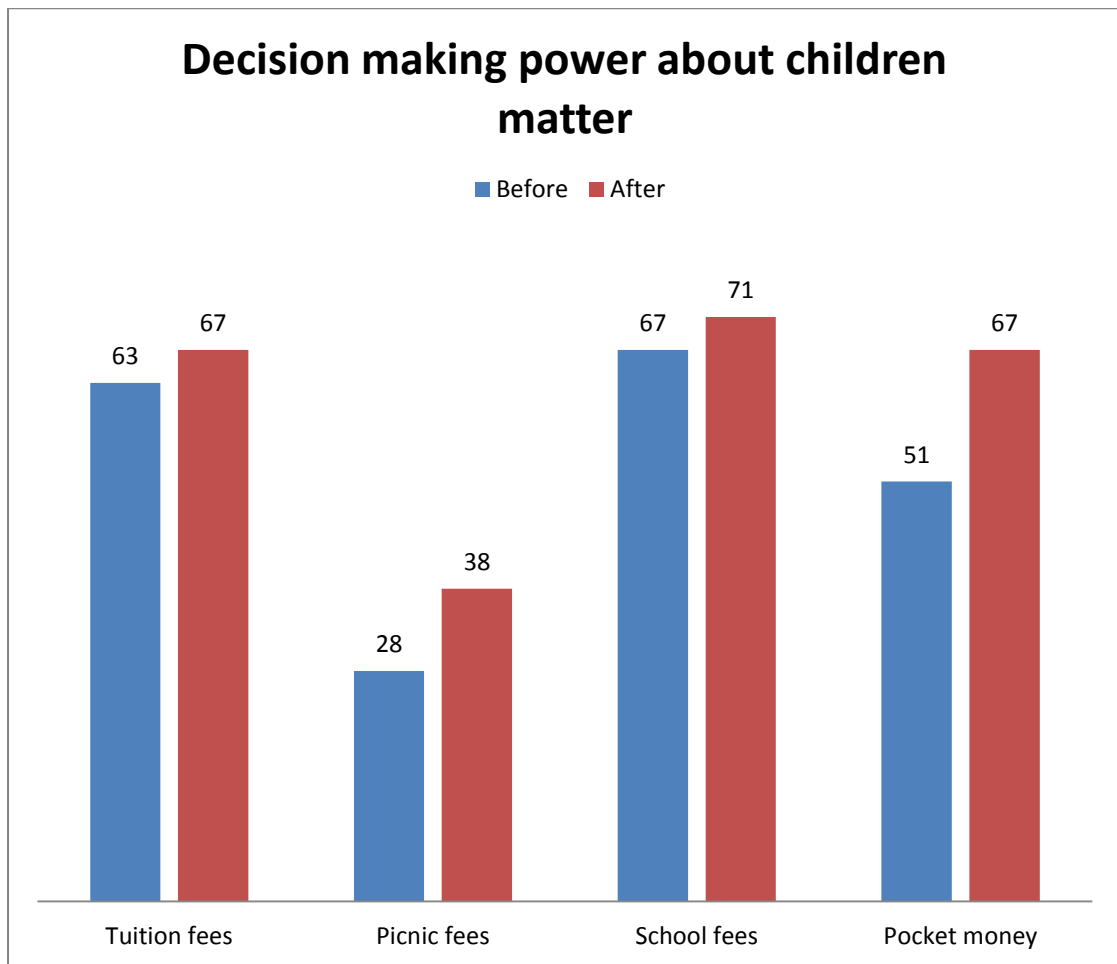
Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Tuition fees	188	63	194	67
Picnic fees	84	28	114	38
School fees	201	67	214	71
Pocket money	154	51	201	67

*multiple responses were allowed

From the above table it can be seen that 67 % (n=201) of the women entrepreneurs have decision making power about children school fees while the level has been increased to 71% (n=214) after becoming an entrepreneur, 63%(n=188) of the women entrepreneurs have decision making power about children tuition fees while the level has been increased to 67% (n=194) after becoming an entrepreneur, 51%(n=154) of the women entrepreneurs have decision making power about children pocket money while the level has been increased to 67% (n=201) after becoming an entrepreneur, 28%(n=84) of the women entrepreneurs have decision making power about children picnic fees while the level has been increased to 38% (n=114) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents have decision making power about children school fees while the level has been increased to after becoming an entrepreneur.

Chart-31



4.1.42 Table showing family level empowerment of women entrepreneurs decision making power for the occupation of children.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Own self	17	06	31	10
Husband	23	08	31	10
Children own self	135	45	141	47
Jointly	104	34	83	28
Others	21	07	14	05
Total	300	100	300	100

From the above table it can be seen that 45% (n=135) of the children themselves take decision for the occupation of children while the level has been increased to 47% (n=141) after becoming an entrepreneur, 34% (n=104) of the whole family jointly take decision for the occupation of children while the level has been decreased to 28% (n=83) after becoming an entrepreneur, 8% (n=23) of the husband take decision for the occupation of children while the level has been increased to 10% (n=31) after becoming an entrepreneur, 7% (n=21) of the others take decision for the occupation of children while the level has been decreased to 5% (n=14) after becoming an entrepreneur, 6% (n=17) of the women own self take decision for the occupation of children while the level has been decreased to 10% (n=31) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the children themselves take decision for the occupation of children while the level has been increased to after becoming an entrepreneur.

4.1.43 Table showing family level empowerment of women entrepreneurs about the decision power for buying property.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Own self	20	07	64	21
Husband	22	07	22	07
Both	174	58	170	57
Children	09	03	09	03
Jointly	75	25	35	12
Total	300	100	300	100

From the above table it can be seen that 58 % (n=174) of the both decides about the buying property while the level has been decreased to 57% (n=170) after becoming an entrepreneur, 25% (n=75) of the jointly decides about the buying property while the level has been decreased to 12% (n=35) after becoming an entrepreneur, 7 % (n=22) of the husband decides about the buying property while the level remain same after becoming an entrepreneur, 7% (n=20) of the women entrepreneurs decides about the buying property while the level has been increased to 21% (n=64) after becoming an entrepreneur, 3% (n=9) of the children decides about the buying property while the level remain same after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents and husband both decides about the buying property while the level has been decreased to after becoming an entrepreneur.

4.1.44 Table showing annual income of respondents

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	41	14	20	07
Medium	196	65	129	43
High	62	21	151	50
Total	300	100	300	100

From the above table it can be seen that 65 % (n=196) of the respondents were having medium level income while the level has been decreased to 43% (n=129) after becoming an entrepreneur, 21% (n=62) of the respondents were having high level income while the level has been increased to 50% (n=151) after becoming an entrepreneur, 14% (n=41) of the respondents were having low level income while the level has been decreased to 07% (n=20) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level income while the level has been decreased to after becoming an entrepreneur.

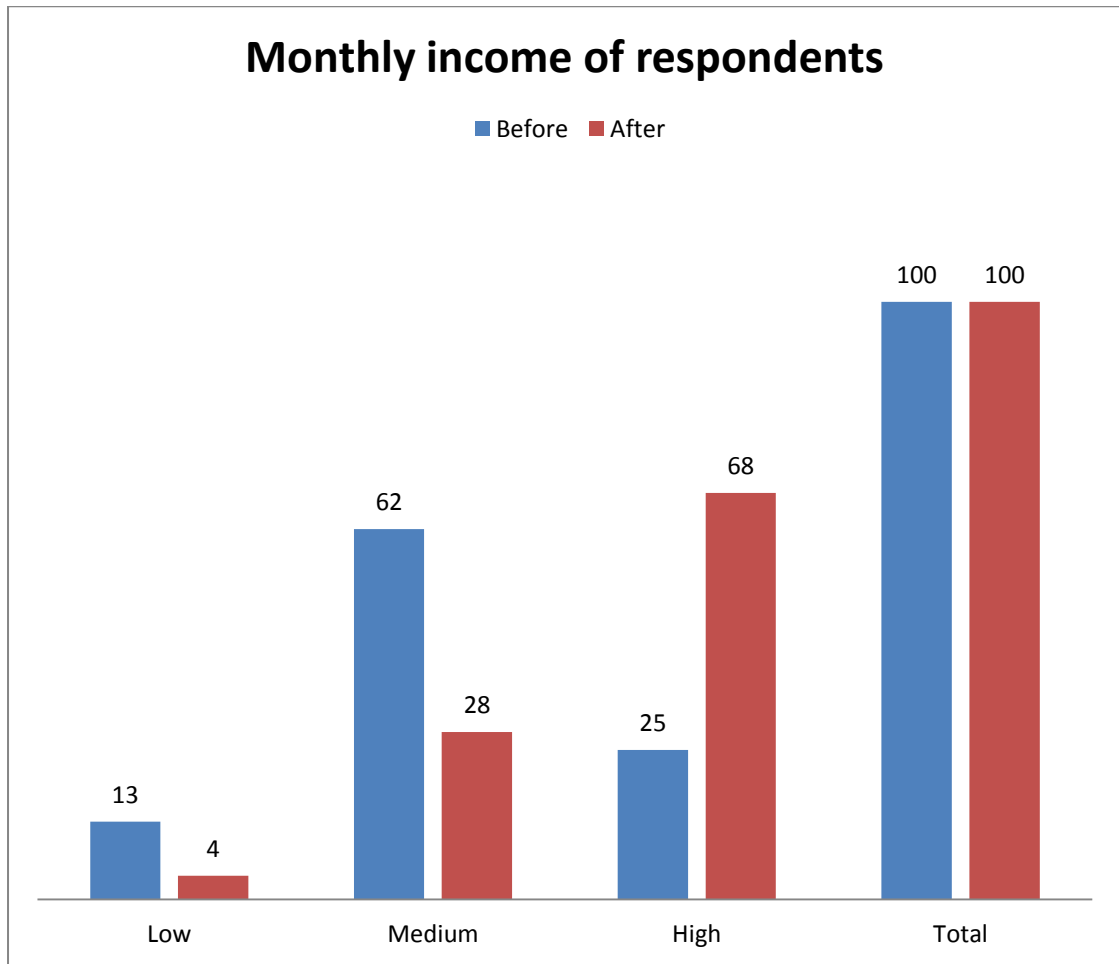
4.1.45 Table showing monthly income of respondents

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	38	13	11	04
Medium	186	62	83	28
High	76	25	206	68
Total	300	100	300	100

From the above table it can be seen that 62 % (n=186) of the respondents were having medium level income while the level has been decreased to 28% (n=83) after becoming an entrepreneur, 25% (n=76) of the respondents were having high level income while the level has been increased to 68% (n=206) after becoming an entrepreneur, 13 % (n=38) of the respondents were having low level income while the level has been decreased to 4% (n=11) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level income while the level has been increased to high level after becoming an entrepreneur.

Chart-32



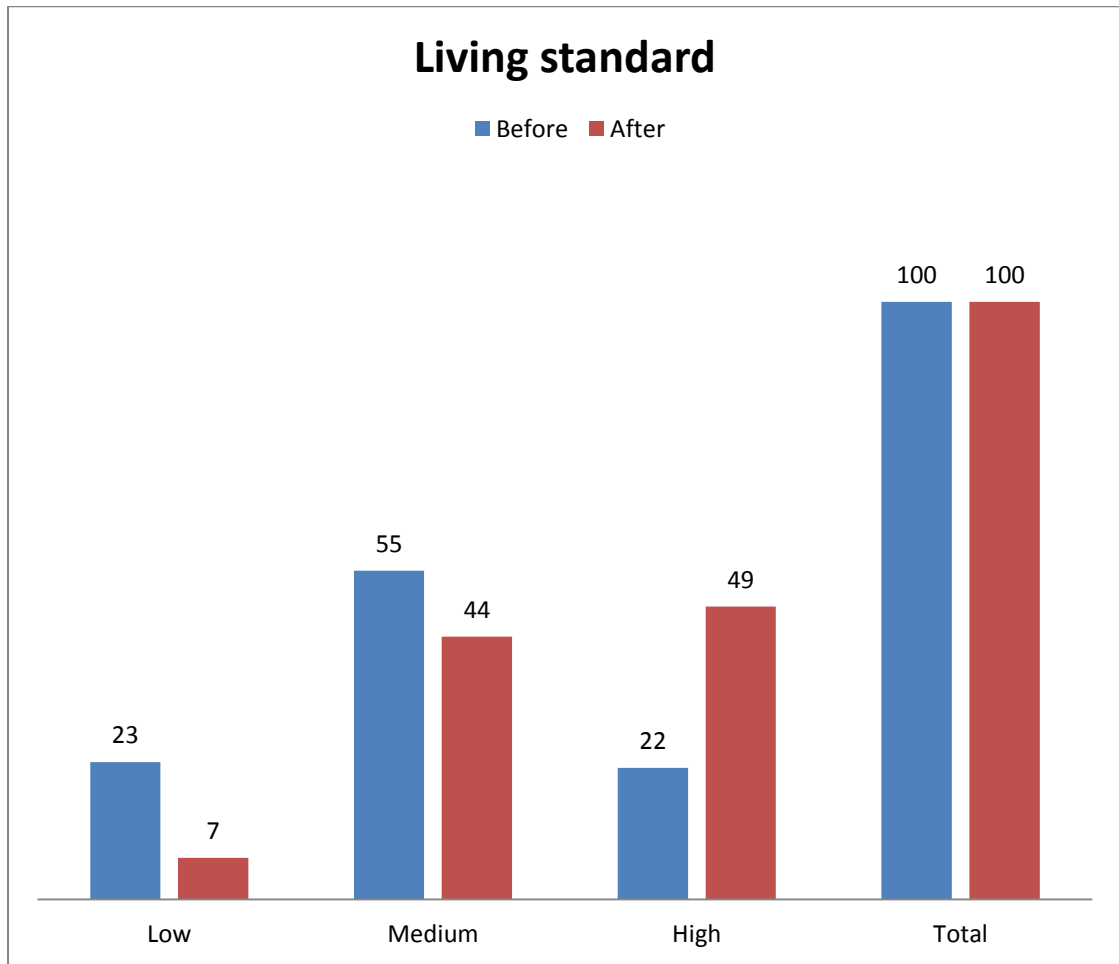
4.1.46 Table showing living standard of respondents

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	68	23	22	07
Medium	166	55	132	44
High	66	22	146	49
Total	300	100	300	100

From the above table it can be seen that 55% (n=166) of the respondents were having medium level living standard while the level has been decreased to 44% (n=132) after becoming an entrepreneur, 23% (n=68) of the respondents were having low level living standard while the level has been decreased to 7% (n=22) after becoming an entrepreneur, 22% (n=66) of the respondents were having high level living standard while the level has been increased to 49% (n=146) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level living standard while the level has been decreased to 44% because high level has been increased after becoming an entrepreneur.

Chart-33



4.1.47 Table showing monthly saving of respondents

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	82	27	21	07
Medium	160	53	106	35
High	58	20	172	58
Total	300	100	300	100

From the above table it can be seen that 53% (n=160) of the respondents were having medium level monthly saving while the level has been decreased to 35% (n=106) after becoming an entrepreneur, 27% (n=82) of the respondents were having low level monthly saving while the level has been increased to 7% (n=21) after becoming an entrepreneur, 20% (n=58) of the respondents were having high level monthly saving while the level has been increased to 58% (n=172) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level monthly saving while the level has been increased to high level after becoming an entrepreneur.

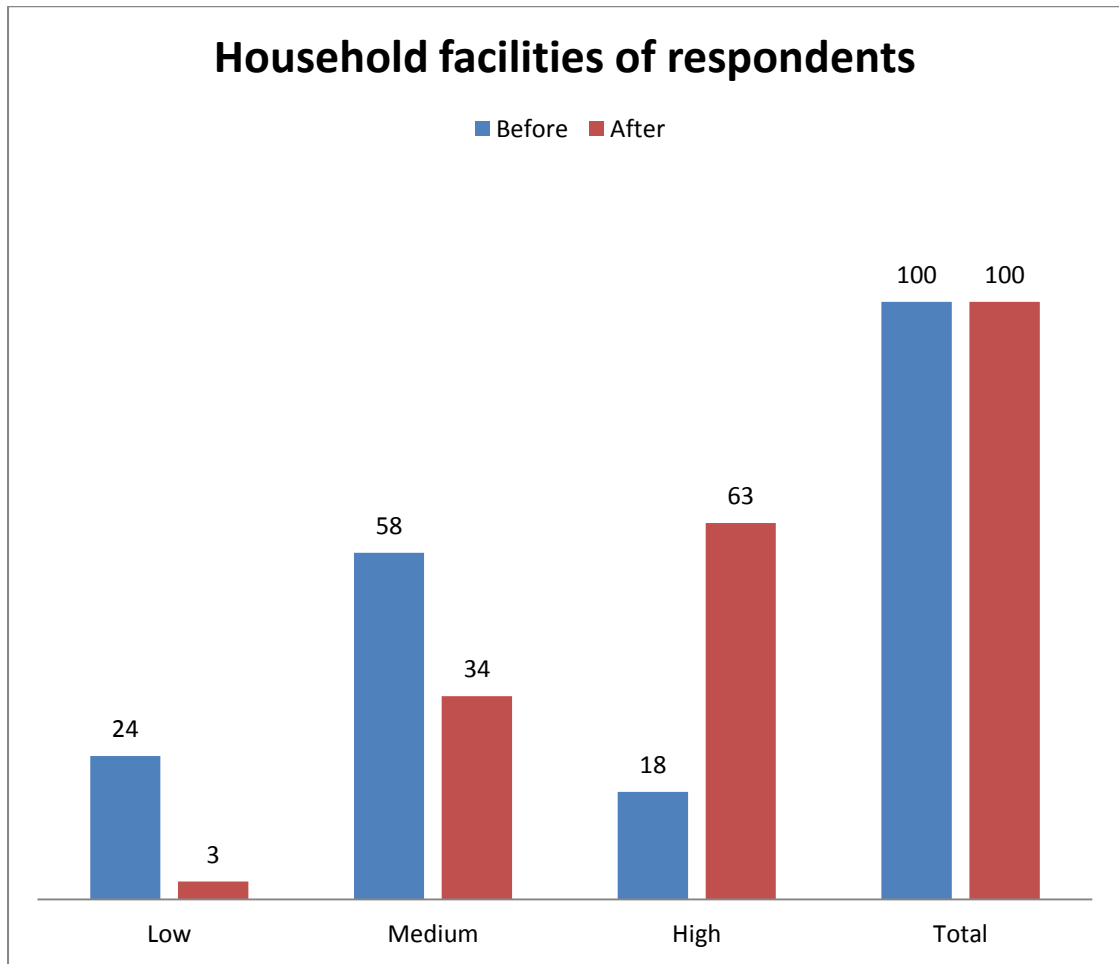
4.1.48 Table showing household facilities of respondents

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	72	24	08	03
Medium	175	58	102	34
High	53	18	190	63
Total	300	100	300	100

From the above table it can be seen that 58% (n=175) of the respondents were having medium level household facilities while the level has been decreased to 34% (n=102) after becoming an entrepreneur, 24% (n=72) of the respondents were having low level household facilities while the level has been increased to 3% (n=8) after becoming an entrepreneur, 18% (n=53) of the respondents were having high level household facilities while the level has been increased to 63% (n=190) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level household facilities while the level has been increased to high level after becoming an entrepreneur.

Chart-34



4.1.49 Table showing monthly expenses of respondents

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Low	78	26	32	11
Medium	190	63	78	26
High	32	11	190	63
Total	300	100	300	100

From the above table it can be seen that 63% (n=190) of the respondents were having medium level monthly expenses while the level has been decreased to 26% (n=78) after becoming an entrepreneur, 26% (n=78) of the respondents were having low level monthly expenses while the level has been decreased to 11% (n=32) after becoming an entrepreneur, 11% (n=32) of the respondents were having high level monthly expenses while the level has been creased to 63% (n=190) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having medium level monthly expenses while the level has been remain same at high level after becoming an entrepreneur.

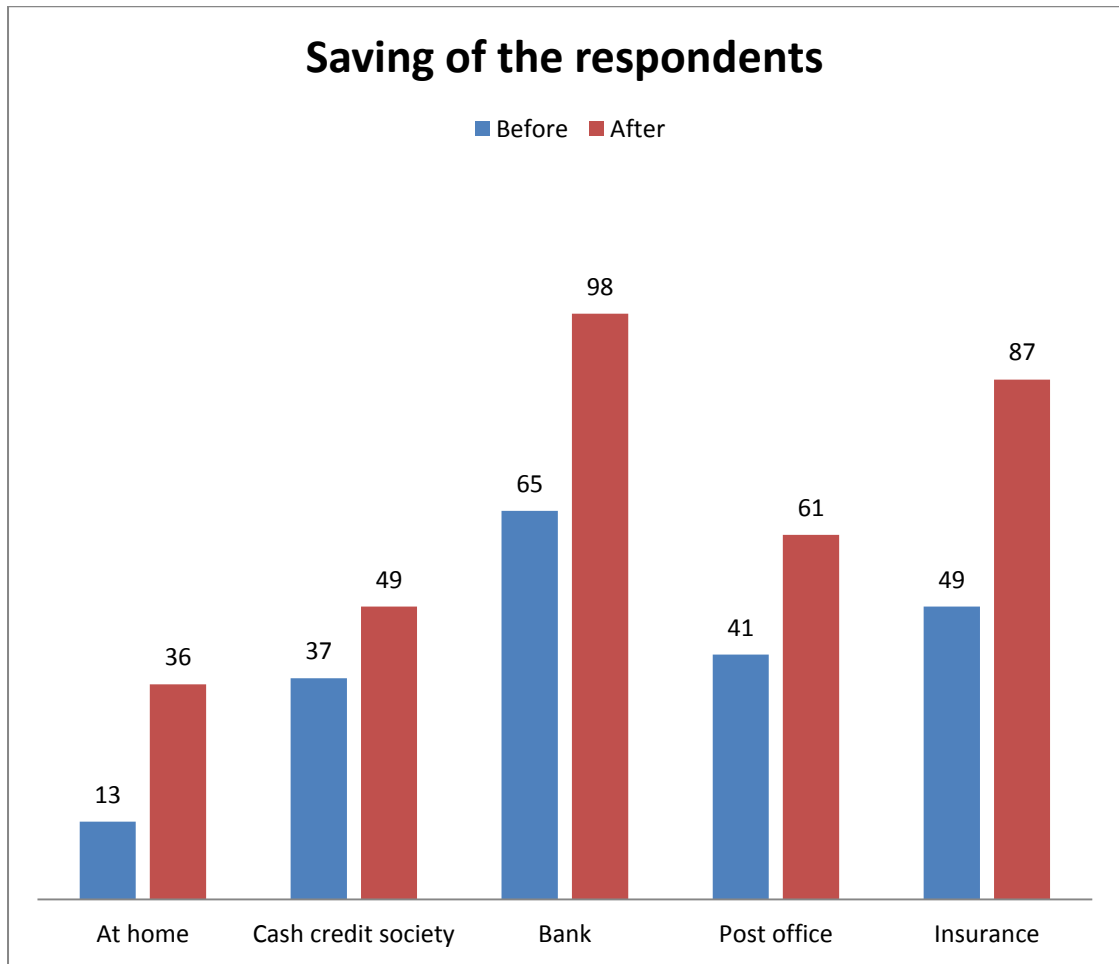
4.1.50 Table showing form of saving of the respondents.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
At home	38	13	108	36
Cash credit society	110	37	148	49
Bank	194	65	296	98
Post office	122	41	184	61
Insurance	148	49	260	87

From the above table it can be seen that 65% (n=194) of the respondents were saving their money in the bank while the level has been increased to 98% (n=296) after becoming an entrepreneur, 49% (n=148) of the respondents were saving their money in the insurance while the level has been increased to 87% (n=260) after becoming an entrepreneur, 41% (n=122) of the respondents were saving their money in the post office while the level has been increased to 61% (n=184) after becoming an entrepreneur, 37% (n=110) of the respondents were saving their money in the credit society while the level has been increased to 49% (n=148) after becoming an entrepreneur, 13% (n=38) of the respondents were saving their money in the home while the level has been increased to 36% (n=108) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were saving their money in the bank while the level has been increased to after becoming an entrepreneur.

Chart-35



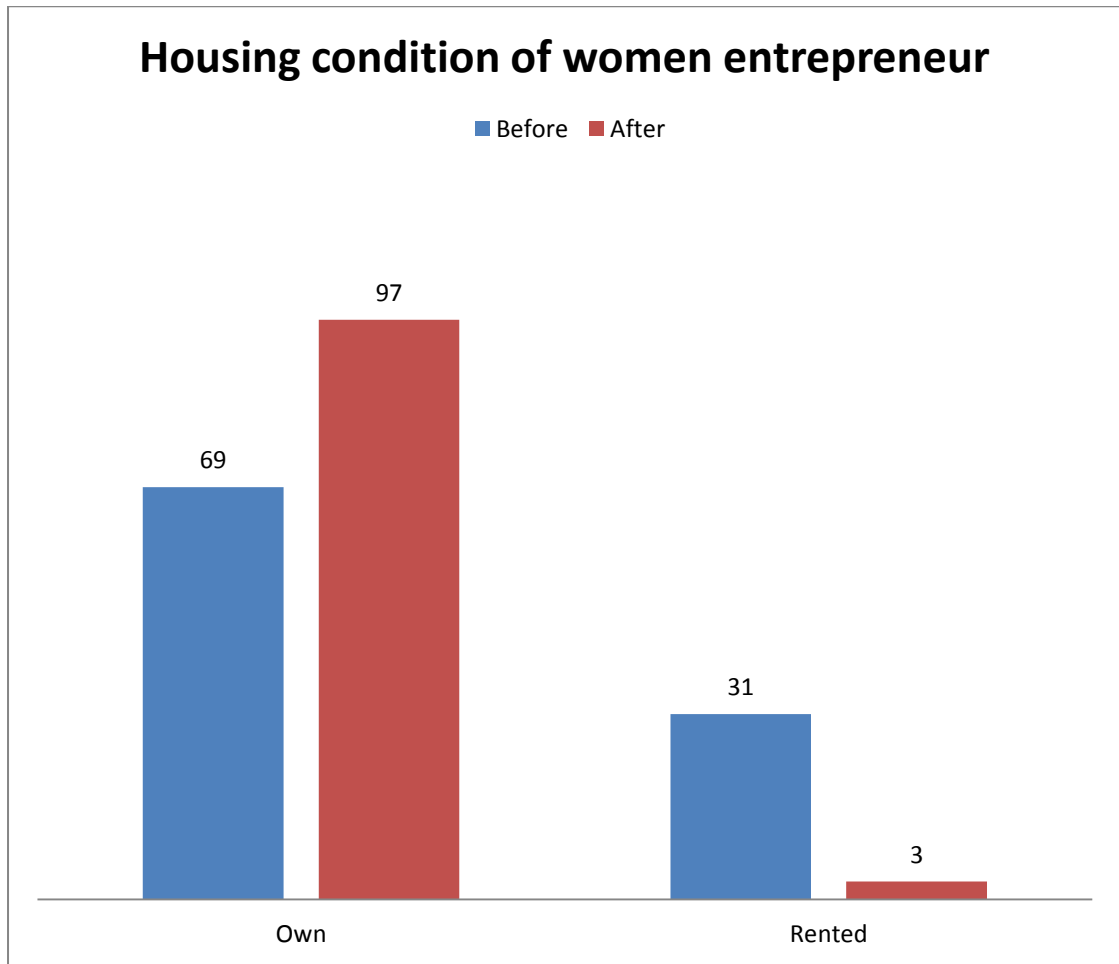
4.1.51 Table showing housing condition of women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Own	208	69	284	97
Rented	92	31	16	03
Total	300	100	300	100

From the above table it can be seen that 69% (n=208) of the respondents were having their own house to live while the level has been increased to 97% (n=284) after becoming an entrepreneur, 31% (n=92) of the respondents were living in rented house to live while the level has been decreased to 3% (n=16) after becoming an entrepreneurs.

So from the above description it can be concluded that majority of the respondents were having their own house to live while the level has been increased to after becoming an entrepreneurs.

Chart-36



4.1.52 Table showing available furniture in the house of women entrepreneurs.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Yes	214	71	298	99
No	86	29	02	01
Total	300	100	300	100

From the above table it can be seen that 71% (n=214) of the respondents were having available furniture in the house while the level has been increased to 99% (n=298) after becoming an entrepreneur, 29% (n=86) of the respondents were not having available furniture in the house while the level has been decreased to 1% (n=2) after becoming an entrepreneurs.

So from the above description it can be concluded that majority of the respondents were having available furniture in the house while the level has been increased to after becoming an entrepreneurs.

4.1.53 Table showing convenience in the house of women entrepreneur

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Gas	203	68	300	100
Refrigerator	184	61	284	95
Washing machine	104	35	184	61
Mixer	198	66	298	99
Micro wave	89	30	158	53
Ac	53	18	169	56

From the above table it can be seen that 68 % (n=203) of the respondents were having gas in their house while the level has been increased to 100% (n=300) after becoming an entrepreneur, 66% (n=198) of the respondents were having mixer in their house while the level has been increased to 99% (n=298) after becoming an entrepreneur, 61% (n=184) of the respondents were having refrigerator in their house while the level has been increased to 95% (n=284) after becoming an entrepreneur, 35% (n=104) of the respondents were having washing machine in their house while the level has been increased to 76% (n=228) after becoming an entrepreneur, 30% (n=89) of the respondents were having micro wave in their house while the level has been increased to 53% (n=158) after becoming an entrepreneur, 18% (n=53) of the respondents were having AC in their house while the level has been increased to 56 % (n=169) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having conveniences in their house while the level has been increased to after becoming an entrepreneur.

4.1.54 Table showing vehicle facilities available in the house of women entrepreneur.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
Bicycle	91	30	51	17
Two wheeler	189	63	288	96
Four wheeler	98	33	239	79
Total	300	100	300	100

From the above table it can be seen that 63%(n=189) of the respondents were having two wheeler vehicles facilities in their house while the level has been increased to 96% (n=288) after becoming an entrepreneur,33%(n=98) of the respondents were having fourwheeler vehicles facilities in their house while the level has been increased to 79% (n=239) after becoming an entrepreneur,30%(n=91) of the respondents were having bicycle in their house while the level has been decreased to 17% (n=51) after becoming an entrepreneurs.

So from the above description it can be concluded that majority of the respondents were having two wheeler vehicles facilities in their house while the level has been increased to 96% (n=288) after becoming an entrepreneurs.

4.1.55 Table showing recreational facilities available in the house of women entrepreneurs.

Response	Before		After	
	Frequency	Percentage	Frequency	Percentage
TV	220	73	288	96
DVD/music player	198	66	214	71
Mobile	184	61	300	100
Laptop	112	37	184	61
Computer	169	56	194	65

From the above table it can be seen that 73% (n=220) of the respondents were having TV facilities in their house while the level has been increased to 96% (n=288) after becoming an entrepreneur, 66% (n=196) of the respondents were having DVD/music player facilities in their house while the level has been increased to 71% (n=214) after becoming an entrepreneur, 61% (n=184) of the respondents were having mobile facilities in their house while the level has been increased to 100% (n=300) after becoming an entrepreneur, 56% (n=169) of the respondents were having computer facilities in their house while the level has been increased to 65% (n=194) after becoming an entrepreneur, 37% (n=112) of the respondents were having laptop facilities in their house while the level has been increased to 61% (n=184) after becoming an entrepreneur.

So from the above description it can be concluded that majority of the respondents were having TV facilities in their house while the level has been increased to after becoming an entrepreneurs.

4.1.56 Table showing family support of women entrepreneurs for self-development

Social role in family and community	Before		After	
	Frequency	Percentage	Frequency	Percentage
Attending social function	140	47	226	75
Making & maintaining relation	230	77	253	84
Celebrating festival with family	213	71	263	88

★ Multiple responses were allowed.

From the above table it can be analyzed that 77% (n=230) of respondents have family support of Making & maintaining relation before becoming entrepreneur while the number has been increased to 84% (n=253) after becoming an entrepreneur, 71 % (n=213) of respondents have family support of Celebrating festival with family before becoming entrepreneur while the number has been increased to 84% (n=253) after becoming an entrepreneur ,47% (n=140) of respondents have family support of attended social function before becoming entrepreneur while the number has been increased to 75% (n=226) after becoming an entrepreneur.

So from the above description it can be clearly seen that majority of the respondents have celebrated festival with family before and after becoming an entrepreneur.

4.1.57 Table showing women entrepreneur attendance of meeting held by social institution.

Attendance of meeting	Before		After	
	Frequency	Percentage	Frequency	Percentage
Yes	107	66	193	64
No	193	64	107	66
	300	100	300	100

From the above table it can be seen that 66% (n=107) of respondents have attended meeting held by social institution before becoming entrepreneur while the number has been increased to 64% (n=193) after becoming entrepreneur. 64% (n=193) of respondents havenot attended meeting held by social institution before becoming entrepreneur while the number has been decreased to 66% (n=107) after becoming entrepreneur.

So it can be concluded that majority of the respondents do not have attended social institution meeting before starting business while the condition has been improved by attending meeting after becoming an entrepreneur.

4.1.58 Table showing changes in life style of women entrepreneur.

Changes in Life Style	Before		After	
	Frequency	Percentage	Frequency	Percentage
Better Food	184	61	284	97
Celebrating festivals	103	34	214	71
Others	143	48	152	51

*Multiple responses were allowed.

From the above table it can be seen that 61% (n=184) of respondent got changes in life style by having better food before becoming an entrepreneur while the number has been increased to 97% (n=284) after becoming an entrepreneur. 34% (n=103) of respondents got changes in life style by celebrating festival before becoming an entrepreneur while the number has been increased to 71% (n=214) after becoming an entrepreneur. 48% (n=143) of respondents got other kind of change in life style before becoming an entrepreneur while the number has been increased to 51% (n=152) after becoming an entrepreneur.

So it can be revealed that majority of respondents got changes in life style by having better food before becoming an entrepreneur while the number has been increased to 97% (n=284) after becoming an entrepreneur.

4.1.59 Table showing changes in behavior of people towards women entrepreneur.

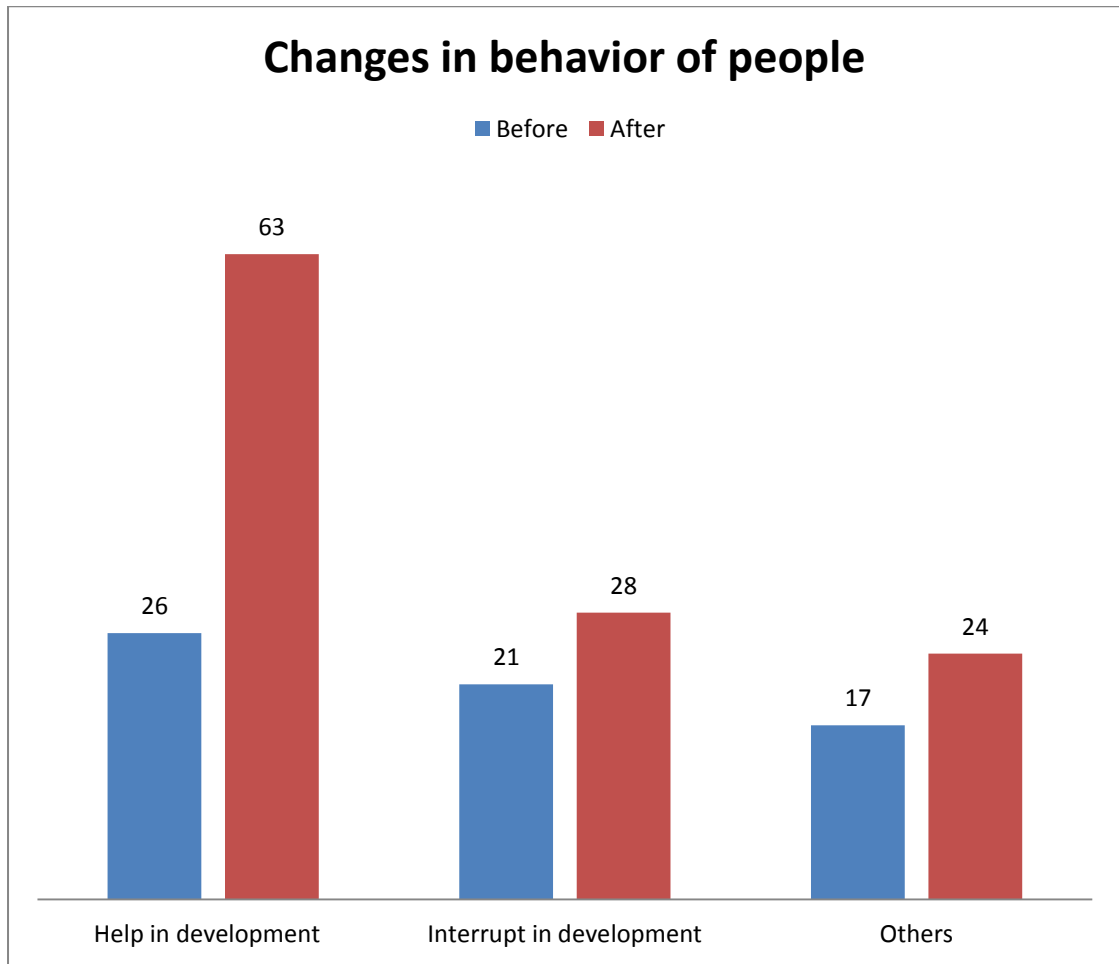
Changes in Behavior of people	Before		After	
	Frequency	Percentage	Frequency	Percentage
Help in development	84	26	188	63
Interrupt in development	64	21	90	28
Others	55	17	76	24

*Multiple responses were allowed.

From the above table it can be seen that 26% (n=84) of respondents got changes in behavior of people by getting help in development before becoming an entrepreneur while the number has been increased to 63% (n=188) after becoming an entrepreneur. 21% (n=64) of respondents got change in behavior of people by getting interrupt in development before becoming an entrepreneur while the number has been increased to 28% (n=90) after becoming an entrepreneur. 17% (N = 55) of respondents got other kind of changes in the behavior of people before becoming an entrepreneur while the number has been increased to 24% (n=76) after becoming an entrepreneur.

So it can be concluded that majority of respondents got changes by getting help in development and before becoming an entrepreneur and the number has been decreased in the interrupt in development after becoming an entrepreneur.

Chart-37



4.1.60 Table showing kind of relation they build with people.

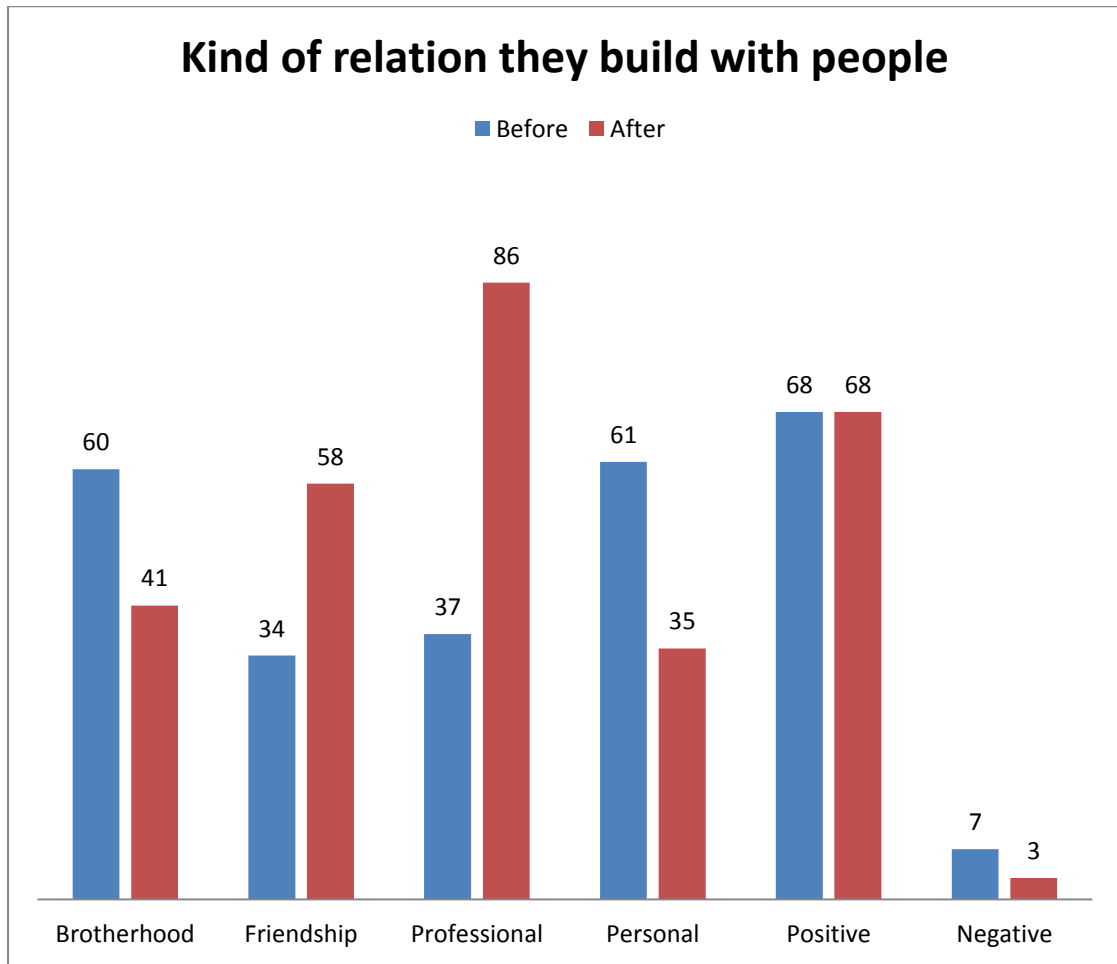
Changes in relation with villages	Before		After	
	Frequency	Percentage	Frequency	Percentage
Brotherhood	194	60	123	41
Friendship	115	34	174	58
Professional	112	37	259	86
Personal	184	61	104	35
Positive	204	68	204	68
Negative	24	07	08	03

*Multiple responses were allowed

From the above table it can be seen that 60% (n=194) respondents got change by having brotherhood relation with people before becoming an entrepreneur while the number has been decreased to 41% (n=123) after becoming an entrepreneur ,34% (n=115) respondents got change by having friendship relation with people before becoming an entrepreneur while the number has been increased to 58% (n=174) after becoming an entrepreneur ,37% (n=112) respondents got change by having professional relation with people before becoming an entrepreneur while the number has been increased to 86% (n=259) after becoming an entrepreneur ,61% (n=184) respondents got change by having personal relation with people before becoming an entrepreneur while the number has been decreased to 35% (n=104) after becoming an entrepreneur ,68% (n=204) respondents got change by having positive relation with people before becoming an entrepreneur while the number remains same after becoming an entrepreneur ,7% (n=24) respondents got change by having negative relation with people before becoming an entrepreneur while the number has been increased to 8% (n=03) after becoming an entrepreneur.

So it can be concluded that majority of the respondents got changes in professional and positive relation with people after becoming an entrepreneurs.

Chart-38



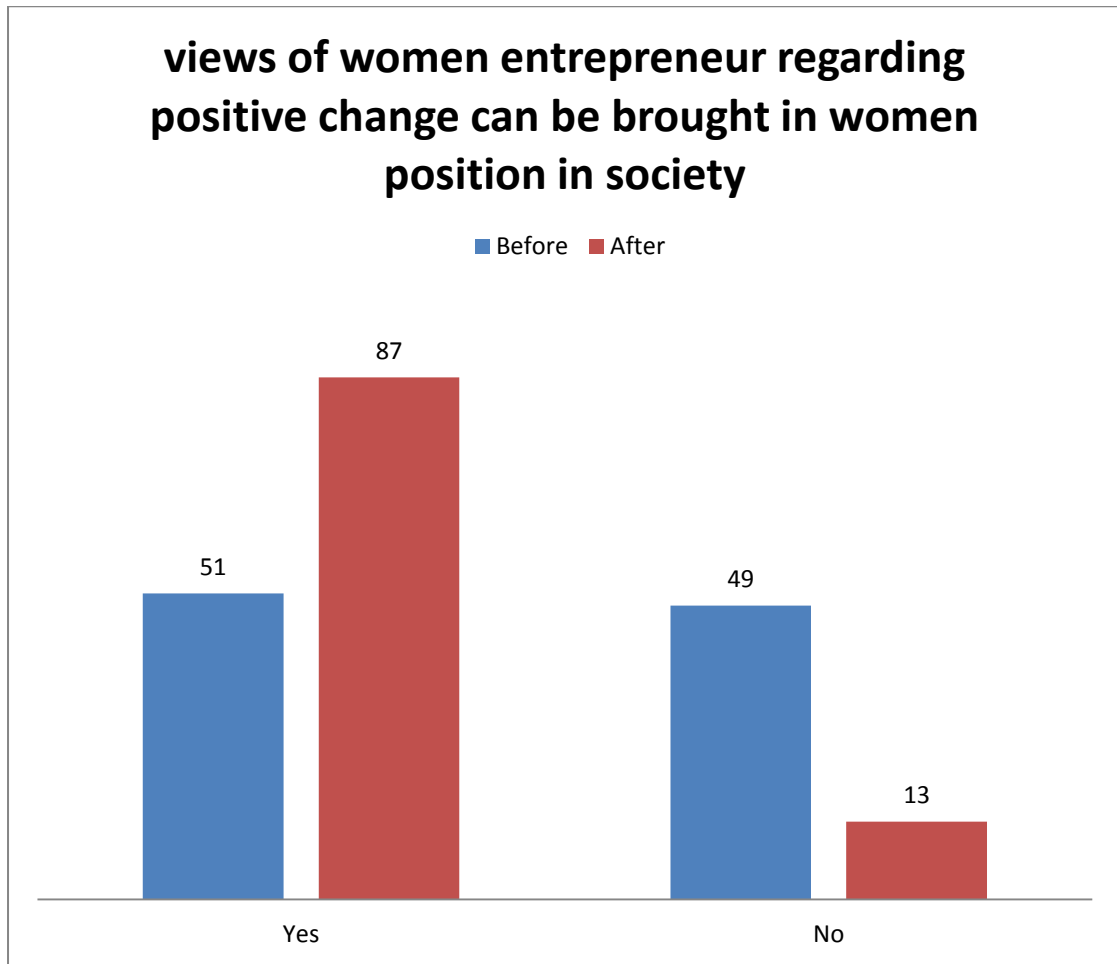
4.1.61 Table showing views of women entrepreneur regarding positive change can be brought in women position in society.

Positive change in women position	Before		After	
	Frequency	Percentage	Frequency	Percentage
Yes	154	51	262	87
No	146	49	38	13
	300	100	300	100

From the above table it can be seen that 51% (n=154) of respondent believe that positive change can be brought in women position in society while the number has been increased to 87% n=262 after becoming an entrepreneur, 49% (n=146) of respondents does not believe that positive change can be brought in women position in society while the number has been decreased to 13% n=38 after becoming an entrepreneur.

Thus from the above description it can be clearly seen that majority of respondents believe that positive change can be brought in women position in society.

Chart-39



4.1.62 Table showing respondents' views regarding social condition has been improvement by entrepreneurship.

Improvement in social condition	Before		After	
	Frequency	Percentage	Frequency	Percentage
Yes	158	53	272	91
No	142	47	28	09
	300	100	300	100

From the above table it can be seen that 53% (n=158) of respondents believe that social condition has been improvement by entrepreneurship. While the number has been increased to 91% (n=272) after becoming an entrepreneur, 47% (n=142) of respondents do not believe that social condition has been improvement by entrepreneurship. While the number has been decreased to 9% (n=28) after becoming an entrepreneur.

So from the above description it can be seen that majority of the respondents believe that social condition has been improvement by entrepreneurship.

4.1.63 Table showing respondent's views regarding entrepreneurship lead to active participation in local policy making.

Active participation in policy making	Before		After	
	Frequency	Percentage	Frequency	Percentage
Economical	141	44	210	63
Religious	40	13	48	15
Educational	32	11	58	18
Health	50	11	91	25

*Multiple responses were allowed.

From the above table it can be analyzed that 44% (n=141) of respondents have active participation in economic policy making before becoming an entrepreneur while the number has been increased to 63% (n=210) after becoming an entrepreneur, 13% (n=40) of respondents have active participation in religious policy making before becoming an entrepreneur while the number has been increased to 15% (n=48) after becoming an entrepreneur. 11% (n=32) respondents have active participation in educational policy making before becoming an entrepreneur while the number has been increased to 18% (n=58) after becoming an entrepreneur. 11% (n=30) of respondents have active participation in health policy making before becoming an entrepreneur while the number has been increased to 25% (n=91) after becoming an entrepreneur.

So from the above description it can be clearly seen that majority of respondents have active participation in economical policy making before and after becoming an entrepreneur.

Part 2 – Testing of hypothesis

4.2. Chi-square test

Bi-variate Analysis

4.2.1 Table showing cross tabulation between age and individual empowerment of women entrepreneurs.

Age	Individual empowerment			Total
	High	Medium	Low	
High	20 (22)	09 (7.4)	01 (0.6)	30
Medium	193 (173.8)	40 (58.46)	04 (4.74)	237
Low	07 (24.2)	25 (8.14)	01 (0.66)	33
Total	220	74	220	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 56.175	4

The calculated value of $\chi^2 = (56.175)$ is higher than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypothesis 2A there is no significant relationship between age and individual empowerment of women entrepreneurs is rejected and alternate hypotheses is accepted.

So it is proved that there is significant association between age and individual empowerment of women entrepreneurs.

4.2.2 Table showing cross tabulation between age and family level empowerment of women entrepreneurs.

Age	family empowerment			Total
	High	Medium	Low	
High	12 (19.5)	07 (6.5)	11 (4.2)	30
Medium	160 (152.47)	49 (51.35)	28 (33.18)	237
Low	21 (21.23)	09 (7.15)	03 (4.62)	33
Total	193	65	42	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 15.5381	4

The calculated value of $\chi^2 = (15.5381)$ is higher than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses^{2B} there is no significant relationship between age and the family empowerment of women entrepreneurs, can be rejected and alternate hypotheses is accepted.

So it is proved that there is significance association between age and family level empowerment of women entrepreneurs.

4.2.3 Table showing cross tabulation between age and economic empowerment of women entrepreneurs.

Age	Economic empowerment			Total
	High	Medium	Low	
High	12 (15.1)	17 (12.9)	01 (02)	30
Medium	134 (119.29)	86 (101.91)	17 (15.8)	237
Low	05 (16.61)	26 (19.19)	02 (2.2)	33
Total	151	129	20	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 24.7904	4

The calculated value of $\chi^2 = (24.7904)$ is higher than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses H_0 there is no significant relationship between age and the economic empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted.

So it is proved that there is significance association between age and economic empowerment of women entrepreneurs is validate.

4.2.4 Table showing cross tabulation between age and social empowerment of women entrepreneurs.

Age	Social empowerment			Total
	High	Medium	Low	
High	19 (18.8)	08 (8.9)	03 (2.3)	30
Medium	154 (148.52)	70 (70.31)	13 (18.17)	237
Low	15 (20.68)	11 (9.79)	07 (2.53)	33
Total	188	89	23	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 11.2212	4

The calculated value of $\chi^2 = (11.2212)$ is higher than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses^{2D} there is no significant relationship between age and social empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted

So it is proved that there is significance association between age and social empowerment of women entrepreneurs is validate.

4.2.5 Table showing cross tabulation between education and individual empowerment of women entrepreneurs.

Education	Individual empowerment			Total
	High	Medium	Low	
High	178 (151.6)	23 (50.81)	05 (4.12)	206
Medium	41 (67.46)	50 (22.69)	01 (1.84)	92
Low	01 (1.46)	01 (0.49)	00 (0.04)	02
Total	220	74	06	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 64.4945	4

The calculated value of $\chi^2 = (64.4945)$ is higher than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses 3A there is no significant relationship between the education and the individual empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted

So it is proved that there is significance association between education and individual empowerment of women entrepreneurs is validate.

4.2.6 Table showing cross tabulation between education and family level empowerment of women entrepreneurs.

Education	Family Empowerment			Total
	High	Medium	Low	
High	132 (132.52)	43 (44.63)	31 (28.84)	02
Medium	59 (59.18)	22 (19.33)	11 (12.88)	92
Low	02 (1.28)	00 (0.43)	00 (0.28)	206
Total	42	65	193	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 7.4983	4

The calculated value of $\chi^2 = (7.4983)$ is less than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses 3B there is no significant relationship between the education and the family empowerment of women entrepreneurs can be accepted and alternate hypotheses is rejected.

So it is proved that there is no significance association between education and family empowerment of women entrepreneur.

4.2.7 Table showing cross tabulation between education and economic empowerment of women entrepreneurs.

Education	Economic Empowerment			Total
	High	Medium	Low	
High	103 (103.68)	93 (88.58)	10 (13.73)	206
Medium	47 (46.30)	35 (39.56)	10 (6.13)	92
Low	01 (1.006)	01 (0.86)	00 (0.13)	02
Total	151	129	20	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 7.9412	4

The calculated value of $\chi^2 = (7.9412)$ is less than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses H_0 there is no significant relationship between the education and the economic empowerment of women entrepreneurs can be accepted and alternate hypotheses is rejected.

So it is proved that there is no significance association between education and economic empowerment of women entrepreneurs.

4.2.8 Table showing cross tabulation between education and social empowerment of women entrepreneurs.

Education	SocialEmpowerment			Total
	High	Medium	Low	
High	125 (129.9)	61 (61.11)	20 (15.79)	206
Medium	62 (57.65)	27 (27.29)	03 (7.05)	92
Low	01 (1.25)	01 (0.59)	00 (0.76)	02
Total	188	89	23	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 9.49	Calculated value 9.123	4

The calculated value of $\chi^2 = (9.123)$ is greater than table value = (9.49), at 0.05 level significance of 4 degree of freedom. So that null hypotheses 3D-There is no significant relationship between the education and the social empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted.

So it is proved that there is significance association between education and social empowerment of women entrepreneurs is validate.

4.2.9 Table showing cross tabulation between training and individual empowerment of women entrepreneurs.

Training	Individual empowerment			Total
	High	Medium	Low	
Government	187 (184.3)	60 (61.91)	04 (5.2)	251
Private	33 (35.93)	14 (12.8)	02 (0.98)	49
Total	220	74	06	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 5.99	Calculated value 1.0767	2

The calculated value of $\chi^2 = (1.0767)$ is lower than table value = (5.99), at 0.05 level significance of 2 degree of freedom. So that null hypotheses 4A there is no significant relationship between the training and the individual empowerment of women entrepreneurs can be accepted and alternate hypotheses is rejected.

So it is proved that there is no significance association between training and individual empowerment of women entrepreneurs is not validate.

4.2.10 Table showing cross tabulation between training and family empowerment of women entrepreneurs.

Training	Family empowerment			Total
	High	Medium	Low	
Government	170 (161.47)	42 (54.38)	39 (35.14)	251
Private	23 (31.52)	23 (10.61)	03 (6.86)	49
Total	193	65	42	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 5.99	Calculated value 22.6129	2

The calculated value of $\chi^2 = (22.6129)$ is greater than table value = (5.99), at 0.05 level significance of 2 degree of freedom. So that null hypotheses 4B there is no significant relationship between the education and the empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted

So it is proved that there is significance association between training and family empowerment of women entrepreneurs is validate.

4.2.11 Table showing cross tabulation between training and economic empowerment of women entrepreneurs.

Training	economic empowerment			Total
	High	Medium	Low	
Government	170 (161.47)	42 (54.38)	39 (35.14)	251
Private	23 (31.52)	23 (10.61)	03 (6.86)	49
Total	193	65	42	300

Statistics test	Chi-square		Degree of freedom
Chi-square test	Table value 5.99	Calculated value 45.3103	2

The calculated value of $\chi^2 = (45.3103)$ is greater than table value = (5.99), at 0.05 level significance of 2 degree of freedom. So that null hypotheses H_0 there is no significant relationship between the education and the empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted.

So it is proved that there is significance association between training and economic empowerment of women entrepreneurs is validate.

4.2.12 Table showing cross tabulation between training and social empowerment of women entrepreneurs.

Training	social empowerment			Total
	High	Medium	Low	
Government	170 (161.47)	42 (54.38)	39 (35.14)	251
Private	23 (31.52)	23 (10.61)	03 (6.86)	49
Total	193	65	42	300

Statistics test	Chi-square		Degree of freedom
	Table value	Calculated value	
Chi-square test	5.99	33.1583	2

The calculated value of $\chi^2 = (33.1583)$ is greater than table value = (5.99), at 0.05 level significance of 2 degree of freedom. So that null hypotheses 4D there is no significant relationship between the education and the social empowerment of women entrepreneurs can be rejected and alternate hypotheses is accepted.

So it is proved that there is significance association between training and social empowerment of women entrepreneurs is validate

4.3 T-test

4.3.1 Table showing distribution of respondents by individual empowerment of self confidence

Self confidence	Before (X)	After (Y)
Low	75	06
Medium	196	74
High	29	220

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	
.05	2.920	127.33	3.6051	2

The calculated value of 't' (3.6051) is greater than the table value (2.920) at 0.05 level of significant of 2degree of freedom , hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of self confidence among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of self confidence among women entrepreneur before and after starting the business.

4.3.2 Table showing distribution of respondent's by individual empowerment of Problem solving capacity.

Problem solving capacity	Before (X)	After (Y)
Low	88	48
Medium	175	91
High	37	161

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	82.667	3.4076	

The calculated value of t' (3.4076) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of problem solving capacity among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.3 Table showing distribution of respondent's by individual empowerment of health consciousness

Health consciousness	Before (X)	After (Y)
Low	102	77
Medium	91	106
High	107	117

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	16.67	3.7805	

The calculated value of t' (3.7805) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and it's proved that there is significant difference in the individual empowerment of health consciousness among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.4 Table showing distribution of respondent's individual empowerment of self image.

Self image	Before (X)	After (Y)
Low	71	18
Medium	166	124
High	63	158

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	63.33	3.9217	

The calculated value of t' (3.9217) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of self image among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.5 Table showing distribution of respondent's individual empowerment of Comfort while talking in a crowded area.

Comfort while talking in a crowded area	Before (X)	After (Y)
Low	21	03
Medium	175	83
High	104	214

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	73.33	2.604	

The calculated value of t' (2.604) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be accepted and its proved that there is no significant difference in the individual empowerment of Comfort while talking in a crowded area among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.6 Table showing distribution of respondent's individual empowerment of Overall liking of people for entrepreneurs

Overall liking of people for entrepreneurs	Before (X)	After (Y)
Low	71	18
Medium	166	124
High	63	158

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	63.33	3.9217	

The calculated value of t' (3.9217) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Overall liking of people for entrepreneurs among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of Overall liking of people for entrepreneurs among women entrepreneur before and after starting the business.

4.3.7 Table showing distribution of respondent's individual empowerment of self identity

Self identity	Before (X)	After (Y)
Low	120	07
Medium	169	45
High	11	248

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	158	3.937	

The calculated value of t' (3.937) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Self identity among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.8 Table showing distribution of respondent's individual empowerment of fear of committing mistake

Fear of committing mistake	Before (X)	After (Y)
Low	89	77
Medium	72	126
High	139	97

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	34.33	3.025	

The calculated value of t' (3.025) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Fear of committing mistake among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.9 Table showing distribution of respondent's individual empowerment of Coping up with problem.

Coping up with problem	Before (X)	After (Y)
Low	80	10
Medium	192	145
High	28	145

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	78	3.786	

The calculated value of t' (3.786) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Coping up with problem among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.10 Table showing distribution of respondent's individual empowerment of ability to accept challenges.

Ability to accept challenges	Before (X)	After (Y)
Low	132	20
Medium	93	106
High	75	174

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	74.6667	2.403	

The calculated value of t' (2.403) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be accepted and its proved that there is no significant difference in the individual empowerment of Ability to accept challenges among women entrepreneur before and after starting the business.

So it can be observed there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.11 Table showing distribution of respondent's individual empowerment of decision making power

Decision making power	Before (X)	After (Y)
Low	23	06
Medium	93	21
High	184	273

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	59.33	2.730	

The calculated value of t' (2.730) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be accepted and its proved that there is no significant difference in the individual empowerment of Decision making power among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.12 Table showing distribution of respondent's individual empowerment of Convincing ability

Convincing ability	Before (X)	After (Y)
Low	98	45
Medium	172	106
High	30	149

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	79.33	3.930	

The calculated value of t' (3.930) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Convincing ability among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.13 Table showing distribution of respondent's individual empowerment of Feeling of being independent.

Feeling of being independent	Before (X)	After (Y)
Low	124	12
Medium	96	134
High	80	154

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	74.66	3.494	

The calculated value of t' (3.494) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Feeling of being independent among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.14 Table showing distribution of respondent's individual empowerment of Feeling of enjoying freedom.

Feeling of enjoying freedom	Before (X)	After (Y)
Low	92	24
Medium	106	118
High	102	158

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	45.33	3.261	

The calculated value of t' (3.261) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Feeling of enjoying freedom among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.15 Table showing distribution of respondent's individual empowerment of Readiness to fights for own rights

Readiness to fights for own rights	Before (X)	After (Y)
Low	47	30
Medium	121	73
High	132	197

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	43.33	3.083	

The calculated value of t' (3.083) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Readiness to fights for own rights among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.16 Table showing distribution of respondent's individual empowerment of Feeling of helplessness.

Feeling of helplessness	Before (X)	After (Y)
Low	70	28
Medium	116	106
High	114	166

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	24.667	2.642	

The calculated value of t' (2.642) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Feeling of helplessness among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.17 Table showing distribution of respondent's individual empowerment of ability to maintain relationship

Ability to maintain relationship	Before (X)	After (Y)
Low	30	24
Medium	106	106
High	164	170

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	4	2	

The calculated value of 't' (2) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be accepted and its proved that there is no significant difference in the individual empowerment of Ability to maintain relationship among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.18 Table showing distribution of respondent's individual empowerment of Readiness to fight against physical and mental harassment

Readiness to fight against physical and mental harassment	Before (X)	After (Y)
Low	36	20
Medium	162	122
High	102	158

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	37.33	3.211	

The calculated value of t' (3.211) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Readiness to fight against physical and mental harassment among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.19 Table showing distribution of respondent's individual empowerment of Power capacity to help others

Power capacity to help others	Before (X)	After (Y)
Low	28	06
Medium	178	96
High	94	198

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	69.33	2.829	

The calculated value of t' (2.829) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be accepted and its proved that there is no significant difference in the individual empowerment of Power capacity to help others among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.20 Table showing distribution of respondent's individual empowerment of readiness to adjust per situation

Readiness to adjust per situation	Before (X)	After (Y)
Low	84	24
Medium	96	70
High	120	206

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	57.33	3.300	

The calculated value of t' (3.300) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Readiness to adjust per situation among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.21 Table showing distribution of respondent's individual empowerment of liking for social gathering

Liking for social gathering	Before (X)	After (Y)
Low	102	78
Medium	98	68
High	100	159

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	37.66	3.485	

The calculated value of t' (3.485) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be rejected and its proved that there is significant difference in the individual empowerment of Liking for social gathering among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the individual empowerment of women entrepreneur before and after starting the business.

4.3.22 Table showing distribution of respondent's by family empowerment of Overall support from husband

Overall support from husband	Before (X)	After (Y)
Low	44	40
Medium	98	36
High	158	224

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	44	2.238	

The calculated value of t' (2.238) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be accepted and its proved that there is no significant difference in the family level empowerment of Overall support from husband among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.23 Table showing distribution of respondent's by family empowerment of Demand for extra money for household expenses.

Demand for extra money for household expenses	Before (X)	After (Y)
Low	77	15
Medium	102	79
High	121	206

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	56.667	3.131	

The calculated value of t' (3.131) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be rejected and its proved there is significant difference in the family level empowerment of Overall support from husband among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.24 Table showing distribution of respondent's by family empowerment of freedom to decide buying for self

freedom to decide buying for self	Before (X)	After (Y)
Low	80	24
Medium	108	96
High	112	180

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	45.33	2.662	

The calculated value of t' (2.662) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be accepted and its proved that there is significant difference in the family level empowerment of freedom to decide buying for self among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.25 Table showing distribution of respondent's by family empowerment of Freedom to go to parent's house

Freedom to go to parents house	Before (X)	After (Y)
Low	145	104
Medium	96	68
High	59	128

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	46	3.802	

The calculated value of t' (3.802) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of Freedom to go to parent's house among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.26 Table showing distribution of respondent's by family empowerment of Freedom to take children from school

Freedom to take children from school	Before (X)	After (Y)
Low	70	36
Medium	96	66
High	134	198

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	42.667	3.976	

The calculated value of t' (3.976) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of Freedom to take children from school among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.27 Table showing distribution of respondent's by family empowerment of Freedom for shopping

Freedom for shopping	Before (X)	After (Y)
Low	74	14
Medium	118	106
High	108	180

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	48	2.618	

The calculated value of t' (2.618) is lower than the table value (2.920) at 0.05 level of significant of 2 degree of freedom , hence the null hypotheses can be accepted and its proved that there is no significant difference in the family level empowerment of Freedom for shopping among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.28 Table showing distribution of respondent's by family empowerment of Freedom to invite guest at home

Freedom to invite guest at home	Before (X)	After (Y)
Low	70	36
Medium	96	66
High	134	198

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	42.667	3.965	

The calculated value of t' (3.965) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of Freedom to invite guest at home among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.29 Table showing distribution of respondent's by family empowerment of Freedom to organize family/social function.

Freedom to organize family/social function	Before (X)	After (Y)
Low	74	42
Medium	96	65
High	130	193

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	42	3.998	

The calculated value of t' (3.998) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of Freedom to organize family/social function among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.30 Table showing distribution of respondent's by family empowerment of Decision making about how money should be spend

Decision making about how money should be spend	Before (X)	After (Y)
Husband	19	21
Own self	13	31
Both	102	136
Father in law	105	24
Mother in law	36	24
Parents	21	04
Children	04	60

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	6
.05	1.943	31.42	2.971	

The calculated value of 't' (2.971) is greater than the table value (1.943) at 0.05 level of significant of 6 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of Decision making about how money should be spend among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.31 Table showing distribution of respondent's by family empowerment of to whom womenShare financial problem

Share financial problem	Before (X)	After (Y)
Husband	105	136
Mother in law	13	31
Father in law	102	21
Children	19	24
Parents	36	24
Relatives	21	04

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	5
.05	2.015	42	2.421	

The calculated value of 't' (2.421) is greater than the table value (2.015) at 0.05 level of significant of 5 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of women sharing financial problem among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.32 Table showing distribution of respondent's by family empowerment of decision making power about financial matter related to children

Response	Before (X)	After (Y)
Tuition fees	188	63
Picnic fees	84	28
School fees	201	67
Pocket money	154	51

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	3
.05	2.353	104.5	5.995	

The calculated value of 't' (5.995) is greater than the table value (2.353) at 0.05 level of significant of 3 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of decision making power about financial matter related to children among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.33 Table showing distribution of respondent's by family empowerment of Decision making power for occupation of children

Response	Before (X)	After (Y)
Own self	17	31
Husband	23	31
Children own self	135	141
Jointly	104	83
Others	21	14

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	4
.05	2.132	11.2	3.974	

The calculated value of 't' (3.974) is greater than the table value (2.132) at 0.05 level of significant of 4 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the family level empowerment of Decision making power for occupation of children among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.34 Table showing distribution of respondent's by economic empowerment of Housing condition

Housing condition	Before (X)	After (Y)
Owned	208	284
Rented	92	16

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	1
.05	6.314	76	0	

The calculated value of 't' (0) is lower than the table value (6.314) at 0.05 level of significant of 1 degree of freedom, hence the null hypotheses can be accepted and its proved that there is no significant difference in the economic level empowerment of housing condition among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the economic empowerment of women entrepreneur before and after starting the business.

4.3.35 Table showing distribution of respondent's by economic empowerment of Convenience in house.

Convenience in house	Before (X)	After (Y)
Gas	203	300
Refrigerator	184	284
Washing machine	104	184
Mixer	198	298
Micro wave	89	158
Ac	53	169

***multiple responses were allowed**

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	1
.05	6.314	76	0	

The calculated value of 't' (0) is lower than the table value (6.314) at 0.05 level of significant of 1 degree of freedom, hence the null hypotheses can be accepted and its proved that there is no significant difference in the economic level empowerment of housing condition among women entrepreneur before and after starting the business.

So it can be observed there is no significant difference in the family empowerment of women entrepreneur before and after starting the business.

4.3.36 Table showing distribution of respondent's by economic empowerment of recreation at house

Recreation at house	Before (X)	After (Y)
TV	220	288
DVD/music player	198	214
Mobile	184	300
Laptop	112	184
Computer	169	194

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	4
.05	2.132	59.4	3.294	

The calculated value of 't' (3.294) is greater than the table value (2.132) at 0.05 level of significant of 4 degree of freedom, hence the null hypotheses can be rejected and its proved that there is no significant difference in the economic level empowerment of recreation at house among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the economic empowerment of women entrepreneur before and after starting the business.

4.3.37 Table showing distribution of respondent's by social empowerment regarding Changes take place in life style

Changes take place in life style	Before (X)	After (Y)
Attending social function	140	226
Making & maintaining relation	230	253
Celebrating festival with family	213	263

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	2
.05	2.920	129.33	7.012	

The calculated value of 't' (7.012) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the social level empowerment of Changes take place in life style among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the social empowerment of women entrepreneur before and after starting the business.

4.3.38 Table showing distribution of respondent's by social empowerment of kind of relation built with people

Kind of relation built with people	Before (X)	After (Y)
Brotherhood	194	123
Friendship	115	174
Professional	112	259
Personal	184	104
Positive	204	204
Negative	24	08

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	5
.05	2.015	62.166	2.919	

The calculated value of 't' (2.919) is greater than the table value (2.015) at 0.05 level of significant of 5 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the social level empowerment of views regarding social condition improved by entrepreneurship among women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the social empowerment of women entrepreneur before and after starting the business.

4.3.39 Table showing distribution of respondent's views regarding social condition improved by entrepreneurship.

Respondents views regarding social condition improved by entrepreneurship	Before (X)	After (Y)
Yes	158	272
No	142	28

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	1
.05	6.314	144	0	

The calculated value of t' (0) is lower than the table value (6.314) at 0.05 level of significant of 1 degree of freedom, hence the null hypotheses can be accepted and its proved that there is no significant difference in the social level empowerment of women views regarding social condition improved by entrepreneurship among women entrepreneur before and after starting the business.

So it can be observed that there is no significant difference in the social empowerment of women entrepreneur before and after starting the business.

ENTREPRENEURSHIP AND EMPOWERMENT**4.3.40 Table showing distribution of respondents by overall individual empowerment of women entrepreneur before and after starting business**

INDIVIDUAL ASPECT	Before X	After Y
Self confidence	29	220
Problem solving capacity	37	161
Health consciousness	107	117
Self image	63	158
Comfort while talking in a crowded area	104	214
I overall liking of people for me	63	158
Self-identity	11	248
Fear of committing mistakes	139	97
Coping up with problem	28	145
Ability to accept challenges	75	174
Decision-making power	184	273
Convincing ability	30	149
Feeling of being independent	80	154
Feeling of enjoying freedom	102	158
Readiness/preparedness to fight for own rights	132	197
Feeling of helplessness	114	166
Ability to maintain relationship	164	170
Readiness/preparedness to fight against physical & mental harassment	102	158
Power capacity to help others	94	198
Readiness to adjust-as per situations	120	206
Liking for social gathering	100	159

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	20
.05	1.725	89.8	11.483	

The calculated value of 't' (11.483) is greater than the table value (1.725) at 0.05 level of significant of 20 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the overall individual empowerment of women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the overall individual empowerment of women entrepreneur before and after starting the business.

4.3.41 Table showing distribution of respondents by overall family level empowerment of women entrepreneur before and after starting business

FAMILY ASPECT	Before X	After Y
Overall Support from husband?	158	224
Capacity to support children in their studies	145	102
Demand for extra money for household expenses	121	206
Freedom to decide buying for self	112	180
Freedom to go to parents place	59	128
Freedom to take children to school	134	198
Freedom for shopping	108	180
Freedom to invite guest at home	134	198
Freedom to organize family/social functions	130	193
Decision-making power	177	214
Overall	1278	1823

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	9
.05	1.833	63.1	6.552	

The calculated value of 't' (6.552) is greater than the table value (1.833) at 0.05 level of significant of 9 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the overall family level empowerment of women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the overall family empowerment of women entrepreneur before and after starting the business.

4.3.42 Table showing distribution of respondents by overall economic empowerment of women entrepreneur before and after starting business

ECONOMIC ASPECT	Before X	After Y
Annual income	62	151
Monthly income	76	206
Living standard	66	146
Monthly saving	58	172
Household facilities	53	190
Monthly expenses of family:	32	190
Form of saving	198	296
Housing condition	208	284
Furniture availability	214	298
Convenience in house	184	292
Vehicle facility	204	292
Recreational facility	220	288
Overall	1575	2805

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	11
.05	1.796	102.5	12.893	

The calculated value of 't' (12.893) is greater than the table value (1.796) at 0.05 level of significant of 11 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the overall economic empowerment of women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the overall economic empowerment of women entrepreneur before and after starting the business.

4.3.43 Table showing distribution of respondents by overall social empowerment of women entrepreneur before and after starting business

SOCIAL ASPECT	Before X	After Y
Family support	583	736
Attending meeting	66	193
Changes in the life style	306	629
Overall	955	1558

Table value		Statistical test		Degree of freedom
		T test		
Level of sign	Table value	Mean difference	T= Calculated value	02
.05	2.920	201	3.270	

The calculated value of 't' (3.270) is greater than the table value (2.920) at 0.05 level of significant of 2 degree of freedom, hence the null hypotheses can be rejected and its proved that there is significant difference in the overall social empowerment of women entrepreneur before and after starting the business.

So it can be observed that there is significant difference in the overall social empowerment of women entrepreneur before and after starting the business.

4.4 ENTREPRENEURSHIP AND EMPOWERMENT

4.4.1 Table showing empowerment improvement level of women entrepreneur after starting business

INDIVIDUAL ASPECT	Before	After	% of Improvement
self confidence	29	220	658.62
problem solving capacity	37	161	335.13
health consciousness	107	117	9.34
self-image	63	158	150.79
comfort while talking in a crowded area	104	214	105.70
I overall liking of people for me	63	158	150.79
self-identity	11	248	2154.54
fear of committing mistakes	139	97	
coping up with problem	28	145	417.85
Ability to accept challenges	75	174	132.00
Decision-making power	184	273	48.36
Convincing ability	30	149	396.66
Feeling of being independent	80	154	92.5
Feeling of enjoying freedom	102	158	54.90
Readiness/preparedness to fight for own rights	132	197	44.24
Feeling of helplessness	114	166	45.61
Ability to maintain relationship	164	170	3.65
Readiness/preparedness to fight against physical & mental harassment	102	158	54.90
Power capacity to help others	94	198	110.63
Readiness to adjust-as per situations	120	206	71.66
Liking for social gathering	100	159	59.00
Overall	1878	3680	95.95

FAMILY ASPECT	Before	After	% of Improvement
Overall Support from husband?	158	224	41.77
Capacity to support children in their studies	145	102	29.65
Demand for extra money for household expenses	121	206	70.24
Freedom to decide buying for self	112	180	60.71
Freedom to go to parents place	59	128	116.94
Freedom to take children to school	134	198	47.76
Freedom for shopping	108	180	66.66
Freedom to invite guest at home	134	198	47.76
Freedom to organize family/social functions	130	193	48.46
Decision-making power	177	214	20.90
Overall	1278	1823	42.64

ECONOMIC ASPECT	Before	After	% of Improvement
Annual income	62	151	143.54
Monthly income	76	206	171.05
Living standard	66	146	121.21
Monthly saving	58	172	196.55
Household facilities	53	190	258.49
Monthly expenses of family:	32	190	493.75
Form of saving	198	296	52.57
Housing condition	208	284	36.53
Furniture availability	214	298	39.25
Convenience in house	184	292	58.69
Vehicle facility	204	292	43.13
Recreational facility	220	288	30.90
Overall	1575	2805	78.09

SOCIAL ASPECT	Before	After	% of Improvement
Family support	583	736	26.24
Attending meeting	66	193	19.24
Changes in the life style	306	629	105.55
Overall	955	1558	63.14

The greatest improvement in empowerment is found in individual aspects by 95.95 % and the least in family aspects by 42.64%. Within economic aspects there is improvement of 78.9 % and by social aspects there is improvement level of 63.14%.

So from the above description it can be concluded that majority of the respondents are individually empowered.

CHAPTER-5

FINDINGS CONCLUSION SUGGESTION AND PLAN OF ACTION

Findings, conclusions, suggestions and plan of actions are the last parts of the theses. Findings are statements section, upon which they are based upon the data analysis. Conclusions are answer to the question raised, or the statements of acceptance or rejection of the hypotheses proposed. The conclusions do not need to repeat the evidence on which they are based, but extreme care should be exercised to present them with whatever limitations and qualification are necessary.

Besides findings and conclusion, suggestions are also required for the researcher. Suggestions are brief statements of a limited numbers of recommendations for further consideration. These suggestions are to be given at the end of the report. They must be exhaustive and should take into consideration all the difficulties that may arise in implementing them and plan of action will give ideas for further research study.

In this study, an attempt has been made to recapitulate the findings of the present study. The collected data is analyzed on three major factors like Profile of the respondents, entrepreneurial aspects and empowerment aspects. The finding of the study is as follows:

5.1 Findings

5.1.1 Profile of the respondents

- Majority 79% (n=237) of respondents belong to the age group of 25-50 years. The young and middle age group people can actively participate in socio-economic activities.
- Majority of respondents belong to Hindu religion i.e 78 % (n=235) while Christian and Muslim respondents are less because of small group of religion.
- Majority of the respondents i.e. 100 % (n=300) of respondents are females.

- Majority 60 % (n=181) of respondents studied up to post graduate level, while 1 % (n=2) respondents are illiterate.
- Majority of the respondents were married that is 65 % (n=194) in which 7% (n=20) of respondents were widow and very less respondents i.e. 6% (n=18) respondents were divorcee marital status.
- With regard to kind and size of family majority of the respondents were living in nuclear family and 48 % (n=145) of respondents having 1-5 members in their family.
- With regard to the income it can be revealed that 65% (n=196) majority of respondents are earning 30, 000 to 45000 income per month.
- With regard to the saving it can be revealed that 62% (n=185) majority of respondents are saving Rs 10000 to 25000 per month.
- With regard to the experience of entrepreneur it can be revealed that 52% (n=156) majority of respondents have 5 to 10 years' experience of entrepreneurship.

5.1.2 Entrepreneurial aspects of the respondents

- With regard to the nature of business majority of the respondent's i.e. 65% (n=196) of respondents were doing trading business
- With regard to the type of ownership majority of the respondent 69% (n=206) of respondents were having sole proprietorship business ownership
- With regard to period of existence majority of the respondent's i.e. 75 % (n=224) of the respondents existence period is 2-5 years.
- With regard to type of establishment majority of the respondent's i.e. 40% (n=120) of the respondents established micro level business
- With regard to how to become entrepreneur majority of the respondent's i.e. 76% (n=228) of the respondents become entrepreneur because of family ventures
- With regard to reason for starting ventures majority of the respondent's i.e. 91% (n=272) of the respondents were starting the ventures because to be independent and out of necessity
- With regard to motive to venture out majority of the respondent's i.e. 73% (n=218) of the respondents motivated by training

- With regard to source of financial assistance majority of the respondent's i.e.41% (n=124) of the respondents financial source is self-saving.

5.1.3 Training program

- Majority of the respondents i.e. 84% (n=251) had entrepreneurship training from government organization.
- Majority of the respondents i.e. 66% (n=198) of the respondents had monthly training.
- Majority of the respondent's i.e. 22% (n=66) have reason behind training is capacity building and self-holistic development.
- Majority of the respondent's i.e. 47% (n=142) are satisfied with the purpose of they had undergone training was served fulfilled.

5.1.4 Opinion of women entrepreneur to become successful entrepreneur

- Majority of the respondents believe that achievement motivation, risk taking abilities, leadership qualities, perseverance, regularity and dedication to work and self-confidence are extremely important to become successful entrepreneur.
- Majority of the respondent's i.e.76% (n=228) of the respondents believe that Achievement motivation is extremely important
- Majority of the respondent's i.e. 44% (n=132) of the respondents believe that Risk taking ability is extremely important
- Majority of the respondent's i.e. 38% (n=114) of the respondents believe that decision making skill is very important.
- Majority of the respondent's i.e. 33% (n=98) of the respondents believe that Leadership qualities is extremely important
- Majority of the respondent's i.e. 31% (n=94) of the respondents believe that readiness to accept challenges is not very important
- Majority of the respondent's i.e. 48% (n=145) of the respondents believe that persistent problem solving skill is very important
- Majority of the respondent's i.e. 37% (n=110) of the respondents believe that clarify of goals is somewhat important

- Majority of the respondent's i.e. 49% (n=146) of the respondents believe that dealing with failure is very important
- Majority of the respondent's i.e. 40% (n=120) of the respondents believe that technical background is very important
- Majority of the respondent's i.e. 49% (n=148) of the respondents believe that experience in the line is very important
- Majority of the respondent's i.e. 35% (n=104) of the respondents believe that willingness to introduce something new is very important
- Majority of the respondent's i.e. 49% (n=148) of the respondents believe that taking initiative & seeking personality responsibility is very important
- Majority of the respondent's i.e. 52% (n=156) of the respondents believe that competing against self-imposed standard is somewhat important
- Majority of the respondent's i.e. 59% (n=176) of the respondents believe that tolerance to ambiguity and uncertainty is extremely important
- Majority of the respondent's i.e. 44% (n=133) of the respondents believe that perseverance is extremely important,
- Majority of the respondent's i.e. 47% (n=140) of the respondents believe that regularity & dedication to work is extremely important
- Majority of the respondent's i.e. 39% (n=117) of the respondents believe that self-control is somewhat important
- Majority of the respondent's i.e. 47% (n=142) of the respondents believe that self-confidence is extremely important
- Majority of the respondent's i.e. 38% (n=114) of the respondents believe that immediate feedback is somewhat important
- Majority of the respondent's i.e. 35% (n=105) of the respondents believe that willingness to take advice is somewhat important
- Majority of the respondent's i.e. 58% (n=174) of the respondents believe that time management is very important
- Majority of the respondent's i.e. 42% (n=126) of the respondents believe that long term involvement & commitment is somewhat important

5.1.5 Problem of women entrepreneurs

- Majority of the respondents always have problem of scarcity of raw material, shouldering family responsibilities, lack of enterprising networking and personal health problems while some respondents have rarely problems like limited mobility, access to timely and reliable interaction, shyness and inhabitation problem.
- Majority of the respondent's i.e. 45% (n=134) of the respondents occasionally have finance problem
- Majority of the respondent's i.e. 50% (n=149) of the respondents occasionally have lack of proper infrastructure problem
- Majority of the respondent's i.e. 47% (n=142) of the respondents always have scarcity of raw material problem
- Majority of the respondent's i.e. 47% (n=141) of the respondents rarely have limited mobility problem
- Majority of the respondent's i.e. 59% (n=175) of the respondents always have shouldering family responsibilities problem
- Majority of the respondent's i.e. 44% (n=133) of the respondents occasionally have lack of education and training problem
- Majority of the respondent's i.e. 38% (n=114) of the respondents always have lack of enterprise networking problem
- Majority of the respondent's i.e. 31% (n=93) of the respondents sometimes have gender constrains problem
- Majority of the respondent's i.e. 49% (n=146) of the respondents rarely have access to timely and reliable interaction problem
- Majority of the respondent's i.e. 47% (n=143) of the respondents rarely have shyness and inhabitation problem
- Majority of the respondent's i.e. 32% (n=97) of the respondents never have lack of finance for initial investment problem
- Majority of the respondent's i.e. 55% (n=163) of the respondents never have lack of family support problem
- Majority of the respondent's i.e. 37% (n=112) of the respondents sometimes have lack of community support problem,

- Majority of the respondent's i.e. 43% (n=129) of the respondents occasionally have marketing problem
- Majority of the respondent's i.e. 71% (n=212) of the respondents never have lack of motivation problem
- Majority of the respondent's i.e. 51% (n=152) of the respondents never have lack of self-confidence problem
- Majority of the respondent's i.e. 51% (n=152) of the respondents always have personal health problem
- Majority of the respondent's i.e. 39% (n=118) of the respondents always have time constrains problem
- Majority of the respondent's i.e. 42% (n=125) of the respondents occasionally have lack of freedom problem

5.1.6 Attitude of family after becoming an entrepreneur

- Majority of the husbands i.e. 63% (n=188) have favorable attitude among women entrepreneurs.
- Majority of the father in law i.e. 53% (n=158) have highly unfavorable attitude among women entrepreneurs.
- Majority of the mother in law i.e. 58% (n=173) have highly unfavorable attitude among women entrepreneurs.
- Majority of the children i.e. 39% (n=118) have favorable attitude among women entrepreneurs.
- Majority of the father i.e. 46% (n=138) have favorable attitude among women entrepreneurs.
- Majority of the mother i.e. 55% (n=166) have highly favorable attitude among women entrepreneurs.
- Majority of the siblings i.e. 36% (n=108) have favorable attitude among women entrepreneurs.
- Majority of the relatives i.e. 53% (n=158) have mixed attitude among women entrepreneurs.

\5.1.7 Attitude of society after becoming an entrepreneur

- Majority of respondents i.e. 91% (n=124) of the respondents are highly agree with the perception of society in increase their social status
- Majority of respondents i.e. 41% (n= 124) are highly agree with perception of society in incense their social status and 45% (n=135) incense in their economic status
- Majority of respondents i.e. 52% (n= 156) are highly disagree with perception of society as entrepreneurs family is getting neglected.
- Majority of respondents i.e. 34% (n=104) of the respondents are neutral with the perception of society in relationship problem in family after becoming an entrepreneur
- Majority of respondents i.e. 41% (n= 123) are agree with perception of society as there are relationship problems between couples after becoming entrepreneur.
- Majority of respondents i.e. 41% (n= 124) are highly agree with perception of society as directly or indirectly male ego is getting hurt.
- Majority of respondents i.e. 42% (n=126) of the respondents are highly disagree with the perception of society in character looked down upon after becoming an entrepreneur
- Majority of respondents i.e. 45% (n=135) of the respondents are highly disagree with the perception of society in fear of strong feminism after becoming an entrepreneur
- Majority of respondents i.e. 43% (n=130) of the respondents are highly disagree with the perception of society in fear of women dominating men
- Majority of respondents i.e. 66% (n=196) of the respondents are highly disagree with the perception of society in women empowerment is going against the law of nature.

5.1.8 Individual level empowerment of women after becoming entrepreneur

- Majority of respondents i.e. 65% (n= 196) were having medium level of self-confidence before becoming an entrepreneur while the self confidence level has been increased to high level i.e. 73 % (n=220) after becoming an entrepreneur.
- Majority of respondents i.e. 58% (n= 175) were having medium level of capacity to solve problems before becoming an entrepreneur while the problem solving capacity has been increased to high level i.e. 54 %(n=161) after becoming an entrepreneur.
- Majority of respondents i.e. 36% (n= 107) were having high level of health consciousness before becoming an entrepreneur while the number of respondents has been increased to the same level 39 % (n=117) after becoming an entrepreneur.
- Majority of respondents i.e. 55% (n= 166) were having medium level of self-image before becoming an entrepreneur while the self confidence level has been decreased to high level i.e. 53%(n=158) after becoming an entrepreneur.
- Majority of respondents i.e. 58% (n= 175) were having medium level of comfort while talking in a crowded area before becoming an entrepreneur while their comfort level has been increased to high level i.e. 71%(n=214) while talking in a crowded area after becoming an entrepreneur.
- Majority of respondents i.e. 55% (n= 166) were facing overall likeness from people at medium level before becoming an entrepreneur while the overall likeness from people has been increased to high level i.e. 53 %(n=158) after becoming an entrepreneur.
- Majority of respondents i.e. 56% (n= 169) were having medium level of self identity before becoming an entrepreneur while the self-identity level has been increased to high level i.e. 83 % (n=248) after becoming an entrepreneur.
- Majority of respondents i.e. 46% (n= 139) were facing fear of committing mistakes at high level before becoming an entrepreneur while the fear of

committing mistakes has been decreased to medium level i.e. 42 %(n=126) after becoming an entrepreneur.

- Majority of respondents i.e. 64% (n= 192) were having medium level of ability to coping up with any problem before becoming an entrepreneur while their ability level has been increased to high level i.e. 49%(n=145) after becoming an entrepreneur.
- Majority of respondents i.e. 44% (n= 132) were having lower level of ability to accept challenges before becoming an entrepreneur while their ability level has been increased to high level i.e. 58%(n=174) after becoming an entrepreneur.
- Majority of respondents i.e. 61% (n= 184) were having high level of decision making power before becoming an entrepreneur while the number of respondents has been increased to the same level 91 %(n=273) after becoming an entrepreneur.
- Majority of respondents i.e. 57% (n= 172) were having medium level of convincing ability before becoming an entrepreneur while the level of convincing has been increased to high level i.e. 63 %(n=189) after becoming an entrepreneur.
- Majority of respondents i.e. 41% (n= 124) were facing feeling of being independent at low level before becoming an entrepreneur while the feeling of being independent has been increased to higher level i.e. 51 %(n=154) after becoming an entrepreneur.
- Majority of respondents i.e. 35% (n= 106) were facing the feeling of enjoying freedom at medium level before becoming an entrepreneur while the feeling of enjoying freedom has been increased to higher level i.e. 53 %(n=158) after becoming an entrepreneur.
- Majority of respondents i.e. 44% (n= 132) were having high level of readiness/preparedness to fight of own rights before becoming an entrepreneur

while the number of respondents has been increased to the same level 66 % (n=197) after becoming an entrepreneur.

- Majority of respondents i.e. 39% (n= 116) were facing the feeling of helplessness at medium level before becoming an entrepreneur while the feeling of helplessness has been increased to higher level i.e. 56 % (n=166) after becoming an entrepreneur.
- Majority of respondents i.e. 65% (n= 164) were having high level of ability to maintain relationships before becoming an entrepreneur while their ability level has been the same i.e. 57 % (n=170) after becoming an entrepreneur.
- Majority of respondents i.e. 54% (n= 162) were having medium level of readiness/preparedness to fight against physical and mental harassment before becoming an entrepreneur while the readiness/preparedness to fight against physical and mental harassment has been slightly increased to higher level i.e. 52 % (n=158) after becoming an entrepreneur.
- Majority of respondents i.e. 59% (n= 178) were having medium level of capacity power to help others before becoming an entrepreneur while the capacity power to help others has been increased to high level i.e. 66 % (n=198) after becoming an entrepreneur.
- Majority of respondents i.e. 40% (n= 120) were having higher level of readiness to adjust as per the situation before becoming an entrepreneur while the number of respondents has been increased to the same level i.e. 69% (n=206) after becoming an entrepreneur.
- Majority of respondents i.e. 34% (n= 102) were having lower level of liking for social gathering before becoming an entrepreneur while their liking for social gathering has been increased to high level i.e. 53% (n=159) after becoming an entrepreneur.

5.1.9 Family level empowerment of women after becoming entrepreneur

- Majority of respondents i.e. 52% (n= 158) were getting higher level support from husband before becoming an entrepreneur while their support has been increased to 75%(n=224) after becoming an entrepreneur.
- Majority of respondents i.e. 48% (n= 145) possess the higher level capacity to support their children in their studies before becoming an entrepreneur while the capacity to support their children in their studies has been decreased to medium level i.e. 35%(n=104) after becoming an entrepreneur.
- Majority of respondents i.e. 40% (n= 121) were facing higher level demand for extra money for household expenses before becoming an entrepreneur while the demand for extra money for household expenses has been increased to 69 %(n=206) after becoming an entrepreneur.
- Majority of respondents i.e. 37% (n= 112) were having higher level of freedom to decide buying for sale before becoming an entrepreneur while the number of respondents has been increased to the same level i.e. 60%(n=180) after becoming an entrepreneur.
- Majority of respondents i.e. 48% (n= 145) were facing lower level of freedom to go to parents place before becoming an entrepreneur while their freedom to go to their parents place has been increased to high level i.e. 42%(n=128) after becoming an entrepreneur.
- Majority of respondents i.e. 45% (n= 134) were having higher level of freedom to take children to school before becoming an entrepreneur while the number of respondents has been increased to the higher level i.e. 66%(n=198) after becoming an entrepreneur.
- Majority of respondents i.e. 39% (n= 118) were having freedom for shopping at medium level before becoming an entrepreneur while the freedom for shopping has been increased to higher level i.e. 60 %(n=180) after becoming an entrepreneur.

- Majority of respondents i.e. 45% (n= 134) were having freedom to invite guest at home was at high level before becoming an entrepreneur while the freedom to invite guest at home has been increased to higher level i.e. 66 %(n=198) after becoming an entrepreneur.
- Majority of respondents i.e. 43% (n= 130) were having freedom to organize family/social function was at high level before becoming an entrepreneur while the freedom to organize family/social function has been increased to higher level i.e. 64 %(n=193) after becoming an entrepreneur.
- Majority of respondents i.e. 65% (n= 196) were having their annual income at medium level before becoming an entrepreneur while their annual income has been increased to higher level i.e. 50 %(n=151) after becoming an entrepreneur.

5.1.10 Economic empowerment of women after becoming entrepreneur

- Majority of respondents i.e. 62% (n= 186) were having their monthly income at medium level before becoming an entrepreneur while their monthly income has been increased to higher level i.e. 68 %(n=206) after becoming an entrepreneur.
- Majority of respondents i.e. 55% (n= 166) were having medium level living standard before becoming an entrepreneur while the living standard has been increased to the higher level i.e. 47%(n=146) after becoming an entrepreneur.
- Majority of respondents i.e. 55% (n= 166) were having their monthly saving at medium level before becoming an entrepreneur while their monthly saving has been increased to higher level i.e. 58 %(n=172) after becoming an entrepreneur.
- Majority of respondents i.e. 55% (n= 166) were having medium level household facilities before becoming an entrepreneur while the household facilities has been increased to the higher level i.e. 63 %(n=190) after becoming an entrepreneur.

- Majority of respondents i.e. 63% (n= 190) were having medium level monthly expense of family before becoming an entrepreneur while the monthly expense of family has been increased to the higher level i.e. 63%(n=190) after becoming an entrepreneur.
- Majority of the respondents i.e. 65% (n=194) saved their money in the bank before becoming an entrepreneur while the number has been increased to 98%(n=296) after becoming an entrepreneur
- Majority of the respondents i.e. 53% (n=160) have lost their income before becoming an entrepreneur while the number has been decreased to 47%(n=140) after becoming an entrepreneur
- Majority of the respondents i.e. 69% (n=208) have their own house before becoming an entrepreneur while the number has been increased to 97%(n=284) after becoming an entrepreneur
- Majority of the respondents i.e. 71% (n=214) have enough furniture in their house before becoming an entrepreneur while the number has been increased to 99%(n=298) after becoming an entrepreneur
- Majority of the respondents i.e. 68% (n=203) have gas facilities in their house before becoming an entrepreneur while the number has been increased to 100%(n=300) after becoming an entrepreneur
- Majority of the respondents i.e. 61% (n=284) have refrigerator facilities in their house before becoming an entrepreneur while the number has been increased to 97%(n=292) after becoming an entrepreneur
- Majority of the respondents i.e. 61% (n=184) have washing machine facilities in their house before becoming an entrepreneur while the number has been increased to 76%(n=228) after becoming an entrepreneur
- Majority of the respondents i.e. 66% (n=198) have mixer facilities in their house before becoming an entrepreneur while the number has been increased to 83%(n=248) after becoming an entrepreneur
- Majority of the respondents i.e. 30% (n=89) have micro wave facilities in their house before becoming an entrepreneur while the number has been increased to 53%(n=158) after becoming an entrepreneur

- Majority of the respondents i.e. 18% (n=53) have AC facilities in their house before becoming an entrepreneur while the number has been increased to 56%(n=169) after becoming an entrepreneur
- Majority of the respondents i.e. 68% (n=204) have vehicles in their house before becoming an entrepreneur while the number has been increased to 97%(n=292) after becoming an entrepreneur
- Majority of the respondents i.e. 30% (n=91) have bicycle in their house before becoming an entrepreneur while the number has been decreased to 17%(n=51) after becoming an entrepreneur
- Majority of the respondents i.e. 33% (n=98) have two wheeler vehicles facilities in their house before becoming an entrepreneur while the number has been increased to 96%(n=288) after becoming an entrepreneur
- Majority of the respondents i.e. 33% (n=98) have four wheeler vehicle facilities in their house before becoming an entrepreneur while the number has been decreased to 90%(n=269) after becoming an entrepreneur
- Majority of the respondents i.e. 73% (n=220) have TV facilities in their house before becoming an entrepreneur while the number has been increased to 96%(n=288) after becoming an entrepreneur
- Majority of the respondents i.e. 66% (n=198) have DVD/music player facilities in their house before becoming an entrepreneur while the number has been increased to 71%(n=214) after becoming an entrepreneur
- Majority of the respondents i.e. 61% (n=184) have mobile facilities in their house before becoming an entrepreneur while the number has been increased to 100%(n=300) after becoming an entrepreneur
- Majority of the respondents i.e. 37% (n=112) have laptop facilities in their house before becoming an entrepreneur while the number has been increased to 61%(n=184) after becoming an entrepreneur
- Majority of the respondents i.e. 56% (n=169) have computer facilities in their house before becoming an entrepreneur while the number has been increased to 96%(n=288) after becoming an entrepreneur

5.1.11 Social empowerment of women after becoming entrepreneur

- In family support Majority of the respondents i.e. 77% (n=230) making and maintaining relation before becoming an entrepreneur while the number has been increased to 84%(n=253) after becoming an entrepreneur
- In family support Majority of the respondents i.e. 88% (n=263) celebrating festival with family before becoming an entrepreneur while the number has been decreased to 71 %(n=213) after becoming an entrepreneur because of work load.
- Majority of the respondents i.e. 86% (n=258) felt there are changes take place in their life after becoming an entrepreneur
- Majority of the respondents i.e. 60% (n=194) build brotherhood relation before becoming an entrepreneur while the number has been increased to 86%(n=259)build professional relation after becoming an entrepreneur
- Majority of the respondents i.e. 51% (n=154) of the respondents believe that positive change can take place through entrepreneurship before becoming an entrepreneur while the number has been increased to 87%(n=262) after becoming an entrepreneur
- Majority of the respondents i.e. 53% (n=158) of the respondents believe that social condition has been improvement by entrepreneurship before becoming an entrepreneur while the number has been increased to 91%(n=272) after becoming an entrepreneur
- Majority of the respondents i.e. 44% (n=141) of the respondents believe that entrepreneurship lead to active participation in local economic policy making before becoming an entrepreneur while the number has been increased to 63%(n=210) after becoming an entrepreneur

HYPOTHESIS TESTING

5.1.12 Chi-square findings

- Chi square test under this study proved that there is significance association between age and individual, family, economic and social empowerment of women entrepreneurs.
- There is significance association between education and individual and social empowerment of women entrepreneurs.
- While there is no significance association between education and family as well as economic empowerment of women entrepreneurs.
- There is no significance association between training and individual empowerment of women entrepreneurs.
- There is significance association between training and family empowerment of women entrepreneurs.
- There is significance association between training and economic empowerment of women entrepreneurs.
- There is significance association between training and social empowerment of women entrepreneurs.

5.1.13 T-tests findings

Individual aspects

- There is significant difference in the individual empowerment of self confidence among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of problem solving capacity among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of health consciousness among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of self image among women entrepreneur before and after starting the business.

- There is no significant difference in the individual empowerment of comfort while talking in a crowded area among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of overall liking of people for entrepreneurs among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of self identity among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of fear of committing mistake among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of coping up with problem among women entrepreneur before and after starting the business.
- There is no significant difference in the individual empowerment of ability to accept challenges among women entrepreneur before and after starting the business.
- There is no significant difference in the individual empowerment of decision making power among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of convincing ability among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of feeling of being independent among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of feeling of enjoying freedom among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of readiness to fights for own rights among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of feeling of helplessness among women entrepreneur before and after starting the business.

- There is no significant difference in the individual empowerment of ability to maintain relationship among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of readiness to fight against physical and mental harassment among women entrepreneur before and after starting the business.
- There is no significant difference in the individual empowerment of power capacity to help others among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of readiness to adjust per situation among women entrepreneur before and after starting the business.
- There is significant difference in the individual empowerment of liking for social gathering among women entrepreneur before and after starting the business.

Family aspects

- There is significant difference in the family level empowerment of Overall support from husband among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of freedom to decide buying for self among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of freedom to go to parent's house among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of freedom to take children from school among women entrepreneur before and after starting the business.
- There is no significant difference in the family level empowerment of Freedom for shopping among women entrepreneur before and after starting the business.

- There is significant difference in the family level empowerment of freedom to invite guest at home among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of freedom to organize family/social function among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of decision making about how money should be spend among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of women sharing financial problem among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of decision making power about financial matter related to children among women entrepreneur before and after starting the business.
- There is significant difference in the family level empowerment of decision making power for occupation of children among women entrepreneur before and after starting the business.

Economic aspects

- There is no significant difference in the economic level empowerment of housing condition among women entrepreneur before and after starting the business.
- There is no significant difference in the economic level empowerment of recreation at house among women entrepreneur before and after starting the business.
- There is significant difference in the social level empowerment of changes take place in life style among women entrepreneur before and after starting the business.

Social aspects

- There is significant difference in the social level empowerment of views regarding social condition improved by entrepreneurship among women entrepreneur before and after starting the business.
- There is no significant difference in the social level empowerment of women views regarding social condition improved by entrepreneurship among women entrepreneur before and after starting the business.

5.1.14 Overall empowerment of women entrepreneurs

- There is significant difference in the overall individual empowerment of women entrepreneur before and after starting the business.
- There is significant difference in the overall family empowerment of women entrepreneur before and after starting the business.
- There is significant difference in the overall economic empowerment of women entrepreneur before and after starting the business.
- There is significant difference in the overall social empowerment of women entrepreneur before and after starting the business.

5.1.15 Empowerment improvement level of women entrepreneur after starting business

- The greatest improvement in empowerment is found in individual aspects by 95.95 % and the least in family aspects by 42.64%. With in economic aspects there is improvement of 78.9 % and by social aspects there is improvement level of 63.14

5.2CONCLUSION

From the present study it is concluded that most of the respondents belong to the middle and the young age group and are found active in their socio-economic development, all the respondents are female and most of the entrepreneurs belong to the Hindu religion. Majority of women have undergone post graduate level of education and most of them are married. It is inferred from the research study that majority of the respondents belonging to nuclear family of 1-5 members. Majority of them are earning money 30000 to 45000 per month, and with regard to saving they are able to save between 10000-25000. Sogra, Khair Jahan, (1992) stated that for female entrepreneurs in Bangladesh who are young, highly qualified, motivated first generation working women, the need at the work place is affiliation. Dhillon and Malhotra (1993) it was found that the majority of women were married lived in nuclear families and were first generation entrepreneurs in the age of 25-40.

- Referring to their entrepreneurship aspects it is revealed that majority of respondents were doing trading business by having sole proprietorship business ownership from last 2-5 years existence period and most of the respondents established micro level business they become entrepreneur because of family ventures and women were starting the ventures to become independent and out of necessity and mostly they are motivated by training and for most of them financial source is self saving. **Abu Saleh (1995)** in his article the study also showed that the majority of women entrepreneurs (60 per cent) were engaged in production i.e. manufacturing and 25 per cent were engaged in the service sector and 15 per cent in trading. About 45 per cent women employed workers on fulltime basis and 10 per cent did manage their business without outside workers.
- It is concluded regarding training program majority of the respondents had monthly entrepreneurship training from government organization and reason behind training is capacity building and self holistic development after having training majority of them are satisfied with the purpose of training was served fulfilled. Karunakaran Pillai G. (1984). In a paper on Women Entrepreneurship units have emerged in Kerala due to financial assistance from the state Govt. marketing assistance from the state Govt. in the form of

subsidies and functioning of vocational training centers for the benefit of unemployed women. **Abu Saleh (1995)** the study showed that the training the women entrepreneurs received was theoretical and 80 per cent of the sample had no business background or experience. Only 15 per cent had business experience varying from 5 to 15 years. Only 5 per cent had experience in the same type of business and 90 per cent of women entrepreneurs came to business on their own initiative. Only 10 per cent of the women had acquired business through inheritance.

- Referring to the Opinion of women entrepreneur to become successful entrepreneur Majority of the respondents believe that achievement motivation, risk taking abilities, leadership qualities, perseverance, regularity and dedication to work, self confidence, tolerance to ambiguity and uncertainty are extremely important to become successful entrepreneur while on other side majority of the respondents believe that decision making skill, persistent problem solving skill , dealing with failure, technical background, experience in the line, willingness to introduce something new, taking initiative & seeking personality responsibility, time management is very important while some of the respondents believe that clarity of goals, competing against self imposed standard, self control, immediate feedback, willingness to take advice, long term involvement & commitment is somewhat important. Samiuddin (1989) in his book “Entrepreneurship Development and empowerment in India” An enterprise is an undertaking and the entrepreneur is one who organizes and manages it and takes its risk. Initiative, risk bearing, coordinating of factors of production, use of innovation and provision of capital are the basic elements of entrepreneurship. Lack of entrepreneurship is a limiting factor for acceleration of process of industrialization in India.
- Referring to the Problem faced by women entrepreneurs majority of the respondents always have problem of scarcity of raw material, shouldering family responsibilities, lack of enterprising networking and personal health problems while some respondents have rarely problems like limited mobility, access to timely and reliable interaction, While some of the respondent’s occasionally have finance problem, lack of proper infrastructure problem, lack

of education and training problem, marketing problem, lack of freedom problem. whereas very few of women rarely have limited mobility problem, access to timely and reliable interaction problem ,shyness and inhabitation problem and some of the respondents sometimes have gender constrains problem, lack of community support problem while some respondents never have lack of finance for initial investment problem, lack of family support problem, lack of motivation problem lack of self confidence problem as singh and sengupta(1985) studied that women entrepreneur face same difficulties as faced by men. sehwarz (1979) the major problem encountered during startup was credit discrimination and the subsequent problem was underestimating operating and / or marketing costs Hisrich and brush (1984)Reporting Her biggest business startup problems is finance, credit and lack of business training. Her greatest operational problem is lack of financial planning experience.

- It is viewed regarding Attitude of family after becoming an entrepreneur majority of the husbands, children, parents, siblings have favorable attitude among women entrepreneurs while in laws parents and relatives have highly unfavorable attitude among women entrepreneurs. So it's clearly seen that husband and parents are more supportive than in-laws parents. Singh and Sengupta (1985) majority of potential women entrepreneurs have clarity about their projects but need moral support from males and other family members for setting up their enterprise. Women entrepreneurs have an inner uncertainty of their own capabilities and need a male support for money, business know-how or moral support.
- Referring to the Attitude of society after becoming an entrepreneur majority of respondents are highly agree with the perception of society in increase their social and economic status, perception of society as directly or indirectly male ego is getting hurt while on other side some of the respondents are highly disagree with perception of society as entrepreneurs family is getting neglected, perception of society in character looked down upon after becoming an entrepreneur, perception of society in fear of strong feminism after becoming an entrepreneur, perception of society in fear of women

dominating men, perception of society in women empowerment is going against the law of nature whereas some of the respondents are neutral with the perception of society in relationship problem in family after becoming an entrepreneur.

- It is concluded that individual level empowerment after becoming entrepreneur women become empowered in the areas of self confidence, problem solving capacity, health consciousness, self image, comfort while talking in a crowded area, self identity, coping up with a problem, ability to accept challenges, decision making power, convincing ability, fear of being independent, feeling of being independent and helplessness, as well as they highly empowered in the areas of readiness to fight for their own rights, readiness to fight against physical and mental harassment and they can adjust with the situation and they developed ability to maintain relation have developed their individual purchasing power. So it's clearly seen that women are developed and empowered in many areas at individual level. Mohiuddin (1983) in his study of educated urban women has looked at the reasons why women become entrepreneurs. These emerged as economic needs, a challenge to satisfy some of their personality needs (power, achievement, novel experience and so on), educated women like to utilize their knowledge gained, family occupation; and as a leisure time activity. Ravichandra (1991) Investigation was made from the point of view of Psychological factors contributing to the Success of entrepreneurs personal attributes of individuals are very Crucial in determining entrepreneurial Success such as Self-Confidence and people willing to take moderate amount of risk. Besides important personal attributes for a person to be Successful entrepreneur it is necessary that continues to achieve knowledge and skill. **Talib and Murtaza (2002)** Looked at the personality aspects of women entrepreneurs in India and identified several important personality aspects. These included personal achievements, strong will, motivation, self-confidence, risk-taking and profit orientation.
- With referring to family level empowerment majority of women were getting support from husband in children studies, school fees as well as women enjoy

freedom for shopping, go to parents place, invite guest at home and organize family and social function. Apart from this, women develop decision making power for money matter, financial problem, occupation and other matter related to children as well as decision related to buying property. Sinha, in (1987) found due to absence of proper care of the family as well as job resulting into more grievances. They were also suffering from more intra individual conflict and their husband's attitude towards their job was often unfavorable. The results further revealed that the working wives were more burdened with than non- working housewives.

- It is concluded that economic level empowerment after becoming entrepreneur women have developed their purchasing power by earning and also develop ability to raise their living standard, monthly saving and housing condition with house-holds assets, such as cooking gas, refrigerator, washing machine, Mixture, Micro wave as well as raised vehicle like two wheeler and four wheeler, Motor cycle, etc. Apart from this they have acquired various facilities like recreation at house like TV, DVD/music player, mobile, laptop, and computer as Renukadevi (2005) said that women's economic empowerment is absolutely essential for raising their status in society Deep narayan (2000) defines empowerment as a process which increases the assets and capability of the poor people and other excluded groups to participate, negotiate, change and hold accountable. Muthuraja (2001) has discussed and proved that efforts it improve women's position need to focus on economic factors. Even where there is a male earner, women are earning forms a major part of the income of poor households. Moreover, women contribute a larger share to basic family maintenance, better health and nutrition of the family particularly her children. The women empowerment is the final goal.
- It is concluded that social level empowerment after becoming entrepreneur women become aware to gain various benefits from government and local social institution and also brought positive changes in the life style. The position of women is always considered secondary but after becoming entrepreneur women has ascending their position in their families, societies and in other field by Participating in various meeting they empowered in the

areas of decision-making, Life style, Behavior and relation of community people towards them and their ideas are brooders in case of birth of girl child. There perspective related women entrepreneurship is changed and they enhance their knowledge in local policy making apart from these their leadership competences and status of Women can be developed through entrepreneurship. B.E.V.V.N. Murthy (1989) in his book “Entrepreneurship in Small Towns” presents the story of the entrepreneurs in two small towns in coastal Andhra, who used their traditional culture and recently acquired skills to respond to new structures of economic opportunity in the process of improving their social status and initiating a process of economic change. Selvaraj (2000) in his study attempted to explain the behavior process of becoming entrepreneurs. He maintained that individual feels the need to become an entrepreneur because of social and personal factors such as need to attain status, dissatisfaction with present position, motives for high power achievement, innovation etc. so finally It can be concluded that majority of the respondents are individually empowered.

Statistically it's concluded that there is significant difference in the overall individual, family, economic and social empowerment of women entrepreneur before and after starting the business. If we see Empowerment improvement level of women entrepreneur after starting business its revealed that the greatest improvement in empowerment we found in individual and economic aspects and comparatively the least in family and social aspects.

5.3 SUGGESTIONS

- Education plays an important role for the personal as well as financial growth of any individual. In fact, in case of women entrepreneur the major portion is occupied by the educated women. Thus to promote the development and empowerment of women, attention should be given to the women education for women entrepreneur in the country.
- Entrepreneurship awareness camp also becomes very beneficial at the college level in order to motivate women to start their own independent business after completion of their studies. It will be helpful for their self-dependence and personal development. Because majority of the entrepreneurs have started their business only after marriage.
- To start any business main problem is financial support. The problems can be solved through institutional support, problems like scarcity of raw material, lack of enterprising networking limited mobility, access to timely and reliable interaction, finance problem, lack of proper infrastructure problem, lack of education and training problem, marketing problem, limited mobility problem, access to timely and reliable interaction.
- The problems of women entrepreneurs like shouldering family responsibilities, lack of family and community support problem, gender constrain problem, lack of finance and initial investment problem, lack of motivation, lack of freedom problem can be solved through change in the attitude of family, society towards the women.
- To start any business, the basic requirements are raw materials and marketing facilities, which can be provided directly by government, so that any women entrepreneur cannot face the problems like procurement and broker and middle men.
- By keeping in view the socio-economic set-up in India, more motivational training should be organized at regional level across the country. it is necessary to increase the number of professional school for women

- Government should introduce a package of scheme exclusively for the promotion of women entrepreneur in the country in order to promote women entrepreneurship , the government should come forward to give more subsidies to women entrepreneur by realizing the worsening status of women in the down trodden communities, a special package of scheme should be introduced to increase their share in the entrepreneurs in the communities easily nearest market more and more fares and exhibition should be arranged for women products.
- As women entrepreneur have to face severe marketing problems, they should be taken into consideration by the government and steps should be taken to solve them. Markets should be developing in various areas so that women entrepreneurs can sell their products. Government should provide markets in various areas so that women entrepreneurs cannot face problems in selling their products.
- In the present scenario women plays an equal role with men by doing not only household work but also work related with financial support to the family. Thus for this socio-economic role of women, they should be appreciated and recognized and due acceptance must be given to their hard work and also responsibility of the household must be contributed.
- Apart from entrepreneur women play different kind of roles like mother, wife, daughter, daughter in law so the attitude of the in laws family members should be change towards the working women. Family members should share household work properly and husband should come forward to share her burden, she should also be given adequate facilities.
- In our society most of the family does not allow a woman to work far from home, or work at night, this will be the hindrance for their growth. Thus women should be given equal opportunity in the field of development and empowerment

- The entrepreneurs can keep house maid for household work and child care taker for their children and the entrepreneurs should get support from family members and society for getting the dignity in the family and society.
- Women should be given adequate facilities and financial freedom. Crèches and baby care centre facility should be started at work place where women can handle her child as well as maternity benefit scheme should be enhanced in private sector.
- For the encouragement and awareness more seminars, conferences, and workshop should be organized for women, so that they can easily express their views and become aware of their constitutional and legal rights both in their work and in social sphere.
- For the enhancement of the personal growth of women, organizations should provide some training programs based on the topics related with leadership, communication, and motivation and self-reliant of women. So that they depend on themselves and enhance their personal development.
- In order to overcome the problem, women should be made aware of loan, scheme and programs launched for them by the government as well as women entrepreneurs should not suffer from domestic violence at home because of work ,thus she should be aware about women pertaining social laws and women rights.
- To cope up with the modern and highly competitive market, to increase production to attract customer easily. modern technology is lacking in backward areas, which can be eliminated by updating them with new technology
- Try to find out responsible reason for success and failure for entrepreneurship. There should be some case studies which find out the reasons for success and failure for some entrepreneurship and then develop some method of successful entrepreneur based on those studies.

5.4 PROPOSED ACTION PLAN

(Adapted from research, Dr Desai 2015)

5.4.1 Title- Entrepreneurship Development training program for empowering women

5.4.2 Objectives

- To create more entrepreneurs for the state and country
- To motivate the unemployed women/girls towards entrepreneurship.
- To provide guidance on the business opportunities available in the present set up.
- To create awareness about the training programs, finance schemes of the banks and support from Govt. and other organizations.
- Identify, orient, motivate, train and assist the women to take up self-employment ventures as an alternative career.
- To train unemployed women to take up wage employment as a source of livelihood
- To take up research and development activities in Entrepreneurship and Rural Development etc.

5.4.3 Venue-The centre for entrepreneurship development or it would be finalized on mutual convenience of recourse person and trainees. It is suggested that the central equal opportunity cell office or an outreach program at the door step of each regional office or faculty or college may be selected as venue

5.4.4 Duration-Three day program can be organized for a day for a batch of maximum 50 participants. Here one module should be targeted for one day, so that three modules can be covered in 3 days of program.

5.4.5 Participants- women from different areas and School and college going girls.

5.4.6 Course Modules- Entrepreneurship Development Program (Adopted by Rudset)

MODULE – I

INTRODUCTION & BEHAVIORAL ASPECTS

CONTENTS AND METHODS:

	Module-1		
Subject	Content	Methodology	No. of Hours
About the Institute	Objectives of the training program, activities of the institute, usefulness of the Program	Lecture, presentations, interaction, video	1
Achievement motivation	Empowerment - Developing self confidence, motivation, removing inferiority and low self esteem, importance of positive attitude & values	Lecture, storytelling, interactions, audio & videos	2
Why Self Employment/ Entrepreneurship Development	Advantages of self employment. Entrepreneurship – a new dimension to self employment - Concept and description	Lecture, storytelling, interactions, audio & videos	1
Entrepreneurial Competencies	Description of competencies & their importance - Narrations with examples	Lecture, interactions, case study	1
Problem Solving	Diagnosis of problems, their types, use of creativity for finding alternative solutions	Lecture, games and Exercises	1

MODULE – II**ENTERPRISE LAUNCHING ASPECTS****CONTENTS AND METHODS:**

Subject	Content	Methodology	No. of Hours
Business Opportunity Guidance	Business ideas, tools for generating ideas, creativity, research techniques, brain storming, sample ways of generating ideas, final selection of the activity	Lecture, case study, exercise, Group discussion, presentation, interaction	1
Market Survey	Methodology, need and importance, process of conducting marketing survey, key components, questionnaire, tips for effective data market survey, collection of, analysis of data and report preparation, defining the size of the activity	Lecture, interaction, field visits, collection of data, report preparation, group discussions, presentation & analysis	2
Business Plan Preparation	Why & what of business plan?, format - process of preparation, understanding the concepts i.e. Fixed cost, Variable cost, Breakeven Point, assessment of working capital -practical preparation	Lecture, exercise, group discussions, presentations, analysis, evaluation	2
Banking	Banking - Background & its services, deposits& advances, lending schemes, Government schemes, supporting facilities for entrepreneurs	Lecture & interaction with Branch Manager/s	1
Insurance	Need for Insurance and its advantages, types, schemes, coverage, premium, exclusion clause, claim settlement	Lecture & interaction with Branch Manager/s Lecture & interaction	1
Interaction with successful entrepreneur/ visit to successful unit	Experience sharing, first hand information for starting the enterprise, strategies for problem solving, logistics, clarification of doubts	Lecture, interaction & visits - practical field exposure	1

MODULE – III**MANAGERIAL ASPECTS**

Subject	Content	Methodology	No. of Hours
Marketing Management	Marketing aspects - marketing strategy, 4Ps of marketing, customer segmentation, customer satisfaction, packaging, branding, unique selling proposition, practical marketing, group exercise, reporting, presentation, evaluation	Lecture, discussions, interaction, group practical, field exercise & presentation	1.5
Book Keeping & Accountancy	Accounts - revenue, capital, cash accounts, sales & purchase – methods in book keeping	Lecture, interaction & Exercises	30 mins
Time Management Inventory Management	Importance, efficient time management techniques, correlation between time & stress, delegation of work, commitment to work contract, etc	Lecture and exercises	1
Laws of business	Business laws, taxation & related laws, legal aspects of weights and measures	Lecture & interaction	1
Inventory Management	Purchasing techniques, raw materials, stock maintenance, stores management	Lecture & interaction	1
Growth of an enterprise	Growth & diversification, organic & inorganic growth, vertical & lateral growth, expansion, strategies for growth	Lecture & interaction demonstration, role play	1
Effective Communication skills	Need and importance of effective communication, types of communication, body language, listening skills, art of convincing and negotiation	Lecture, exercises,	1
Human Relations	Need, importance & tips for better human relations, human values, networking, self interest vs. selfishness, honesty and integrity, positive thinking	Lecture and exercises	1

5.4.7 Resource person- Director from the centre for entrepreneurship development, regional head of entrepreneurship training program, trainer from entrepreneurship development centre. Apart from this the officers deputed from sponsor banks as Directors of the RUDSETI centers possess rich experience in Rural Development. These officers supported by in-house faculty will handle EDP inputs such as behavioral inputs, managerial inputs, banking, launching formalities etc. Besides this, the expert practitioners i.e., Guest Faculties in the respective field, who provide their services out of social concern, impart skill training. Most of these experts / Guest Faculties are trained entrepreneurs.

5.4.8 Budget- 50,000/-for each batch (may be self funded by participants or from appropriate pool of fund from the university authority)

5.4.9 Method: The training program shall includes lectures, seminars, focus group discussion, interaction, exercise, presentation, documentation and film shows

5.4.10 Education: the concern program organizer may take up evaluation of the program effectiveness.

*Apart from this entrepreneurship course in degree/diploma and as an elective subject should be started at school, and college level.

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**“A STUDY ON EMPOWERMENT OF WOMEN THROUGH
ENTREPRENEURSHIP”**

INTERVIEW SCHEDULE

SECTION-I

(A)PROFILE OF THE RESPONDENTS

1) Name:	
2) Age	1) Below 25 <input type="checkbox"/> 2) between 25-50 <input type="checkbox"/> 3) above 50 <input type="checkbox"/>
3)Religion	1) Hindu <input type="checkbox"/> 2) Muslim <input type="checkbox"/> 3) Christian <input type="checkbox"/> 4) others <input type="checkbox"/>
4)Education	1) illiterate <input type="checkbox"/> 2)below HSC <input type="checkbox"/> 3)graduate <input type="checkbox"/> 4) post graduate <input type="checkbox"/> 5)professional degree <input type="checkbox"/>
5)Experience in related field	1)no experience <input type="checkbox"/> 2)less than five years <input type="checkbox"/> 3)5-10 years <input type="checkbox"/> 4)more than 10 years <input type="checkbox"/>
6)Marital status	1)unmarried <input type="checkbox"/> 2)married <input type="checkbox"/> 3)widow <input type="checkbox"/> 4)divorcee <input type="checkbox"/> 5)others <input type="checkbox"/>
7) Monthly income(INR)	1) below 15000 <input type="checkbox"/> 2) 15000-30000 <input type="checkbox"/> 3) 30000-45000 <input type="checkbox"/> 4) above 45000 <input type="checkbox"/>
8) Monthly Saving(INR)	1)>10000 <input type="checkbox"/> 2) 10000-25000 <input type="checkbox"/> 3) 25000-40000 <input type="checkbox"/> 4) < 40000 <input type="checkbox"/>
9) Type of family	1) alone <input type="checkbox"/> 2)joint <input type="checkbox"/> 3)nuclear <input type="checkbox"/>
10) Size of Family	:1)less than 4 <input type="checkbox"/> 2)4-8 <input type="checkbox"/> 3)more than 8 <input type="checkbox"/>
11) Do you have other earning members in your rather than you?	1)yes <input type="checkbox"/> 2)no <input type="checkbox"/> (if yes answer otherwise go to section-II

12	Name	Relation	Sex	Age	Education	Income source	Yearly Income
1							
2							
3							

SECTION-2

ENTREPRENEURIAL ASPECTS

[A] Details of ventures

1	Nature of Business: 1)manufacture <input type="checkbox"/> 2)service <input type="checkbox"/> 3)trading <input type="checkbox"/> 4)other <input type="checkbox"/>
2	Type of Ownership: 1) Sole Proprietorship <input type="checkbox"/> 2)Partnership <input type="checkbox"/>
3	Period of Existence: 1)less than Two yrs <input type="checkbox"/> 2)2-5 yrs <input type="checkbox"/> 3)more than years <input type="checkbox"/>
4	Type of Establishment: 1) micro <input type="checkbox"/> 2)medium <input type="checkbox"/> 3) small <input type="checkbox"/>
5	How to become an entrepreneur? 1) family succession business <input type="checkbox"/> 2)own ventures <input type="checkbox"/>
6	Reason for starting the venture: 1)like taking being adventurous <input type="checkbox"/> 2)To be independent <input type="checkbox"/> 3)financial difficulties <input type="checkbox"/> 4)out of necessity <input type="checkbox"/> 5)To earn more money <input type="checkbox"/> 6)To earn fame <input type="checkbox"/> 7)motivated by success of other entrepreneurs <input type="checkbox"/> 8)failure to get a job <input type="checkbox"/> 9)any other reason <input type="checkbox"/> _____ please specify
7	Motives to venture out: 1)trade fare/exhibition <input type="checkbox"/> 2)government agencies & incentives given <input type="checkbox"/> 3)family <input type="checkbox"/> 4)friends & relatives <input type="checkbox"/> 5)inner motivation <input type="checkbox"/> 6)feeling to the contribute society/nation <input type="checkbox"/> 7)training received <input type="checkbox"/> 8)any other <input type="checkbox"/> _____ please specify
8	Sources of financial assistance: 1)self saving <input type="checkbox"/> 2) Parents/ family <input type="checkbox"/> 3) Friends & Relatives <input type="checkbox"/> 4)commercial Bank/financial assistance <input type="checkbox"/> 5) Any other <input type="checkbox"/>

[B] TRAINING PROGRAMME:

1	Training Organization: 1)Government <input type="checkbox"/> 2)Private <input type="checkbox"/>					
2	Time Duration: 1)Weekly <input type="checkbox"/> 2)Monthly <input type="checkbox"/> 3)Quarterly <input type="checkbox"/> 4)Yearly <input type="checkbox"/> 5)Flexible time <input type="checkbox"/>					
3	Your reason for motive undergoing training: 1) Capacity building <input type="checkbox"/> 2) Motivation <input type="checkbox"/> 3) Development <input type="checkbox"/> 4) Knowledge enhancement <input type="checkbox"/> 5) Knowledge about Government schemes & incentives <input type="checkbox"/>					
4	The purpose for which I had undergone training was served fulfilled. 1)Strong agree <input type="checkbox"/> 2)Agree <input type="checkbox"/> 3)Uncertain <input type="checkbox"/> 4)Disagree <input type="checkbox"/> 5)Strong agree <input type="checkbox"/>					
5	Suggestion if any for the improvement of training programme					
	1)Duration of hours;	5 Highly satisfied	4 satisfied	3 neutral	2 Dissatisfied	1 Highly dissatisfied
	2)Duration of days;					
	3)content of variety;					
	4)content of depth ;					
	5)management organizing					
	5)management implementing;					
	6)resource person-industry;					
	7)resource person-academics;					
	8)resource person-both;					
	9)industrial visit;					

**[C]PLEASE GIVE YOUR OPINION ON IMPORTANCE OF WOMEN TO
BECOME A SUCCESSFUL ENTREPRENEUR:**

No	Characteristics	5 extremely impt	4 Very Impt	3 somewhat important	2 Not very impt	1 Not at all impt
1	Achievement motivation					
2	Risk taking ability					
3	Decision making skills					
4	Leadership qualities					
5	Readiness to accept challenges					
6	Persistent problem solving skill					
7	Clarify of goals					
8	Dealing with failure					
9	Technical background -self motivation, training, physical fitness & energy,patience readiness for criticism etc					
10	Experience in the line					
11	Willingness to introduce something new					
12	Taking initiative and seeking personal responsibility					
13	Competing against self imposed standards					
14	Tolerance to ambiguity and uncertainty					
15	Perseverance					

16	Regularity and dedication to work					
17	Self control					
18	Self confidence					
19	Immediate feed back					
20	Willingness to take advice					
21	Time management					
22	Long term Involvement & commitment					

[D] PROBLEMS OF WOMEN ENTREPRENEURS:

No	Problems	5 always	4 sometimes	3 Rarely	2 occasionally	1 never
1	problem of finance					
2	Lack of proper infrastructure					
3	Scarcity of raw materials					
4	Limited mobility					
5	Shouldering Family responsibilities					
6	Lack of Education and training					
7	Lack of Enterprise networking					
8	Gender constraints					
9	Access to timely and reliable Interaction					

10	Shyness and inhibition					
11	Lack of finance for initial investment					
12	Lack of family support					
13	Lack of community support					
14	Marketing problem					
15	Lack of motivation					
16	Lack of self confidence					
17	Personal health problem					
18	Time constraints					
19	Lack of freedom					
20	Bureaucratic style of money					

[E]PLEASE TICK THE BOX REFLECTS AN OVERALL ATTITUDES OF FAMILY MEMBERS AFTER BECOMING WOMEN ENTREPRENEUR:

No	Attitudes of family members	5 favorable	4 favorable	3 Mixed	2 unfavorable	1 highly unfavorable
1	Husband					
2	Father in law					
3	Mother in law					
4	Children					
5	Father					
6	Mother					
7	Siblings					
8	Relatives					

[F]AFTERBECOMING AN ENTREPRENEUR THE GENERAL PERCEPTION OF SOCIETY IS:

No	Attitudes of society	5 highly agree	4 Agree	3 Neutral	2 disagree	1 Highly Disagree
1	There is an incense in my Social status					
2	There is an incense in my Economic status					
3	My family is getting neglected					
4	There are relationship problems in my family					
5	There are relationship problems between couples					
6	Directly or indirectly male ego is getting Hurt					
7	My character Looked down upon					
8	There is an increased Fear of strong feminism					
9	There is an increased Fear of women dominating men					
10	Women empowerment is Going against the law of nature					

SECTION-3

EMPOWERMENT ASPECTS

The 5 point rating scale will be used for the assessment of various aspects related to the empowerment of women through entrepreneurship.

- 1) Low
- 2) Medium
- 3) high

[A] INDIVIDUAL ASPECT:-

Following are the statement related to the different individual aspect.

Sr no	Statement	Before becoming an entrepreneur			After becoming an entrepreneur		
		1 Low	2 Medium	3 High	1 Low	2 Medium	3 High
1.	self confidence						
2.	problem solving capacity						
3	health consciousness						
4	self image						
5	comfort while talking in a crowded area						
6	I overall liking of people for me						
7	self-identity						
8	fear of committing mistakes						
9	coping up with problem						
10	Ability to accept challenges						
11	Decision-making power						
12	Convincing ability						
13	Feeling of being independent						
14	Feeling of enjoying freedom						
15	Readiness/preparedness to fight for own rights						
16	Feeling of helplessness						

17	Ability to maintain relationship						
18	Readiness/preparedness to fight against physical & mental harassment						
19	Power capacity to help others						
20	Readiness to adjust-as per situations						
21	Liking for social gathering						

[B] FAMILY ASPECT

Following are the statement related to the different family aspect.

Sr no	Statement/question	Before becoming an entrepreneur			After becoming an entrepreneur		
		1 Low	2 medium	3 high	1 low	2 Medium	3 High
1.	Overall Support from husband?						
I	Capacity to support children in their studies						
ii	Demand for extra money for household expenses						
iii	Freedom to decide buying for self						
iv	Freedom to go to parents place						
V	Freedom to take children to school						
vi	Freedom for shopping						
vii	Freedom to invite guest at home						
viii	Freedom to organize family/social functions						

2	Who decide how the money should be spend?: 1)Husband□ 2) Own self□ 3) Both□ 4) Father in law□ 5) Mother in law□ 6) Parents□ 7)children□
3	Have you ever decided for your own? 1) Borrowing□ : i)yes ii)no iii)can't say 2) Saving□ : i)yes ii)no iii)can't say
4	With whom do you share financial problem? 1) Husband□ 2) Mother in law□ 3) Father in law□ 4)your children □ 5) parents□ 6)relatives
5	Do you take decision about financial matter related to children? 1) Tuition fees□ 2)Picnic fees□ 3) School fees□ 4) Pocket money□
6	Who take the decision for the occupation of children? 1)Own self□ 2) Husband□ 3) Both□ 4) Children themselves□ 5) Jointly□ 6) Others□
7	Who decides about the buying property ?1) Own self□ 2)Husband□ 3) Both□ 4) Children□ 5) Jointly □

[C] ECONOMIC ASPECTS

Following are the statement related to the different strategies regarding economic aspects with the help of following 3.scale

Sr no	Statement/question	Before becoming an entrepreneur			After becoming an entrepreneur		
		1 Low	2 medium	3 high	1 low	2 Medium	3 High
1.	Annual income						
2	Monthly income						
3	Living standard						
4	Monthly saving						
5	Household facilities						
6	Monthly expenses of family:						
	1)Food glossary : Rs						
	2)Clothes : Rs						
	3)Medicines : Rs						
	4)Transport : Rs						
	5)Children education : Rs						
	6)Recreational : Rs						

	7)Religion rituals : Rs						
	8)Guest : Rs						
	9)House rent : Rs						
	10)Habits : Rs						
	11)Others(specify) : Rs						
7	Form of saving: 1)At home 2)Cash credit society 3)Bank 4)Post office 5)Insurance 6)Any other(specify)						
		Before becoming an entrepreneur			After becoming an entrepreneur		
8	Any loss of income : 1)yes 2)no						
9	Impact of above loss of income on economy : 1)Indebtness 2) Low standard of living 3)others						
10	Housing condition : 1)owned 2)rented						
11	Furniture in house: 1)yes 2)no						
12	Convenience in the house 1)gas 2)Refrigerator 3)Washing machine 4)mixer 5)micro wave						

	6)AC		
11	Vehicle in house 1)yes 2)no (if yes go to 11.1)		
11.1	1) bicycle 2) two wheeler 3) four wheeler		
12	Recreation at house 1) TV 2) DVD/music player 3) mobile 4) laptop 5) computer		

[D] SOCIAL ASPECTS

Following are the statement regarding social aspect.

Sr no	Statement/question	Before becoming an entrepreneur			After becoming an entrepreneur		
		1 Low	2 medium	3 high	1 low	2 Medium	3 High
1.	Does your family support for self? 1)Attending social functions 2) Making and maintaining relation in the society 3) Celebrating festival with family						
2	Do you attend any meeting held by any Social Institution? 1)yes 2) no						

3	Does any kind of changes take place in status life style? 1)yes 2) no						
4	If yes then in which matter? 1) Better Food 2) Celebrating festivals 3)Others						
5	Have you find any changes in the behavior of people? 1)yes 2) no						
6	If yes then in which matters 1) They help in development 2) They interrupt in development 3) any Others						
7	Which kind of relation you have built with people? 1) Brotherhood 2)friendship 3)Professional 4) Personal 5) Positive 6)Negative						
8	Do you think that family & social violence is decreased through become entrepreneur? 1)yes 2)no						

9	Do you believe that any positive change can be brought in women's position in our society? 1)yes 2) no						
10	Do you believe that your social condition has been improved by entrepreneurship? 1)yes 2) no						
11	Does entrepreneurship lead to active participation in local policy making? 1)yes 2) no						