
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, Amy 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 beConsidered 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 & Maitreyi. 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 foeticide 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 in 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 launching 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 Samakhya 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.

30

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, biogas, 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 result, 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 their 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 introduced 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 their 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 resented 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 changed 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 cautiously 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.

REFERENCES

1. *Apurva s parmar, women entrepreneur:family and work life balance of gujarat,2014*
2. *D. Padmavathi , empowerment of women through micro finance, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-332-333*
3. *Darshanpatel and DrRameshwaripandya*july 2011-*Empowerment of tribal women, edited and published by poonam Sharma, on behalf of central social welfare board, social welfare magazine page-12*
4. *Dr. D. PullaRao, Associate professor, Dept of cooperation & Applied Economics, Andhra university, visakhpatnam, Status of women in India: some dimensions, Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page no-28)*
5. *Dr. D. PullaRao, Associate professor, Dept of cooperation & Applied Economics, Andhra university, visakhpatnam, women entrepreneurs in India:An analysis, Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page no-47, 44-52)*
6. *Dr. D. PullaRao, reader , Andhra university, visakhpatnam, women entrepreneurs in India: problems and prospectives , Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page 444-455)*
7. *Dr G Varadharajan ,Women entrepreneurship problems-casual trends, Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page no- (2-434-438) ,)*
8. *Dr G Vijyalakshmi Reader, B.Prajeetha, empowerment of women through entrepreneurship: an emphirical study, Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page no-198)*
9. *Dr P Balamurugan- women entrepreneurs in India:A gender prospective, Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page no-(2-54, 53-60)*

10. *DurgabaiDeshmukhsep 2003-New dimension of women's life in India, edited and published by poonam Sharma, on behalf of central social welfare board, social welfare magazine page-60*
11. *Habilslade O Ogale , Role of banks in women empowerment, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-354-355*
12. *M. Rajapriya,2008-empowerment of women through self help group, edited and published by poonam Sharma, on behalf of central social welfare board, social welfare magazine page-10*
13. *Manjariacharya and Rupal N Thakar, Towards women empowerment, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-395-404*
14. *minaxipathak,Women in Agriculture Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication (page-141)*
15. *Mumtas N.S, Women & Education, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-1-184-191*
16. *Prabhamathur,women entrepreneur: current trends and future avenues ,Edited by Dr. L. Radhakrishanan, empowerment of women through entrepreneurship, gyan publishing house, (page no-108-112)*
17. *Praveen Devgan , Welfare, development and empowerment of women, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-361-394*
18. *Ravi prakashYadavRaginideep and poojayadav, Empowerment of women in India, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication (page-1-341-342)*
19. *S. B. Verma , status of women in mordernindia, Deep and Deep publication pvt ltd*
20. *Shectal Sharma, "Educational Women Empowered Women", The Journal of Yojana, ISSN-0971-8400, Oct -2006, p.52*
21. *Shilpatripathioct 2009- Gandhi and empowerment of Indian women, edited and published by poonam Sharma, on behalf of central social welfare board, social welfare magazine page-32*

22. Shobha, K. and Vinitha, V, May 1,2001 “Inclusion & Female Labour Force in Mernrega”, *Southern Economist*, , p.59
23. Surabhi Mall, Prof. Nar Singh, university of lucknow empowerment of women through entrepreneurship a study of urban organized and unorganized sectors in u p, <http://hdl.handle.net/10603/70627>, department of applied economics
24. TejpreetKaur Kang, Globalization and employment status of women in india, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-1-256-257
25. V. Girija Devi Empowerment of women in Kerela: a case study, Edited by DrRameshwariPandya, Faculty of home science,The M.S University of Baroda, New century publication page-307-310
26. Vasantdesai, dynamics of entrepreneurial development and management, himalaya publishing house 1999
27. Dr. L. Radhakrishnan,capacitybuilding of women through tiny industries, Edited by Dr. L. Radhakrishnan, empowerment of women through entrepreneurship, gyan publishing house, (page no 245-260)
28. Mrs. ManashiMazumdar& Mrs. Marjina Ahmed Asst. professor, Dept. of Management,ChhaygaonCollege,Assam , Empowerment of Rural Woman Through entrepreneurship-An Overview, IRJIMS, Published by: Scholar Publications, Karimganj, Assam, India, page-165
29. RameshwariPandya “Womwn welfare and empowerment in India” published by new century publication
30. www.google.com
31. S.P.Jain, industrial labour law, DhanpatRai& Co. (p) ltd., Educational & Technical Publishers.