

CHAPTER- 3

EMPOWERMENT AND EMANCIPATION OF WOMEN THROUGH ENTREPRENEURSHIP IN INDIA

Present chapter emphasized on increasing empowerment and emancipation among women due to entrepreneurship development. Discussion has also been done on different theoretical approaches to the empowerment and development of women in Indian society. Further, their position in different plan periods, different perspectives on women entrepreneurship and various entrepreneurship development programmes have also been discussed.

Empowerment and Emancipation of Women through Entrepreneurship

The need to trace the role of women entrepreneurs in Indian economy and society has been realized during 1980s though they have been participating in different entrepreneurial activities since long time. Participation rate of women entrepreneurs in various business fields is not satisfactory till date considering their number in total population. The Government of India has realized and thereby initiated strategies and schemes for the upliftment of women entrepreneurs. The forest industrial policy of 1956, was the very first official attempt towards such realization. During the Seventh Five Year Plan, initiatives were taken for the integration of women in the development stream. The new industrial policies of 1980 and 1990 have considerably emphasized the need of Entrepreneurship Development Programmes (EDPs). During various Five year Plans the Government of India has categorically and emphatically stated that women entrepreneurs have to be given special recognition and should be provided and equipped with all requisites (Dasgupta and Sengupta, 1987). Initiatives have also been taken to make them aware of the numerous agencies and sponsoring programmes of the Development Banks, District Industrial Centre (DIC) and other Financial Institutions specially meant for women entrepreneurship development.

Women are capable of playing significant roles in the family, society and professional spheres. The Indian constitution provides equal rights and privileges for men and women and makes equal provision to improve the condition of women in society. The planning for women is a part of the overall developmental process of the country. But majority of women are unable to enjoy the rights and opportunities guaranteed to them. Society has not yet succeeded in framing the required mind sets to appreciate and recognize the multiple roles played by women. This necessitates the task of generating more employment opportunities

for women, leading to their empowerment by identifying the mediums of status enhancement. Empowerment and emancipation of women can best be achieved through women's participation in business and entrepreneurship.

Participation of women in entrepreneurial activities increases their family income, economic independence, participation in intra household decision making. Moreover their economic independence compelled other to perceive female children not as burdens. Therefore, women's business participation enhances the condition and perception towards both of present and next generation. But this is not enough to uplift women's power position in the family and society because still men have control over most of the resources. To achieve empowerment through entrepreneurship women should have access to various power generating mediums. These include educational qualification, mobility, awareness, ownership, autonomy, freedom and rights. Once they get economic rights their awareness of freedom, rights and mobility have automatically been increased. What they need is to upgrade their educational qualifications. The problem of illiteracy among women is one of the disturbing factors which come in the way of their socio-economic development. Thus, education is given a prior position in different Five Year Plans to make women conscious of their own and governmental efforts. In an economic analysis, education should be considered as an investment; only then women entrepreneurs are able to ensure their empowerment as well as emancipation (Bruvinic and King, 2007).

It is seen that educated unemployed women basically suffered from lack of awareness regarding the possibilities of self-employment. They needed to be guided by different support bases to emerge as independent income earners. In India unemployment of women is caused by redundancy and decreasing employment opportunities. Unemployment of poor women resulted in the general deterioration of their socio-economic status. The effect of unemployment among the educated Indian women creates the scope for experiencing a new avenue of income generation, that is, entrepreneurship. Entrepreneurship as an income generation activity helps to overcome women the state of age old unemployment and economic dependency. It also identifies the inherent potentials of women by exploring more employment opportunities for them. Therefore encouragement of women entrepreneurship should be treated as an essential target of development programmes.

It is essential to know the rank of India on the gender related development index, that is, 131 of 188 nations (as per the Human Development Report 2016). The Gender

Empowerment Measures, which estimate the extent of women's participation in the country's economic and political activities, rank India as 125 of 159 nations. Indian society is a male dominant one where women are left with closed commitments only. Such socio-cultural habits have been keeping Indian women a dormant one for a long time. But with the passage of time they could not also be left behind in the overall development scenario. Whenever women have taken up an entrepreneurial role to create a meaning for themselves, their traditional role of family coordinators have gradually shifted into business coordinators. Such transformation of roles have facilitated by other factors like educational attainment, changing socio-cultural values, need for economic independence and supplement family income.

While analyzing women's power position in Indian society, a diversified picture has come out from the historical evidences. Until the Nineteenth century, women in India society where viewed as secondary, dependent and their status vulnerable. It was the patriarchal social structure which encouraged men to deprive women and wanted them to be their subordinates and servants which located women in a position of powerlessness both in socio-economic terms (Chanana, 1996). By the practice of several evil customs like sati, dowry, child marriage, devdasi, female foeticide, their condition became miserable, worst and pitiable. However, various social reformers including Raja Rammohan Ray, Iswar Chandra Vidyasagar, K.C.Sen came forward for their rescue by encouraging the enactment of laws and policies for their equality and improved social condition. In spite of the fact that they comprise nearly half of country's population they are conceived as minor and secondary in most their understandings still today.

Laws and legislations alone do not transform such age old powerlessness situation of women unless perceptions of society and women themselves have not changed. First of all their must have a top to bottom transformation with regard to involving women in education, health, employment and overall decision making process with a serious attention from their male counterparts. If women are given access to different areas enabling them economically independent then surely a ground of gender equality could be prepared. And secondly, there should be a revolution in the minds of women to realize their age old deprivation in all realms of their lives, only then all kinds of equality approaches would achieve a success.

Formation of Self among Women by Empowerment

The concept of empowerment of women has gained momentum during recent years with an intention to enable women to achieve a great degree of independence, self-reliance and

capacity to resist all kinds of discriminatory practices in traditional patriarchal social set up. The main thrust behind empowering women is to make them powerful to overcome all types of challenges of life including inequalities, discrimination, disabilities etc. An empowered woman has a greater access to knowledge, resources, decision making power, planning and different developmental processes. Empowerment of women brings both the gender under one umbrella making them realize their changing roles, status and developing a harmonious situation of social living. It attempts to redistribute social roles and responsibilities with new kinds of adjustments and understandings (Singh and Sinha, 2009). This has perhaps can be developed from within the target group rather than imposing from outside forces.

Presently, status and conditions of Indian women are changing due to several social causes and consequences, such as, transformation in different institutions, systems and structures (family, caste, religion, class, socialization, education, employment and political functions). This has transformed women's power position within the family in terms of growing domination, freedom and emancipation (right to decision making in different family matters, undertaking employment, freedom of expenditure at individual and collective level, selection of mater or taking divorce or to undertake family planning methods, etc.) (Mukhopadhyay, 2005).

Taken into consideration women's need for empowerment, areas are broadly categorized into individual, social, economic, physical and psychological empowerment. At an individual level, women must appreciate their inner strength such as capacities, skills, self-confidence and self-realization to get empowered against all kinds of subordination. In social understandings when they are capable to influence the process of decision making, they called empowered. Economic empowerment enables them to plan for economic growth of themselves as well as for their families. At physical level, women made aware of their physical rights in terms of enabling them to take care and control of their body. At psychological level, women made aware of their knowledge, capacities, self-confidence, self-esteem, self-reliance and utilize all these capacities to fullest extent. Thus, women's empowerment must be seen as an essential medium to attain rights, identities and power in their lives denied for a long time. By this attempt they have become 'partners in development' rather than 'beneficiaries of development' (Verma, 2006).

Post-economic reforms have encouraged women empowerment to eliminate poverty. Their independent status and notions of empowerment are related variables. Once they

become economically independent they will automatically gain power position in the family. On the other hand those unemployed women are enjoyed better status in the family are more inclined for undertaking income generating activities. In such a condition, business and entrepreneurship has acted as a feasible solution for empowering women.

Developing entrepreneurial skills among women is a positive approach towards women's empowerment. A strong passion to do something positive is an inbuilt quality of a woman entrepreneur. Business ownership not only confers control over assets but act as an instrument to gain and realize their power within the family and business (Allen and Truman, 1993). Entrepreneurship as an income generating process has multiplier effect upon women. It helps to generate income by several independent means, adjust dual roles according to their needs, generate employment opportunities for others and strengthen will power to take any bold decisions and to implement them. Thus by entrepreneurship not only they enhance their power position but also help to initiate economic empowerment of other unemployed women. Economic independence is the primary requisite for any women to be empowered and emancipated. Empowerment does not make any sense until and unless women are aware of their potentialities and use their rights according to their will. Entrepreneurship makes women aware of their capabilities and rights and directs them to achieve their goals by applying their rights. Women entrepreneurs take several non-conventional daring entrepreneurial efforts which have never been thought to be women friendly and become successful in their efforts.

Economic Empowerment through Entrepreneurship Development

Integration of women in income generating activities is an index of economic empowerment of women. Though India is having second highest population of which half are women; with regard to education, employment and emancipation of women the country is far behind. This is due to low wage base concentration of women in unorganized sector including those of household unpaid activities. This is perhaps being the most ironic picture of economic exploitation of Indian women for a long time.

Women entrepreneurship ensures all the means of economic empowerment to be fulfilled. Means are many like, self-reliance, positive attitude, enhancing decision making capabilities, take up non-conventional fields, generate resources, take bold decisions, manage employees, balancing dual roles and to promote the venture. Being an entrepreneur a woman is having more power because ownership gives her control over assets and freedom to take

decisions (Jassal, 2007). The benefit of women entrepreneurship is twofold; because a woman entrepreneur at a time generates income for her and for other women in her locality. It helps to generate income and poverty alleviation. By entrepreneurial activities she has made adequate contributions to her family and society which must be treated as an indicator of women's growing empowerment and emancipation.

Different Theoretical Approaches for Development and Empowerment of Women

Development and Empowerment of women are two important concern for the feminist critique and researchers for a long time. There are two important perspectives in the contemporary gender studies, that is, women's development and empowerment. Feminist's critiques have demonstrated that women have not gained from national economic development programmes. Boserup (1989) has pointed out that development planners failed to incorporate women's contribution in the local and national economy. Because of such gender bias, status of women could not be improved in the third world economies. Boserup's view while combined with feminism has led to the emergence of a newly accepted development theory and empowerment strategy. Development perspective is seen as a backdrop to the rise of women's empowerment approach, whereas empowerment perspective is perceived as a necessary medium to achieve women's development in the society.

However, feminists critiques themselves are of different opinion as how to narrate different development perspectives. For some, it would be done only by extending existing opportunities for women, for others challenging the existing gender forces would shape development policy. These differences have led to four distinct theoretical approaches to gendering development, such as, women in Development (WID), Women and Development (WAD), Gender and Development (GAD) and post colonial approaches. Accordingly, special schemes of women's development were devised in several parts of the world, including India to bring gender equality (Singh and Sinha 2009).

Different scholars stated that the undertaken development projects are both capitalistic and patriarchal which is exploitative of everything feminine. In WID approach women have been excluded from four basic rights and activities, such as, access to education and training, paid employment, political rights and legal development efforts. WID approach tended to ignore the structure and forces within which gender disparities are embedded. This approach

emphasized upon women's active productive contribution to development. These projects have been criticized for ignoring complexities of gendered distributions of resources within households (Heward, 1999).

These criticisms have given rise to the development of new projects like WAD and GAD. Mies (1980) pointed out that development of women's status can be ensured by emphasizing gender relations in both the economy and the reproductive sphere because development process is constituted through gendered understanding of social structure. But again this theorizing is influenced by patriarchal attitude towards women responsible for their subordination. Drawing on this conceptualization, a new approach has developed, that is, Gender and development (GAD). Boserup and others have called for gender sensitive strategy of development and a gender responsive index of development. The main idea is to treat women as partners in development rather than as mere beneficiaries of it, that is to give recognition to women's productive role over her reproductive role.

The previous development approaches (WID and WAD) have been concerned with the question of neglect and marginalization of women while the present approach (GAD) is concerned more about gender planning in development. GAD defines gender as operating as a network to combine women's productive-reproductive and domestic-public roles. Researchers suggest that gender should be constantly drawn on to construct the terms on which both the gender categories seen to be participating in public life and market place. They have demonstrated that all of these development approaches focused on stereotyped nature of women whereby they have been portrayed as poor and vulnerable and their class, age, ability are ignored everywhere.

Critiques on women's development perspective referred to the gap of practical needs and strategic interests and absence of power dimension. Women's practical needs referred to the conditions of living, their workloads, roles and responsibilities. While strategic interests referred to the women's subordination to men and search for strategies to dismantle them. Development approaches have been criticized for its neglect of strategic needs and overemphasis upon practical needs. Presence of women in power structure in both the realm of domestic and public is also ignored by development perspective. Economic participation of women is not the only solution to bring equality for them in gender relations, rather their decision making capabilities help to achieve empowerment.

Classically women's empowerment is defined as increase in women's power in all respects to achieve equality with men. It is defined by five key aspects of human life, for example, material welfare, access of resources and benefits, conscientization, decision

making power and control over one's life. Material welfare signifies social dimension of empowerment. Access to resources and benefits means women's equal control over both the domestic power structure and community power structure. Conscientization implies acquisition of critical awareness about gender discrimination, exploitation and oppression in which women are generally placed. Such consciousness also involves organization and mobilization of women to attain the end of gender equality (Khan and Kumar, 2009).

In general, there is a huge gap between women's development perspective as well as empowerment perspective. Development approaches are generally referred to different socio-economic projects concerned with the enhancement of women's position in the economic sphere which is measured by GDI. Empowerment approaches are essentially political projects concerned with the improvement of their political position. This is measured by GEM or Gender Empowerment Measure.

United Nations Development Programme (UNDP) has introduced Human Development Indices (HDI) since 1990 focusing on life expectancy, educational attainment and adjusted income. The HDI, thus fails to incorporate various other areas of human development. Gender Development Index (GDI) focused on the same dimensions covered by HDI with an exception of capturing inequalities of different socio-economic aspects between men and women. Another alternative approach came to the forefront in this backdrop is Gender Empowerment Measure (GEM) focusing upon inequality in different opportunities for women in several areas like administration, politics, professions and different other income generating activities compared to men, (Mor and Kumar 2009). All these measures and strategies are incorporated within different plans and programmes of government from time to time. A detail discussion on these would help to understand the role of these approaches for the status enhancement of Indian women.

Policies, Legislations and Programmes for Women: In Different Plan Periods

The need to utilize women's power to the socio-economic development of the country is of great importance and vice versa. They have often associated with those economic activities which produce most of the income and resources for the country and in return received a low income, wage and recognition. In India, about 93 percent of women belong to the unorganized sector economy such as agriculture, forestry, livestock, handloom, handicraft, food industry, domestic work etc. But unfortunately these activities do not attach valuation,

recognition, and proper utilization of women's labour. Though they are participating in various employment in increasing rate but their contribution are invariably ignored due to the unpaid nature of domestic economic activities. While employment opportunities have increased for educated women, the illiterate and semi-literate women are suffered from the crisis created by new age economic reforms.

The introduction of new macro-economic policies and modernization of production processes demand the acquisition of new skills and training. This has displaced the low skilled non-trained women workers. To tackle with this emerging problem, Government and different NGOs have taken up various skill development and vocational training for women. However, national objectives to the women workforce in various developmental process require the social recognition of their multi-dimensional roles of home makers, mothers and bread winners. Marriage and motherhood should not be ignored in the developmental perspectives because these contribute to the continuation of society without hampering their economic participation (Mishra and Alam 2009). The three thrust areas of empowerment – that is social, economic and political must be given huge attention in order to utilize the unidentified potentialities of Indian women and ensure their socio-economic development.

Seventh five Year Plan (1985-1990) specifically suggested for women entrepreneurship development. These are, to treat women as specific target groups in all development programmes; to properly diversify vocational training facilities for women to suit their entrepreneurial skills; to enhance productivity; to provide marketing assistance at the State level and to increase women's participation in decision making. Government of India has introduced The New Industrial Policy (1991) to conduct special entrepreneurship programmes for women. This policy has arranged for short term special women entrepreneurship programmes for the development of small industry.

India's Eleventh Five Year Plan (2007-12) has proposed to recognize women as equal citizens and as an essential medium of socio-economic growth. The approach to gender equity in the Plan is based on the recognition of women's all-round participation as well as their achievements. Women entrepreneurship has been on rise since early 1980s when countries in Asia (particularly India and China) and elsewhere started liberalizing their economies. The resultant globalization coupled with technological innovations and manufactured exports have expanded various economic and social opportunities to women entrepreneurs.

Following chart would help us to understand role of different national developmental policy measures to uplift women's status and condition or vice versa.

Chart : 2

Gender Development Issues in Indian Planning

| Gender Development Issues in Indian Planning | |
|---|--|
| First Five Year Plan (1951-56) | Development of women along with the welfare of disadvantaged groups like destitute, displaced, aged, etc. |
| Second to Fifth Five Year Plans (1956-79) | Welfare approach, priority given to women's education, improved maternal and child health services, supplementary feeding for children and expectant and nursing mothers. |
| Sixth Five Year Plan (1980-85) | Shift from 'welfare' to 'development' approach with priority on health, education and employment leading to the emergence of entrepreneurship. |
| Seventh Five Year Plan (1985-90) | Aimed at socio-economic status upliftment of women by bringing them into the mainstream national development. Generation of skilled and unskilled employment through proper education and vocational training. |
| Eight Five Year Plan (1992 – 97) | Emphasis on the overall development of women including economic development. |
| Ninth Five Year Plan (1997-2002) | Empowerment of women and convergence of existing services available at women specific and related sectors. |
| Tenth Five Year Plan (2002-07) | Empowering women as a change through socio-economic empowerment and gender Justice. |
| Eleventh Five Year Plan (2007-12) | Stressing on empowerment of women by transforming SHGs to community based organizations. They would also be in a position to shift from micro credit to larger credit facilities offered by banking institutions and thus will come into their own as a formidable economic force. |

| | |
|------------------------------------|--|
| Twelve Five Year Plan (2012-17) | To improve both the position and the condition of women by addressing structural and institutional barriers as well as strengthening gender mainstreaming. |
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Several Conferences on Women Entrepreneurship was held after 1980s to discuss and undertake measures for their upliftment. First of these was held at New Delhi in 1981 to recommend simplifications of training, loan and marketing procedures. The second was held in 1989 to suggest measures like easy availability of infrastructural facilities including those of financial and marketing promotions for the products manufactured by women entrepreneurs and to welcome international guidance for their assistance (Gupta & Srinivasan 2006).

Transformation and progress in women's role and status in a diverse and tradition based societies like India is caused by several social-economic and political factors. There has been tremendous increase in developmental activity for women since 1980s in terms of access to resources, materials, challenging and transforming attitudes towards women. Singh and Kumar (2010) mentioned that during different fifth five year plans, several aspects of socio-economic development of women are also encouraged by government measures. These are discussed under five different heads –

Cultural aspects: Respect of rights of women, participation in local resource management and inclusion of indigenous knowledge.

Legal aspects: Awareness of rights, decentralization, mainstreaming gender perspectives and increasing decision making capacity.

Political aspects: Gender Justice and elimination of all forms of gender discrimination.

Economic aspects: Poverty eradication and micro-credit for small scale women entrepreneurs.

Social aspects: Improvement of education, health, nutrition, drinking water and sanitation.

These kinds of target oriented measures have encouraged women entrepreneurship. This has also helped to develop socio-economic conditions of Indian women where majority of them are illiterate, non-skilled and lack access to resources. Women entrepreneurs serve as the catalysts in the processes of social transformation and economic growth. Following the lines of Schumpeter (1934), it is said that the rate of economic progress of a nation depends

upon its rate of innovation which in turn depends upon the distribution of entrepreneurial talent in the population. Thus it is very obvious that increasing rate of women entrepreneurs encourages socio-economic development of the country.

Policies, Legislations and Programmes for Women

There is an increasing attention towards motivating women's active participation in decision making, employment and control over various resources to establish gender equality in recent time. The year 2001 has marked by various target based schemes like human rights for women's economic empowerment and social empowerment, women in different circumstances, women and technology, women and governance, women and education, women and health and nutrition, women and media, women and entrepreneurship.

During this time period Indian government have introduced various state wise and centrally sponsored developmental policy programmes which are identified as 'Women Component'. These are for example, Swarnajayanti Gram Swarozgar Yozana (SGSY), Sampoorna Gramin Rozgar Yozana (SGRY), Indira Awas Yozna (IAY), Central Rural Sanitation Programme (CRSP), and Accelerated Rural Water Supply Programme (ARWSP). Various other similar programme include Swabalamban, Support to Training cum Employment Programmes (STEP), Swadhar, Short Stay Home, Rashtriya Mahila Kosh, Integrated Child Development Services (ICDS), National Nutrition Mission (NNM), Balika Samridhi Yozana (BSY), Swayamriddha and Swa Shakti. In political institutions also women are heading one third of the panchayats especially with the introduction of Panchayati Raj Institutions (Singh and Sinha, 2009). All these policies encourage equal access of women to health care, education, employment, wage and remuneration, social security, workplace environment, participation and decision making in socio-political-economic areas. These would help to strengthen elimination of all forms of discriminations against women and ensures equal access to empowerment for overall development of the nation.

Apart from the above mentioned government policy programmes, various laws and legislations are implemented during post-independence period to empower women. These are as follows:

Women Specific Legislations

Immoral Traffic (Prevention) Act 1956, The Dowry Prohibition Act 1961, The Maternity Benefit Act 1961, Protection of Women from Domestic Violence Act 2005.

Economic Legislations

Factories Act 1948, Minimum Wages Act 1948, Equal Remuneration Act 1976, The Employees State Insurance Act 1948, The Plantation Labour Act 1951, Bonded Labour Abolition Act 1976.

Protective Legislations

Legal Practitioners Act 1923, Code of Criminal Procedure 1973, Regulation and Prevention of Misuse of Prenatal Diagnostic Technique Act 1994.

Social Legislations

The Child Marriage Restraint Act 1929, The Hindu Marriage Act 1955, The Hindu Succession Act 1956, The Indian Divorce Act, 1969, The Medical Termination of Pregnancy Act 1971, Family Courts Act 1984.

Mere undertaking of policy programmes would not transform the deep rooted dependency scenario of womenfolk in India. What they are needed are, proper access and implementation of all these resolutions. Following are some of the employment generation and assistance programmes taken by government of India from time to time to achieve socio-economic empowerment of women.

Shramashakti (1938)

This report highlighted the contributions made by poor women of rural and urban areas to the growth of economy, for example, one third of households are supported by women and over 50 percent of the earning contributed by them but most of their work fall in unorganized sector (93 percent) such as agriculture, dairy, fishing, animal husbandry etc. But these kind of unorganized sector activities are mostly regarded as undervalued and non-recognized. Therefore this report recommended for recognition of women's work as home-makers, earners and to include all types of paid, non-paid workers within official database.

Socio-Economic Programme (SEP) (1958)

SEP is implemented by the Central Social Welfare Board to provide work and wages to needy women like widows, destitute, handicapped, economically vulnerable etc.

Employment cum Income Generation cum Production Units (1983)

This scheme aimed at extending training and employment opportunities for women in non-traditional and upcoming trades such as electronics, computer programming, printing and binding, weaving and spinning, garment designing and making etc.

Support to Training and Employment Programme for Women (STEP) (1987)

This scheme aimed to upgrade the skills of poor and asset less women and to provide training and employment on a sustainable basis in the traditional sectors of agriculture, fisheries, handlooms, handicrafts, animal husbandry, and social forestry. Since its inception, it has provided employment to lakhs of women.

National Perspective Plan for Women (1988)

This programme has aimed at mainstreaming women's issues in policies and programmes. Reviewing the gains of planning it has identified a number of recommendations relating to rural development, health, legislation, political participation, education, employment, support services, communication and voluntary action.

Legal Literacy Manuals (1992)

Legal Literacy Manual aimed at educating women about the laws concerning their basic rights.

Rashtriya Mahila Kosh (RMK) (1993)

This organization intended to meet credit needs of the poor women particularly in informal sector.

Mahila Samridhi Yozana (MSY) (1993)

MSY is a major initiative to empower women economically. It aims to promote savings habit among poor asset less rural women by giving facilities like small deposits and funds.

Indira Mahila Yozana (1995)

This policy aimed at generating awareness among women regarding their power positions in different processes of social transformation and regeneration.

Gender Sensitization

The Women's Development Division of National Institute of Public Cooperation and Child Development has launched different training programmes to sensitize women of their rights, and duties by incorporating women representatives of various state like women academicians, political leaders, professionals, entrepreneurs etc.

Reservation of Women in Grassroot Level Democratic Institutions (1993)

The 73rd and 74th Constitutional Amendment Acts of 1993 have marked the advancement of Indian women in politics by ensuring 1/3 of total seats for women in all elected offices of local bodies. This is leading to enhancement of women in political power positions along with social-economic arena.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla

Sabla is an initiative launched in 2012 targets adolescent girls of 10-19 years of age. This programme attempts to help young women to become self-reliant by providing education, health education, vocational training and services.

Planned development can be an effective way to reduce diversified social problems including those of gender discriminations. Government has been making serious attempts to empower women in various socio-economic-political and cultural aspects (Desai, 1986).

Entrepreneurship Development of Women in India

After India's independence government has realized the increasing importance of industrialization for the overall development of the country. Several measures have been adopted in different plan programmes to develop industrial environment of the country. The New Industrial Policy of 1991, defined the responsibilities of the State to promote, assist and develop different industries for national interest (Gupta and Srinivasan, 2006). The new industrial policy has stressed the need for conducting a special Entrepreneurship Development Programme (EDP) and some other assistance programme to promote entrepreneurship in India. EDP is defined as a programme to help individuals in acquiring skills and capabilities necessary to strengthen their entrepreneurial orientation. The main objectives of EDP are : i) to identify and train potential entrepreneurs; ii) to develop

necessary knowledge and skills among the participants; iii) to impart basic managerial understandings; iv) to provide post- training assistance for example, marketing, distribution etc. Such interventions by government have also stressed for integrating women in the field of small industry development to uplift their status in the economic and social fields.

These measures led to significant changes in the nature and scope of Indian entrepreneurship. In addition with the large scale existing entrepreneurs, a new set of small scale entrepreneurs emerged. Several new communities those earlier not known for mercantile background have started different entrepreneurial activities.

As India is a mixed economy, the public and private entrepreneurship co- exists. In respect of public entrepreneurship, a few core areas have received concentration on large-scale sectors and the private entrepreneurship in various medium and small-scale sectors. It has been observed that these sectors have not developed on account of dearth of competent entrepreneurs. Gangopadhyay (1995) has pointed out several reasons; for which the Government of India is providing lot of interests in the entrepreneurship development programme: to increase national production and productivity in the primary, secondary and tertiary sectors; there is a need to work for promoting sectors for employment and wealth generation; development of entrepreneurs will lead to the overall increase in production and productivity both for internal and international markets; to achieve the target for equitable resource distribution promotion of more and more competent entrepreneurs are encouraged; to promote entrepreneurs who can set up small-scale enterprises and generate employment with the small amount of capital investment; to promote entrepreneurship for the educated unemployed women because this is considered to be an effective means of harnessing youth energy.

Women entrepreneurship development is a serious concern for both the government and individual. Government policies for import substitution, export promotion and foreign collaboration have led to rapid entrepreneurial growth in India. Central and State Governments and various other institutions have provided all types of assistance to small scale women entrepreneurs. This has resulted into small industrial movement in India during post-independence period. Banks have been nationalized to make their funds available to women. All these have been done to recognize women entrepreneurship a medium of acquiring social status rather than just earning money.

Women entrepreneurship development in India can better be explained by the following phases during the last five decades (Masood, 2011). This will help to understand the nature of transformation of women entrepreneurs under different circumstances.

- **WOMEN ENTREPRENEURS OF THE FIFTIES :**

Women joined entrepreneurship in this phase due to sheer economic necessities.

- **WOMEN ENTREPRENEURS OF THE SIXTIES :**

Stereotyped patriarchal and traditional practices seen to restrict women's non-conventional activities.

- **WOMEN ENTREPRENEURS OF THE SEVENTIES:**

Different development measures have paved the way for aspired women entrepreneurs to go for non-traditional ventures. They have become more conscious about available government support and subsidies and formed their own organization called Women Assembly of Small and Medium Enterprises (WASME).

- **WOMEN ENTREPRENEURS OF THE EIGHTIES:**

Women were educated in highly sophisticated, technological and professional education by both individual and government initiatives. A new section of educated middle class women have entered into the field of entrepreneurship.

- **WOMEN ENTREPRENEURS OF THE NINETIES:**

They can easily now gain insight into the entrepreneurship development process required to achieve their own goals and objectives.

- **WOMEN ENTREPRENEURS OF THE TWENTY FIRST CENTURY:**

Women entrepreneurs are heading in various business areas more than earlier and also producing more capitals than before.

Industrialization, urbanization and social legislation have positively affected and improved the status and conditions of Indian women since 21st century. Growing attainment of higher education, technical and professional education has increased their proportion in the workforce. With this growing awareness, women have shifted from the traditional non-profitable activities to profitable non-conventional activities. The role of Government and different financial institutions and banks is also of great importance for encouraging women

entrepreneurship. Despite having all these opportunities women find lots of handicaps to enter into and manage business ownership. Unless the conventional stereotype role assignment and perception towards women have changed, all these efforts and initiatives cannot work.

Organizations to Develop Women Entrepreneurship in India

At present there are few organizations which are contributing to the women entrepreneurship development in the country. All India Manufacturers' Organization (AIMO) is one of them, which was set-up on December 30, 1987. This organization is aimed at encouraging, motivating and providing guidance to prospective women entrepreneurs to set-up industries.

There is yet another significant organization, i.e. Federation of Indian Women Entrepreneurs (FIWE), 1966, which particularly aims at development of women entrepreneurship. FIWE was part of the Federation of Indian Small and Modern Enterprise (FISME). But now FIWE is a separate organization, which was started in 1996. Its principal goal is to empower women economically so to become successful entrepreneurs. Another objective of FIWE is to bring women business persons together to demand in such a way that government enacts beneficial policies for their interests. In this regard, mention should be made of the appreciable role and the efforts of the All India Manufacturers' Organization and Ph.D. Chamber of Commerce, FICCI and CII.

The First National Conference of Women Entrepreneurs at New Delhi in 1981 called for priority given to women by allotting land, sheds, power, license etc. along with simplification of loan procedures, counseling services, training programmes for women entrepreneurs. The Second International Conference of Women Entrepreneurs organized by the National Alliance of Young Entrepreneurs (NAYE) at New Delhi in 1989 called for promoting women's involvement in socio-economic development programmes, infrastructural training – marketing facilities, safeguarding professional interests, free flow of products, distribution of products in the national and international markets. Apart from that Federation of India Chamber of Commerce and Industry (FICCI), FICCI Ladies organization (FLO), National Alliance of Young Entrepreneurs (NAYE) and other voluntary agencies assist business women and women entrepreneurs by different ways (Gupta and Srinivasan, 2006).

These agencies have put forward a charter of demand to the government of India which is briefly presented as follows:

- To establish a separate cell in each district for guidance and to provide useful information to women who want to set-up new enterprises.
- Women should be given a proper place on advisory body.
- An Entrepreneurship Development Institute for women should also be established to develop managerial and marketing skills and to enlighten them on how to run an enterprise professionally and successfully.
- Women entrepreneurs should be motivated.
- Women University should be opened up for training of women in every diversified fields of business.
- Training programme should be organized to train women entrepreneurs in various fields like purchasing, legal requirements, production plan, project reports, investment decision, management control, working capital requirements etc.

Nationalized banks, State Industrial Development Corporation, State Financial Corporation and District Industries Centre are providing loans, subsidies, grants to small scale business women and women entrepreneurs. State level machineries assist women in preparing project reports, buying machinery, establishing and running enterprises. Usually, rural Indian women have long been associated with different kinds of agro-based industries to help their families without having any assistance behind them. In rural areas women seen to participate in food preservation, bakery, dairy, poultry, handloom businesses while in urban areas it is different ancillary units of different products with the assistance of different agencies.

Following are some of the important organizations of women entrepreneurs in India:

1) **National Commission on Self-Employed Women**

This commission encourages the Mahila Mandals of different regions to obtain raw materials, credit and market assistance for women entrepreneurs. The commission has suggested for allotment of lands, licenses, infrastructural facilities and reservation for government price and purchase facilities for the products manufactured by women entrepreneurs.

2) **Women Entrepreneurs Wing of NAYE**

It is established to promote special incentives and facilities through Central and State government, such as, allocation of land, sheds, easy access to credit, training etc. without any gender discrimination.

3) **Indian Council of Women Entrepreneurs**

It promotes women entrepreneurs by providing all the needful services.

4) **FICCI Ladies Organization (FLO)**

It identifies several other financial, technical consultation and guidance and training programmes along with concessions and subsidies for women entrepreneurs. Different institutions to cater women entrepreneur's need are mentioned below:-

i) **Financial Institutions**

- Industrial Development Bank of India
- Industrial Finance Corporation of India
- Small Industries Development Bank of India
- National Small Industries Corporation
- State Small Industries Corporation
- Cooperative Banks
- Commercial Banks
- Gramin Banks
- State Industrial Development Corporation

ii) **Technical Guidance Institutes**

- State Industrial Development Organization
- District Industries Centre
- Small Industries Service Institutes
- Small Industries Development Corporation
- Khadi and Village Industries Commission
- Technology Development Cell

iii) **Training Institutes**

- District Industries Centre
- Small Industries Service Institutes
- National Bank for Agriculture and Rural Development
- Council for Advancement of Peoples Action and Rural Technology.

In addition to these associations, there are a number of state level associations of women entrepreneurs run to secure interests of them. Self Employed Women's Association (SEWA) of Ahmedabad, Association of Women Entrepreneurs of Karnataka (AWAKE), Wing of Women Entrepreneurs of Kolkata named 'Pragati', Institute of Management and Entrepreneurship Development (IMED) of Darjeeling (Siliguri), are all taking outstanding efforts to develop women entrepreneurship in different parts of the country.

The movement of entrepreneurship development among women is a late development in India and is still in the phase of expansion. The movement requires an all-round support from government, voluntary agencies, family members and emerging awareness from the womenfolk itself. Such coordination would help to develop women entrepreneurship as a whole in India.

Different Perspectives of Women Entrepreneurs in India

Women entrepreneurs as an independent income generating category possess several characteristics and potentials that differentiate them from other workers. A detail analysis on different perspectives of women entrepreneurs including their characteristics, motivations, opportunities and categories are given below.

Essential Characteristics of Women Entrepreneurs

Women entrepreneurs possess various characteristics, these are mentioned below:

Creative: Creativity refers to innovativeness to deal with competitive market, ability to set up social network with the right organization offering support and service.

Quality to working hard: Innovation automatically generates hard working capacity which is required to build up an enterprise.

Determination: Set a goal or million of goals and to fulfill these is another important characteristic which identify women entrepreneurs' determination for their work.

Ability and desire to take risk: They are able enough to take risks in non-conventional fields and become succeeded to achieve their riskful goals.

Profit earning capacity: They must have the capability to generate profit from the invested capital.

Motivation behind the Emergence of Businesswomen and Women Entrepreneurs

In the countries like India, with fast changing role-relationship of women, a strong commitment from their family members and governmental agencies is required to motivate their needful participation on business world. Generally women feel that they would not perform the dual tasks properly at the same time and that would hinder their path of advancement. Thus the major responsibility of motivating women regarding their participation in several business and entrepreneurial activities lies upon their family members and training institutions. The business world and entrepreneurial ventures are still dominated by men and women are still the latecomers. Women have to be made aware of their strengths, capabilities and resources to survive and sustain in the non-conventional and ever competitive field of entrepreneurship (Goyal, 2004). There are several factors responsible for the emergence of business women and women entrepreneurs. These are educational background; occupational experience; desire to work independently; family background; assistance from government; assistance from financial institutions; availability of raw materials and technology.

For a better understanding various motivating factors are categorized under the following heads based on their effects. These are:

Entrepreneurial ambitions: making money, continue family business, secure self-employment, fulfillment of self-desire, gain social prestige etc.

Compelling reasons: unemployment, dissatisfaction with the present Job, makes use of idle funds & professional skills etc.

Facilitating factors: success stories of entrepreneurs, inherited property, advice or influence of family members etc.

Opportunities for Businesswomen and Women Entrepreneurs

Women have become an integral part of modern world of economy where they must supplement the family income through the use of their knowledge and skills. Women are expected to operate in non-conventional, risk oriented ventures like business and entrepreneurship. With the spread of education, opportunities of gainful employment and women oriented governmental policies and programmes, several entrepreneurial

opportunities are created in recent time. Today with a clear vision to their goals trained and achievement oriented women can best be utilize these opportunities.

Business women and women entrepreneurs are emerging as an active entrepreneurial category. Most of them are opted for home based, traditional types of business such as agriculture, handicraft, handloom and cottage based industries with a small number of emerging modern entrepreneurs. Following are some of the entrepreneurial categories participated by them:-

Land based and traditional entrepreneurial opportunities:-

Floriculture, integrated pisciculture, vegetable growing, cultivation of medical plants, tissue culture, banana cultivation, fruit plants and seed production, collecting and grinding forest grain made masalas, poultry, handicraft, handloom, cottage based industries etc.

Non-land base modern entrepreneurial opportunities:-

Nursery raising or pot culture, dairy products, agro processing, coir work, tailoring, tie and die, packaging, agarbati preparation and small retail shop, tourism, hospitality, auto ancillaries, software, garments, food processing, education and training, mineral water, paints, writing, music, plastics, toys, instruments, healthcare, courier etc.

Women entrepreneurs possess immense potentials to exploit every opportunity of social progress and economic growth. Some of these are, generation of employment opportunities for self and others; reduction of poverty by generating income for families in need; promoting attitudinal change of society and family; transforming the traditional patriarchal social structure and concept of 'dependency syndrome' attached to womanhood; restructure the role of women as a breadwinner and decision maker for the family; raising funds and use resources for economic growth; maintaining social network etc.

Categories of Businesswomen and Women Entrepreneurs:

Entrepreneurial categories seem to vary on the basis of the nature of business units, size and operational criteria. On the basis of these the following different categories of women entrepreneurs are drawn.

Based on size, business enterprises are divided into three categories, small, medium and large scale:

- i) **Small scale business enterprise** : this type of enterprises are basically started with low amount of finance, small numbers of employees sometime without any employee and basically deals with household base production unit, for example, tailoring, handicrafts etc. Starting with several socio-economic handicaps women of these enterprises have to face numerous challenges. Majority of businesswomen in India fall in this category.
- ii) **Medium scale business enterprise**: with a considerable educational qualification, entrepreneurial degree and skills financially assisted unemployed women are seen to start this type of business enterprise.
- iii) **Large scale business enterprise**: women with high qualification, specialization knowledge, entrepreneurial skills and with a pleasant monthly income are fall in the large sector. Women venturing in these enterprises are very few in number through their courage and entrepreneurial performance have set up a different standard.

Based on nature of business enterprise, women are representing three main business units, these are:

- i) **Individual business unit**: this unit is solely owned by business women having her total dominance over the management and business operation.
- ii) **Joint Venture**: women with a partner may be husband or other family member when running an enterprise, is called joint business venture.
- iii) **Family enterprise**: when business women inherited their familial business unit and operated it with one or more family members it is called family enterprise or family business.

Based on the qualities, women entrepreneurs are broadly classified into innovative entrepreneurs, adoptive entrepreneurs, fabian entrepreneurs, drone entrepreneurs, institutional or corporate entrepreneurs, inherited entrepreneurs, technologist entrepreneurs, and forced entrepreneurs (Gupta and Srinivasan, 2006):

- a) **Innovative entrepreneurs**: women of this type of entrepreneurship are generally eager to introduce new technique and products in the market. Through their enterprising spirit they can introduce major changes in economy.

- b) **Adoptive entrepreneurs:** women adoptive entrepreneurs are imitative in their nature of action. Women entrepreneurs of small scale industries and backward areas are adaptive in their various entrepreneurial actions.
- c) **Fabian entrepreneurs:** Women Fabian entrepreneurs are not willing to introduce new changes nor they have the desire to adopt successful entrepreneurial lineups. Women with a customized traditional background are generally fall in this category.
- d) **Drone entrepreneurs:** Women drone entrepreneurs are totally ignored even in some cases rejected the idea of making changes in their production process, they are conventional in their choice of product and operation of their enterprises.

Other women entrepreneurs such as, inheritance entrepreneur who inherit their family businesses, technical women entrepreneurs intended to exploit their technical skills and inventions, forced women entrepreneurs become businesswomen forced by certain circumstances. These categories again classified into two distinct groups those who operated as a sub-contractor of raw materials and those who manufacture an item for a large scale unit often called as ancillary entrepreneurs. The second category includes those who are self-entrepreneurs i.e. produce goods for direct sale. In India, number of ancillary women entrepreneurs outnumbered self-entrepreneurs. Based on the above discussions women entrepreneurs can be classified as follows:

1. **Educated Women Entrepreneurs:** Due to particular situations like unemployment, underemployment and redundancy many women suffer from economic setbacks. In practice a small number of educated urban women are employed in professional and governmental jobs and a large section remain unemployed or underemployed even after having good educational background. Under such condition many educated women are taking up business and entrepreneurial activities.
2. **Inherited Women Entrepreneurs:** Those women are from business background, it is easier for them to take up their family business as profession.
3. **Necessity Women Entrepreneurs:** Women under acute economic necessity who are the primary breadwinner of their families, taken up entrepreneurship.

4. **Additional Income Earner Women Entrepreneurs:** Those women entrepreneurs wanted to extend additional income to their families for quality life, they fall in this category.
5. **Self-developed Women Entrepreneurs:** Today many women are conscious of their inherent ability, creativity and courage. They have taken up entrepreneurship as a medium of empowerment and self-development.

Entrepreneurship and business are more or less synonymous. Every trading activity with a degree of ownership, issue of profit and loss and income generation is called business. Business activity involves risk-bearing, commitment and several other managerial tasks but the degree of innovation and creativity involved with entrepreneurship is much greater than any business activity. The extent of operation of a business unit and an enterprise is also different. Any entrepreneurial venture necessarily involves the manufacturing and selling unit, while a business unit only deals with purchasing and selling of any product from the manufacturers. Therefore, entrepreneurs can be treated as the original inventors and businesspersons are the suppliers of the product. In India often these characteristics of business and entrepreneurship coincide. Here it is mostly the small scale business units that turns into entrepreneurial ventures with the growth intention of women business owners.

Women entrepreneurs must be guided as such to develop different entrepreneurial traits and skills to meet the changes in trades and challenges of global markets. This would make them competent enough to sustain and strive for excellence in the entrepreneurial arena. It is quite clear that women entrepreneurship cannot be developed without significant training. Therefore, instead of just undertaking schemes (financial and developmental) for entrepreneurship development, an intensive training programme needed to be provided to the aspiring young women in India. Entrepreneurship is the best possible answer to removal of age old domination, subjugation, subordination, marginalization and exploitation of women in India. The problem is that most of the young educated women do not think of entrepreneurship as the career option. They needed to be motivated to take up entrepreneurship as a career, with training and sustaining support systems. Therefore, there should be more emphasis on integrated women entrepreneurship development programmes among the target group.

Small business courses meant for women only indicate the major initial emphasis on building up of confidence. They needed ability for negotiation and then assert themselves

with male suppliers and customers. If there is more motivation, it makes the women entrepreneurs better and more willing to learn than their male counterparts who are usually more impatient. In many countries, it is found that women survive better in business, because they usually take time to recognize their weaknesses and take pains to overcome them. In India, it reveals forms statistics that women entrepreneurs are doing well and in increasing numbers.