

**ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP DEVELOPMENT-  
A STUDY IN INDIA AND AFGHANISTAN**

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IN  
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## DECLARATION

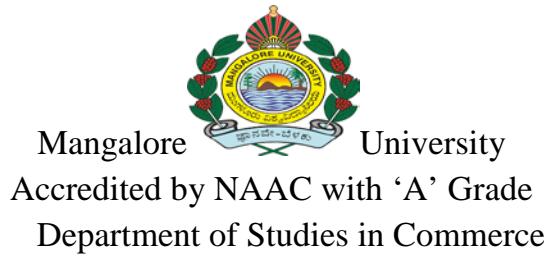
I, Mohammad Kazim Karimi, Research Scholar, hereby declare that this thesis titled "**“Role of Women in Rural Entrepreneurship Development – A study in India and Afghanistan”**" is the result of my own work carried out under the supervision of Dr.Vedava P, Associate professor, and Chairman, Department of Studies in Commerce, Mangalore University and has not formed the basis for the award of any degree, diploma, fellowship, associateship or any other similar title.

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**CERTIFICATE**

Certified that this thesis titled "**ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP DEVELOPMENT - A STUDY IN INDIA AND AFGHANISTAN**", is a bona-fied record of work done by Mr. Mohammad Kazim Karimi, Research Scholar from Afghanistan, Department of Studies in Commerce, Mangalore University, under my guidance and supervision and that this thesis has not formed the basis for the award of any degree, diploma, fellowship, associateship or any other similar title.

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## LIST OF ABBREVIATIONS

| No | Abbreviations | Explanation   |
|----|---------------|---|
| 1  | AWN           | Afghan Women's Network                                    |
| 2  | SDP           | Small Development Projects                                |
| 3  | CDC           | Community development councils                            |
| 4  | CEDAW         | Convention of Elimination of Discrimination Against Women |
| 5  | CHS           | Commission on Human Security                              |
| 6  | CSO           | Central Statistical Organization                          |
| 7  | DDA           | District development assemblies                           |
| 8  | DOWA          | Department of Women's Affairs                             |
| 9  | EVAW          | Elimination of Violence Against Women                     |
| 10 | EQUIP         | Education Quality Improvement Program                     |
| 11 | MoE           | Ministry of Education                                     |
| 12 | MoWA          | Ministry of Women's Affairs                               |
| 13 | NAC           | Norwegian Afghanistan Committee                           |
| 14 | NAPWA         | National Action Plan for the Women of Afghanistan         |
| 15 | NGO           | Non-governmental organization                             |
| 16 | NRC           | Norwegian Refugee Council                                 |
| 17 | NSP           | National Solidarity Program                               |
| 18 | UNAMA         | United Nations Assistance Mission in Afghanistan          |
| 19 | UNDP          | United Nation Development Programme                       |

|    |               |   |
|----|---------------|---|
| 20 | UNICEF        | United Nations International Children's Education Fund      |
| 21 | UNFPA         | United Nations Food Population Fund                         |
| 22 | UNSC          | United Nations Security Council                             |
| 23 | SMEDP         | Small and Medium Enterprise Development Program             |
| 24 | RSETI         | Rural Self Employment Training Institute                    |
| 25 | MGNREGA       | Mahatma Gandhi National Rural Employment Guarantee Act 2005 |
| 26 | NIRD          | National Institute of Rural Development Hyderabad           |
| 27 | SHG           | Self Help Group   |
| 28 | PANCHAYAT RAJ | PANCHAYAT I RAJ   |
| 29 | UNWOMEN       | United Nation for Women                                     |
| 30 | ILO           | International Labor Organization                            |
| 31 | IMF           | International Monetary Fund                                 |
| 32 | MDG           | Millennium Development Goal                                 |
| 33 | MG            | Mothers Group   |
| 34 | NGO           | Non-Governmental Organization                               |
| 35 | SWC           | Social Welfare Council                                      |
| 36 | WAD           | Women and Development                                       |
| 37 | WB            | World Bank  |
| 38 | WID           | Women in Development  |
| 39 | CCP           | Citizen Charter program                                     |
| 40 | CDC           | Community Development council                               |

|    |       |  |
|----|-------|--|
| 41 | UNIDO | United Nation International Development Organization |
| 42 | GAD   | Gender and Development                               |
|    | ED    | Entrepreneurship Development                         |
| 43 | SMES  | Small and Medium Size Enterprises                    |
| 44 | NVM   | New Village Movement                                 |
| 45 | NUG   | National Unity Government                            |
| 46 | SPSS  | Statistical Package for Social Science               |
| 47 | UN    | United Nations                                       |
| 48 | PR    | Panchayati Raj                                       |
| 49 | NPP   | National Priority Program                            |
| 50 | DP    | Development Program                                  |
| 51 | MoPH  | Ministry of Public Health                            |
| 52 | MoE   | Ministry of Economic, Afghanistan                    |
| 53 | MAIL  | Ministry of Agriculture and livelihood               |
| 54 | CCSE  | Social Entrepreneurship for Canadian Centre          |
| 55 | ACCI  | Afghanistan International Chamber of Commerce        |
| 56 | FPs   | Family Programs                                      |
| 57 | SDPS  | Small Development Projects                           |
| 58 | VPRC  | Village Poverty Reduction Committee (VPRC)           |
| 59 | ICCR  | Indian Council for Cultural Relation                 |

|    |       |  |
|----|-------|--|
| 60 | MEA   | Ministry of External Affairs, India            |
| 61 | VPRC  | Village Poverty Reduction Committee            |
| 62 | MF    | Micro – Finance                                |
| 63 | GDI   | Gender Development Index                       |
| 64 | GEM   | Gender Empowerment Index                       |
| 65 | HDI   | Human Development Index                        |
| 66 | PIP   | Participatory Identification of Poor           |
| 67 | BPL   | Below Poverty Line                             |
| 68 | CCS   | Capital Contribution Scheme                    |
| 69 | IDF   | Indian Development Fund                        |
| 70 | ADF   | Afghanistan Development Fund                   |
| 71 | DDC   | District Development Committee                 |
| 72 | PARC  | Provincial/State Allocation Review Committee   |
| 73 | SIC   | Sub-Project Implementation Committee           |
| 74 | RDP   | Rural Development Plan                         |
| 75 | ANDS  | Afghanistan National Development Strategy      |
| 76 | NAPWA | National Action Plane for Women of Afghanistan |
| 77 | FPs   | Family Programs                                |

## Map of Afghanistan

### The map of Afghanistan



Map of Afghanistan is borrowed from national geographic society @1996-2007

## **The Profile of Afghanistan**

The landlocked mountainous country, Afghanistan has been confronting myriad challenges of the destruction of civilian life and infrastructure, cross-border infiltration, and refugee problems caused by slower economic growth.

The historical analysis of Afghanistan showed that civil war before 2001 led to the fall of the country's economy, and the imposition of Islamic rule by the Taliban regime worsened the economic scenarios over the past decades. The civil war and the Taliban regime were followed by the US-led NATO troops taking over the country politic and economy. The NATO-led foreign troops were victorious in overthrowing the Taliban in 2001 and provided security. Though they provided a new constitution for the war-prone Afghanistan during 2004, they failed in forging their authority beyond the provinces, capital of the country and national unity.

The contemporary government of Afghanistan is formed based on an electoral representation. Mr. Ashraf Ghani, the current president, heads a unity government along with his former rival and now chief executive Abdullah Abdullah. Mr. Ghani took oath as the president of Afghanistan in September 2014 by replacing Hamid Karzai who ruled the country for twelve years after the Taliban was overthrown in 2001. In the regime of the new government, media outlets like – private TV channels, newspapers and social media saw a surge following the collapse of the Taliban in 2001. A study showed that only 27% of households had access to the internet or digital literacy.

The availability of crucial economic data during the new government led to the evaluation and ranking of Afghanistan's economic freedom on the free-economy index of 2019. Afghanistan as an economy saw a pitch in its score on the economic freedom score by standing at 51.5, becoming the 152<sup>nd</sup> free-economy in the 2019 Index due to advancement in labor freedom, property rights protection, and judicial effectiveness, business freedom, and monetary freedom. Afghanistan secured the over-ranking at 39 out of 43 countries of the Asia-Pacific region. However, the overall score of Afghanistan is below the regional and world average. Over the past decades, economic growth has been volatile but rapid, with advancements in agriculture and entrepreneurship development as one of the main contributors to economic expansion. The political

uncertainty, corruption, security challenges, and the rule of law remain formidable challenges for the country's economy.

Even today, Afghanistan hugely depends on international assistance for military and economic growth. The economic survey report (World Bank Report, 2016) showed that the GDP was recorded at 4% in 2016. The standard of living of Afghans was the lowest in the world. It majorly exports table-grapes, raisins, and illicit opium cultivation. The exports are vulnerable to the untimely drought conditions and the ongoing insurgency. A significant source of economic revenue comes through taxes and donations. The income tax and the corporate tax rate are at 20 percent. The overall tax burden of the economy equals 5 percent of the total domestic income. The government spending of the past three years since 2016 amounted to 25.6 percent of the country's GDP. The public debt is recorded at 7.3 percent of GDP, and the average budget deficit stands at 0.6 percent of GDP. Some structural barriers viz., obtaining a license for new business persist but relatively streamlined. The presence of a large informal economy dampens the effective functioning of the labor market. The underdeveloped financial system hampers the country's monetary stability.

The combined value of exports and imports stood at 55.9 percent of the GDP during 2016, with an average applied tariff rate of 7.0 percent. The report by the World Trade Organization (WTO) dated June 30<sup>th</sup>, 2018 showed that Afghanistan had 22 nontariff measures in force. Security concerns and the financial system's weak capacity have slowed investment growth. The financial sector remains underdeveloped, and trust in the banking system has been undermined.

# Map of India

## The map of India



Map of India is borrowed from national geographic society @1996-2007

## **The Profile of India**

The Republic of India, Bharat, Federal Republic, the capital is New Delhi, and the population is 1,236,344,631, official languages are: Hindi, English and 21 others, money is Rupee, area is 1,269,345 square miles (3,287,590 square kilometers), major mountain range is Himalaya and major rivers are: Ganges, Yamuna, Indus, Brahmaputra.

The Indus-valley civilization thriven about 5,000 years ago on the banks of the Indus River (Harappa and Mahenjo Daro, now in Pakistan), Aryans, the originates of Central Asia arrived on the banks of Indus and settled (now India) during 1500 B.C. They were the earliest known civilizations; spoke Sanskrit, one of the world's oldest known languages. The Vedic Scriptures of the Aryans formed the basis for the Hindu religion. The Gupta era followed the Aryan civilization and persisted for 200 years. The two centuries saw growth and advancement in the arena of arts, crafts, and science. During this time, the Indian astronomer Aryabhata conjectured that the Earth revolved around the sun, which was an earlier contribution in the field of physics.

The 16<sup>th</sup> century witnessed the invasions by the Muslim forces. Babur founded the Mongol empire. The era of Babur oversaw flourishment in the art, literature, and architecture in India between 1527 and 1707, construction of roads, temples and masjids, enormous tombs, including the grand Taj Mahal and gardens. Following the arrival of Europeans in India in the late 14<sup>th</sup> century, trading companies were set up by the British, and they gained control over the country by 1757. The uprising against the British rule began in 1856 and lasted for 90 years till 1947 when India became an independent country. The father of our nation, Mahatma Gandhi, led the non-violent movement to boycott the British rule, and others together fought for freedom.

India has diverse geographical terrain from the Thar Desert of the west to the jungles in the northeast, and the Gangetic plain in north India. The river Ganga running from the northern Himalayas forms the soil formation of the Gangetic plain. Indian society is divided into social ranks called castes, determined by birth, which replaced the earlier ‘Chathurvarna system.’

India is a spiritual country with no official religion, but the majority of the Indians are Hindus. India is a secular country of various religions, viz., Islam, Buddhism, Sikhism,

Christianity, and Jainism. The followers of all the religions live harmoniously in the country as the freedom to follow the faith and religion of choice is accorded in the constitution of India. Dr. B. R. Ambedkar drafted the constitution of India in 1949, which is the biggest written constitution of the world. India adopted the British style of government as it elects the parliament members through universal franchise (electoral vote) process.

The economy of India is growing in leaps and bounds with the booming manufacturing and information technology sectors. It is the world's third-largest economy in terms of purchasing power parity (PPP). The long-term GDP of India is expected to grow at the rate of 7 percent per annum with the dynamic and progressive macroeconomic reforms, tax and fiscal policies, availability of the business environment, well-trained Labour class and educated youth. The sizeable skilled workforce and digital literacy make India a popular destination for international companies for outsourcing the work. The poverty level in India has plunged to 13.4 percent from 46 percent in 2015. India has been taking the progressive initiatives to financially and economically empower the 176 million populations by providing homes, financial literacy and inclusion, rural transformation, human development initiatives, employment generation, infrastructure generation, social development, and other allied policies. India's economic performance is strong with access to foreign investments and working labor of various geographies. The regulatory improvements spur competitiveness indigenously; however, the level of exports and private investment is relatively low in the country. The human development indicators indicate increasing educational opportunities for children, and the declining female labor underscores the substantial development of the country.

India's developmental activities are central in achieving the Sustainable Development Goals (SDG) of 2030 through the extermination of extreme poverty, promotion of shared prosperity and environmental protection. The growing economic and political stature has well-position the country in the global playfield. The Indian film industry is massively popular worldwide.

In the field of research and technology, India tested its nuclear efficiency during 1970 and 1990. India achieved a milestone by launching its first satellite to the moon in her full capacity in 2008. In 2019, she achieved the status of nuclear self-sufficiency for defense.

The social issues that used to be a hindrance to the country's growth and developments are monitored under strict laws. Discrimination based on the caste is illegal. The government has been providing policy support and government intervention programs to empower the marginal groups of people by providing equal access to education, employment, and fair distribution of aids for rural areas of the country.

**ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP  
DEVELOPMENT - A STUDY IN INDIA AND AFGHANISTAN**

# **CHAPTER ONE:**

## **INTRODUCTION**

## INTRODUCTION

### **Introduction:**

This study is about the “Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan”, the rural women entrepreneurship development in Afghanistan is funded by Government of Afghanistan, International Community (IC) and Donors, implemented through line ministries with technical support of local and international NGOs in remote areas (villages, district, and provinces) through involvement of Community Development Councils as decision-makers and local government as a monitoring body and policymaker. The rural development system in place is the National Solidarity Program (NSP) and Citizen Charter Program (CCP).

The rural entrepreneurship development in India is funded by central and state government through Ministry of Rural Development with financial and technical support of private and government banks, implemented through the rural development system in place, like Panchayati Raj, Self Help Groups (SHGs), Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA) and Rural Self Employment Training Institute (RSETI).

Since India is one of the developed country in the world, the rural entrepreneurship development system for enabling rural women's function well, in Afghanistan it's at the initial stage with security situation deteriorating day by day, and giving example of India as a good neighbor, rural development systems work better and rural areas are growing fast, therefore the study has been taken up by researcher in India and Afghanistan.

Therefore, Rural Women Entrepreneurship development energies economic growth and income generation with new and young businesses contributing to new job creation. Increasing the number of entrepreneurs, and creating a supportive environment for them to succeed, has the perspective to improve economic opportunities for all entrepreneurs around the world. The majority of the research studies carried out in India and abroad based on women entrepreneurship are at a micro-level based on a few numbers of samples. These studies have been carried out on different arguments of time during the last five decades and deal with diverse situations. There is substantial literature on rural women entrepreneurship in the developed countries carried out by many researchers, writers, and authors.

**Duflo E. (2011)**" witnessed that "Rural Women's empowerment is not an only western concept for women all over the world," the countries all over the world, have been challenging and changing gender dissimilarities since the beginning of the history. Women represent 50% of the world's population, and gender inequality exists in every nation on the planet. Unless women are provided the same opportunities that men are given the society will be destined to perform below their true abilities. The greatest need of the hour is to change the social attitude towards women. "**When women move forward the family moves, the village moves and the nation moves,**" which is essential women improvement as their thought and their value systems lead the development of a good family, pleasant environment and ultimately a good nation. The best way to improve is perhaps through inducting women in the mainstream of development. Rural women entrepreneurship development will be real and effective only when they are endowed with income and property so that they may stand on their feet and build up their identity in society. The term empowerment of women has become one of the most important concerns of this century both at the national and international levels. The government initiatives alone are not sufficient to achieve these goals. The societal concerns must take necessary action to create a climate where gender discrimination should replace opportunities for women for making self-decision, and participating in the social, political and economic life of the country with a sense of equality for women and men.

The capability and preparedness to organize, develop, and manage a business venture along with its risks are required to make it a productive and profitable business for the country's economic growth. One of the common examples of rural entrepreneurship development is the starting of a new business enterprise. In terms of economics, entrepreneurship is the combination of labor with the land, natural resources, and capital for generating turnover. The entrepreneurial spirit is characterized by modernization and risk-taking, which is an essential part of building the nation's capacity for an ever-changing, increasingly competitive global market place in the world.

The need for the hour for Afghanistan, an economy whose growth has been sluggish due to economic and political turbulence, and India, is to channelize efforts in building the

capacity of the rural women to take up entrepreneurship activities especially in the remote areas for gender equality and equitable socio-economic development.<sup>12</sup>

## **Need for the study**

Internationalization and economic liberalization have opened up tremendous opportunities for rural entrepreneurship development in Afghanistan, seeing the financial situation, challenges, and insecurity.

Recent international and Indian studies have shown that Small Entrepreneurship development in Afghanistan is the key to achieve goals of economic growth, equal distribution of government and global community aids, motivate people in remote areas especially for rural women to do business.

The economic independence will bring infrastructure development, better road, better medical services, better living conditions and finally good governance which will lead to economic growth in the area and focus should be on the provinces and district level. This study has focused on strategic, regional, and remote level changes, long term solutions, potential examples based on reality and how to overcome all these challenges in India and Afghanistan.

The study aims at transferring changes and to make sure that the government and the international community should change their focus from the big cities to remote areas; fair distribution of business opportunities that bring financial equality and will improve the way of living and empower rural women.

The rural development system available in India can be a suitable model to be recycled in Afghanistan, allowing the farmers to start a new business, decentralize economy, better security and more rural women entrepreneurship development which will have to be better rural economic development and growth.

The additional significant aspect of this study is that it will benefit the readers and students to understand how micro-entrepreneurship can be improved in a country and how best entrepreneurship Development can contribute to economic development. It's

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<sup>1</sup>[www.unwomen.org.af](http://www.unwomen.org.af)

<sup>2</sup>Socio – economic and demographic profile of Afghanistan by UNFPA and CSOA @2003-2005

<sup>2</sup>[www.unama.org.af/](http://www.unama.org.af/) human rights pillar of United National Political Section/Human Rights 2007

the development of small loans (microloans) to those in poverty additionally to spend in entrepreneurship development. These individuals lack collateral, steady employment, and correct credit history and can't meet the minimum qualification requirements of the traditional loans required. It started in Bangladesh with Grameen Bank and has enabled it. Needy people engage in self-employment projects that allow them to generate income, begin to build wealth in Afghanistan society by using microfinance loans, programs that provide self-employment, other business and financial services that include both credit and savings aspects of the program.

In this context the researcher has taken up a research study on the title "**ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP DEVELOPMENT-A STUDY IN INDIA AND AFGHANISTAN**": since the cultural and environmental similarity between the two nations and its acceptance in Afghanistan are acknowledged well, the researcher has studied Indian practices and analyzed its usefulness in Afghanistan. Though the researcher is optimized to contribute to Afghanistan's economic growth, development, and to have a better model for implementation, the Indian rural entrepreneurship development system is one of the rare methods in the world to be applied in Afghanistan.

Further, comprehensive research is needed to gain more insight into the motivational factors for self - empowerment of rural women entrepreneurs and their social entrepreneurial intentions, the obstacles faced by them, their support and training needs to augment awareness of these issues.

### **Statement of the Problem**

Afghan and Indian women have traditionally been excluded socially, economically, financially, and politically for various reasons. Now, there is an immense need for their civic participation and political involvement to achieve inclusive socio-economic growth. Most importantly, the involvement of rural women in the income-generating entrepreneurial activities (IGA) is the need of the hour for the development of the country and achieving stability in national security. However, in Afghanistan, women still face enormous challenges, in the form of violence, security threats, and the absence of education and employment opportunities, which are limiting their opportunities in life.

"Gender and security:

Afghanistan's rural women's participation in local conflict resolution" investigates the main security challenges facing rural women, as well as their opportunities for participation, based on interviews in Mazar-e-Sharif, Kabul, and Bamyan. The research is further supported by secondary data and reviews of broachers and using books, internet, journals, library, UN sources, etc. The problem of Rural Women Entrepreneurs in Afghanistan through a discussion of security challenges identified from a human security viewpoint.

This study revealed how these threats are severe obstacles, limiting women from participating in community life and pursuing their ambitions. Violence, oppression, lack of education and employment opportunities, and limited access to legal protection are highly critical threats facing many Afghan rural women entrepreneurs on a daily basis.

The idea of gender, contextualized and deep-rooted in Afghan culture, is essential for understanding how women experience insecurity and it affects their lives, because of insecurity it's impossible to have economic activities to improve rural women living in remote areas of the country.

The report of **UNWOMEN Afghanistan (2007)** showed that Afghanistan like any other developing nation in the world requires vibrant and dynamic policy initiatives concerning SME sectors through the 'Small and Medium Size Enterprises/Development Program' (SMEDP), which are essential for nation's development agenda. They contribute mainly to the national economy and human development. Unlike Large Corporations that accumulate cash in the financial institutions, they enable the money to be regularly circulated in the market.

The construction forces of an economy the rural women entrepreneurs, the administrators of SME firms, and the landowners spend their income and earnings regularly for corporate and personal needs, which energies new economic activities. This will empower the rural women entrepreneurial dedication in the country, and the social benefits are as healthy as middle-class employment and rural women entrepreneurship development are signal aids to the nation's agricultural economic growth. To prevent poverty and create a better socio-economic environment for living.

Afghanistan is a country that has experiences of foreign invasions, war on terror, women suffering from no education, traditional issues, political instability for the past three decades un-categorically requires an active rural entrepreneurship development program as means for economic growth. The other critical criteria for the requirement of rural entrepreneurship development program are due to the low investment climate in the country as it is challenging to expect substantial investment in Afghanistan. Hereafter a rural entrepreneurship development program could be an essential means to change the situation for better.

India is one of the important donors and partners in the development of Afghanistan's economic initiatives. India, with its many progressive initiative programs, is contributing to Afghanistan's prosperity. Many scholarship programs for higher education, road development, energy, and other programs are a testimony for how India is well-intentioned for the nation's progress. India and Afghanistan have similar geographical locations as well as many cultural connections which make it even closer. India's SMEDP aiming at Women Entrepreneurship development could be an exemplary method as well as a good model for Afghanistan to uphold. For instance, how the working of Self Help groups, MGNERAGA, Panchayati Raj, and RSETI function in India can fit Afghanistan's rural area economic improvement.

In India and Afghanistan, the Women Entrepreneurship Development inspires a critical element of dynamism brought into an economic system. The Process of globalization and liberalization has introduced a set of changes like the introduction of vitality into the present system. The main aim of the foremost study is to explain the history of women entrepreneurship and its development in recent years in India and Afghanistan especially in the remote areas, its development stages, also about eminent entrepreneurs of India from past to present Era and how it moves forward application in Afghanistan where the economy is in the take-off stage.

Besides that this study depicts the role of women entrepreneurship development in India and its execution in Afghanistan, since the time and how dedicated women were contributing a great deal to the development of any nation across the world. Indian rural women entrepreneurs have significantly contributed to the industrial development of India, and women have just started in Afghanistan. Apart from being good citizens, women also have given good organizations to the nation.

The study has shown how a person/woman can be a good Entrepreneur who can influence or inspire others' confidence and should have the talent to motivate them to work. This study also has focused on which part or sections and geographical locations should be targeted for the future where the business is required, and currently, the business market in Afghanistan is centralized So that equal opportunities can be created in Afghanistan by involving women entrepreneurs because they are half part of society.

In the meantime, the unstable political system in Afghanistan and lack of technology facilities due to the remoteness of physical locations and the country at war over the past centuries.

The government and international communities have to encourage and support rural women's entrepreneurship development in remote locations where it will assist in numerous ways, with economic improvement, infrastructure, construction, job occasions, better education system, right roads, and finally better governance and excellent security. As there is a saying improvement in women means an increase in society.<sup>3</sup>

Compared to India, Afghanistan is severely underdeveloped and impoverished, the conflict has persisted in a vast swathe of the country for decades, and findings suggest that entrepreneurship development activity is ubiquitous, although mainly due to survival strategies rather than a spirit of entrepreneurialism. We have empirically explored whether the conflict has affected the likelihood of a household to engage in entrepreneurial activity, supported by sources of income coming from holding a small business, specifically women's. Rural women's entrepreneurship development program has not been legitimate in the Afghanistan government system or laws, and only it has happened symbolically.

Considering the situation in Afghanistan and the level of education and economic development in rural areas, it is a much-needed topic to be studied and on hand as a guiding principle related to rural women entrepreneurship development in Afghanistan's current Scenario. Some significant research problems in India and Afghanistan are as follows;

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<sup>3</sup>[www.unama.org.af/Ms.Fawzia](http://www.unama.org.af/Ms.Fawzia) Koofi, head of Afghanistan Human rights commission and speaker world parliament on women's affairs, Geneva @2017

- The issue of budgeting for women by government line agencies is one of the critical complications and challenges in Afghanistan. Tremendous progress has happened, but still, it remains as one of the essential difficulties for both the nations, improvement has been observed in India but still needs to more related to rural women entrepreneurship development in India and Afghanistan.
- The legal aspect of rural women entrepreneurship is another challenge in Afghanistan, symbolically government line agencies, NGOs and UN agencies do a lot concentrating on easily accessible locations and cities but not in rural areas and rural locations in Afghanistan
- Unfair distribution of financial aids and non-availability of microfinance banks in remote areas are more visible in Afghanistan and improved in India compared to Afghanistan.
- In India and Afghanistan still, family Decision making is traditionally held by Men. This concept needs to be changed. The only way to change it is the economic independence of women and education at the grass-root level.

### **Objectives of the study**

The purpose of the study is to analyze the Role of Women in Rural Entrepreneurship Development in India and Afghanistan, its effect on the economic growth of small women entrepreneurs, SMEs and other activities that affect rural development especially rural women empowerment in India and Afghanistan. The present research study is carried out with the following objectives.

- To understand the concept of rural development and women entrepreneurship development, strategies for socio-economic and political enhancement of women in rural areas in India and Afghanistan.
- To analyze the Issues influencing the economic development of rural women and women entrepreneurship development programs in rural areas.

- To understand the importance of rural women entrepreneurship development programs in India and Afghanistan and their contribution to rural areas and entrepreneurship development.
- To study the problems faced by the women entrepreneurs in setting up their business in rural areas in India and Afghanistan and Government policies and strategies for improving Rural Women Entrepreneurship Development.
- To know how Indian women entrepreneurship development programs and its rural entrepreneurship development opportunities can be applied in Afghanistan's rural economic development and women entrepreneurship development.

The present study is an attempt to understand the role of women entrepreneurship in rural development programs in India and Afghanistan. Accordingly with the following observations and suggestions that can be considered.

- Educating women entrepreneurs in rural areas bring more women's into business and improve the economy
- Rural development programs increase banks' branches, improve the capacity of women, and advance their economic condition to repay their loans on time.
- Sustainable and stable rural systems and government supports entrepreneurship development in rural areas and help more rural women empowerment.

## **Research Methodology**

### **Research Design**

The present research is a combination of exploratory, descriptive and qualitative in nature and is used to analyze the "**Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan**".

Descriptive research is defined as a research method that describes the characteristics of the population or phenomenon that is being studied, Qualitative observation doesn't involve measurements or numbers but instead just monitoring characteristics and

Exploratory research is carried out to understand a problem in-depth and to gain insights using primary and secondary research methods.

## **Data Collection**

The data used in it is both from secondary and primary sources and more resources from the secondary sources used (according to the need of this study).

The study is built on the primary and sources of data available in two countries. The primary data for the study is collected with the help of questionnaires”, by exchanging information with women entrepreneurs respondent through visiting institutions, government line agencies, UN and NGOs, meeting entrepreneurs, discussion with academicians, key political figures, small and medium business owners and NIRD Hyderabad. The secondary data for the study is collected from the previous studies, newspapers, journals, websites and visiting libraries, and incorporated wherever necessary to support the primary data.

The research focussed on the “**Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan**”. As far as the data analysis tool, the analysis is carried out by using **Structural Equation Modelling, (SEM)** which was run by the AMOS program for a sample of 300 respondents who were taken for the study. The data collection methods are specified below:

**Primary Data Sources:** The primary data for the study was collected from the following:

- Interview the respondents with the help of a questionnaire
- Discussion with the respondents
- Meetings with officials and recipients
- Visiting's business office and institution-specific unites

**Secondary Data Sources:** The secondary data for the study are collected from the following sources:

- Reference books, Internet, Journals, Media, Previous studies, Institutions data, Government line agencies, UN and NGOs and Women entrepreneurs journals

## **Tools and Techniques of Data Collection**

Different types of data collection tools are used (The study is qualitative and quantitative in nature) and questionnaires have been set, analysis and techniques have been used in the study. Important conclusions have been strained, and finally, significant suggestions have been made using this analysis and interpretation.

Different Types of questionnaires was used based on the findings of the study for respondents, women Entrepreneurs, key political figures, and NGOs or UN agencies: The survey method was the main source to collect primary data. For, secondary data different publications, journals, magazines surveys, Government documents, RD policy documents, and official websites were used.

**Interview:** All the information needed has been collected mostly through the interview method. Both structured questionnaires and interview schedules/guidelines have been used. The structured questionnaire has been used to interview female entrepreneur participants who are the intervention group. Further, some of the family members, mostly husbands, and fathers, mothers, grown-up children have been consulted to know about the role of these women in the families and the changes they observe in women entrepreneurship.

## **Sampling Procedures;**

**Judgment Sampling Technique** is used for this study. It involves the selection of a group from the population on the basis of available information assuming as if they are representative of the entire population. Here group may also be selected on the basis of intuition or on the basis of the criterion deemed to be self-evident. (Malhotra and Birks, 2006)

The accurate population (women entrepreneurs) in India and Afghanistan is unknown. The number of women entrepreneurs differs depending upon the number of personnel working under each group of women entrepreneurs.<sup>4</sup>

Sample size, when the population is unknown, is estimated (Malhotra and Birks, 2006) using the following formula:

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<sup>4</sup> SEM used by AMOS SPSS tools, Research Methodology note, Osmania University 2007-2009

$$n = \sigma^2 \cdot z^2 / D^2$$

$\sigma$  = standard deviation = 0.3783

D = level of acceptable error = 0.05 (Level of significance)

z = standard variant = 2.98

n = estimated sample size = (312.6) = 300 .

300 sample sizes were used in the study since the area of the survey was vast, and the research is carried out in different geographical locations in India and Afghanistan, bearing in mind the situation in Afghanistan and inaccessible areas in the country this sample size was measured. The researcher meets and discusses with the women participants in skill development training provided by NGOs, SMEs, Government line ministries, International Community, UN agencies in India and Afghanistan. Rural women in the villages and districts, who participated in an income generation program or an agricultural system similar to the National Solidarity Program (NSP) and Citizen Charter Program(CCP), Self Help Group s(SHGs), Panchayati Raj, women entrepreneurs who constituted part of the study.

The number of respondents in each province in Afghanistan was 25 to 50, and in India also the same sample has been measured who have accessed income generation Program or rural development systems which provide supports through (Micro – Finance), via NSP, CCP, and New Village Movement (NVM), Banks, Ministry of Rural Development (MoRD)

A total of 300 people involved in income-generating activities after the training by government line agencies, RSETI, Entrepreneurs, and other rural systems available in India and Afghanistan have been all purposively engaged as the sample size for the study. Similarly, family members like husband, father, mother, and grown-up children have been consulted to know about the role of these women in the family as well as in the community, and the changes have been detected.

**Table 1.1: Sample size in India and Afghanistan<sup>5</sup>**

| No | India | Afghanistan | Total |
|----|-------|-------------|-------|
| 1  | 153   | 147         | 300   |

### **Data processing and analysis**

The data collected has been transcribed into word to ease the data analysis. They are edited, coded, tabulated, and classified according to the objectives of the study. The data has been analyzed by using a suitable and straightforward way of analysis.

### **Research Questionnaires;**

Two types of questionnaires' have been used in this study, one set of surveys has been used for the respondents such as women entrepreneurs, small and medium enterprise owners working in remote areas. The second type of questionnaire has been used for government line agencies, UN and NGOs promoting women entrepreneurship development programs in rural areas in India and Afghanistan and due to limitation and restriction mostly focused on interview and discussion-based questionnaires.

Government line agencies in India and Afghanistan were interviewed with separate designed questionnaires and beneficiaries with a different set of questionnaires.

### **Research Question**

The idea of this thesis is to study the impact of rural economic development in improving rural women's ability to make strategic life choices to achieve the capabilities desired by them, and they were deprived of (could have been dismissed) before.

Due to time and resource constraints this study has tried to only find the answer for: those entrepreneurs economic improvement in rural areas where economic conditions of women lead to expansion of rural women's empowerment, with particular reference to several women entrepreneur in selected areas, in India and Afghanistan:

- Participation in domestic decision-making

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<sup>5</sup> Used data from KASSIA of India and NIRD Hyderabad. [www.NIRD.gov.in](http://www.NIRD.gov.in) and [www.kassai.gov.in](http://www.kassai.gov.in)

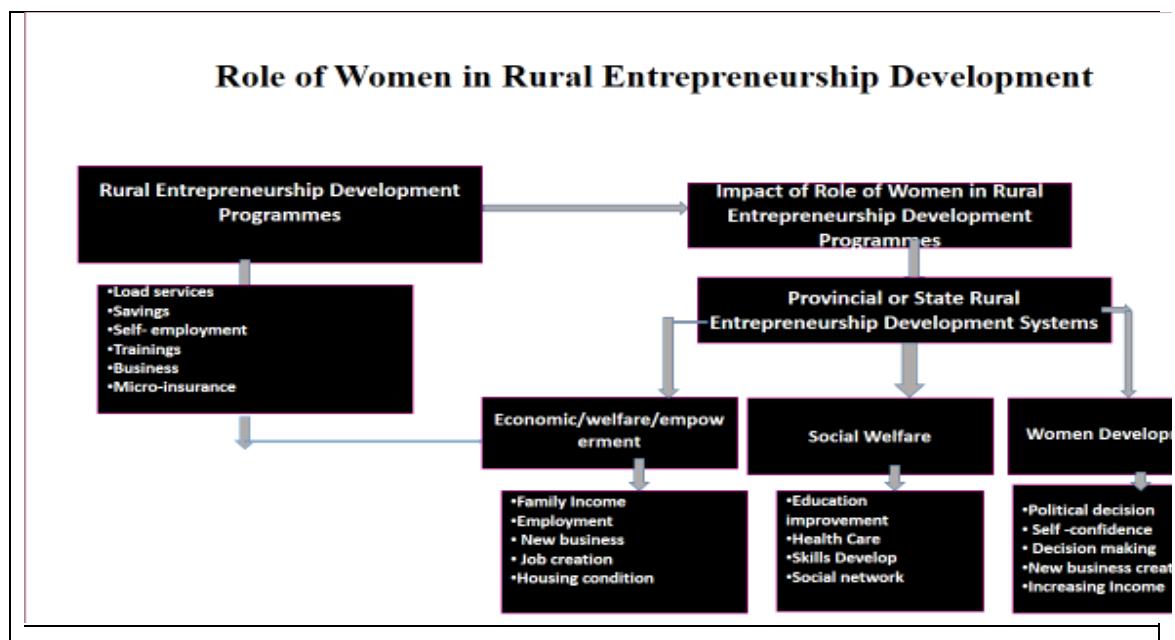
- Access to and control over resources
- Mobility/Freedom of movement.

### **Description of Study Areas:**

The study was conducted in rural locations of Kabul, Mazar-e-Sharif, and Bamyan in Afghanistan and Bangalore, Mangalore and NIRD Hyderabad in India. The mentioned places have a vast population but it was done on selected sample entrepreneurs, officials, and respondents. Except for Kabul the capital of Afghanistan, in the rest of the locations, Agriculture entrepreneurship, SMEs, and livestock are the main rural development activities where small businesses dominate the overall economy.

The rationale behind the selection of these areas has been based on development already in place and where rural development systems work better and the presence of Micro-finance banks or rural development programs which are more active in these areas compared to other provinces, states, districts and rural areas in India and Afghanistan.

**Figure 1.1: Rural Entrepreneurship Development Structure in Rural Areas in India and Afghanistan.**



The chart above explains how rural development systems in place work with functionaries, steps to be considered in structuring the format, rural entrepreneurship development to be measured and different aspects of impacting the social life of societies.<sup>6</sup>

## **Significance of the Study**

This research study is a complete understanding of the microfinance mechanism, rural economic development and its linkages with effect on rural women entrepreneurship development will highlight their status, performance, concerns, restrictions and possible road map for improvement of women in rural locations.

Further, this study helps the researcher to find out the opportunities that can be used in their business especially for rural women development programs, capturing the best business locations for rural women entrepreneurs to start their small business, and hopefully, it can be used as a guide for the private and public sector.

Afghanistan and India have a lot of potential market locations that are not identified (not connected to the world of the business) Small Entrepreneurship Development Program will help in bringing these two nations closer and to have better economic ties.

The study has concentrated mostly on Women's Role in Rural Entrepreneurship Development in remote areas. The study is determined in six chapters; the source of the data is both the countries in India and Afghanistan, which is the rarely needed business to be focused on soon. In this regard, women will play a significant role. This study has revealed that the different ways in which a woman entrepreneur can influence others to inspire confidence and can motivate them to work. It also would focus on which section and geographical locations should be targeted for future business. Recently, economic activities in Afghanistan are centralized and decentralize. The target population will be either the public or private sector in Afghanistan and India.

Bearing in mind other aspects that functions well are the self-help group (SHGs), microfinance banks program for rural entrepreneurship development in rural areas in India and Afghanistan, MGNREGA Act (provides 100 days of work guarantee), Panchayath Raj system in different levels, skill development programs for women entrepreneurship development, National Solidarity Program in Afghanistan, Citizen

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<sup>6</sup> The figure above is prepared by researcher to explain the rural entrepreneurship development structure in rural areas of India and Afghanistan

Charter Program, New Village Movement. The effects of these available systems on improving rural women entrepreneurship standards of living in rural areas in India and Afghanistan are the critical significance of this study.

### **The locale of the Study**

The research study is carried out in different locations in India and Afghanistan, in places where rural women entrepreneurship development system works better due to opportunities available. Places in Afghanistan are Kabul the capital of Afghanistan, Bamyan the central highland province and Mazar-e-Sharif and places in India are the National Institute of Rural Development, in Hyderabad, Telangana state, Bangalore and Mangalore in Karnataka.

### **Duration of the Study**

The research study is carried out in different locations in India and Afghanistan, in places where rural women entrepreneurship development system works better due to opportunities available and It took more than a year from the end of 2016 to the end of 2018 to complete data collection in India and Afghanistan and approximately three years for the researcher to complete the study on the title “**Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan**”.

### **Limitations of the study**

- This study is an effort to launch the fact that rural women entrepreneurs can be devotees of the family and at the same time, good social players in society. The number of women entrepreneurs was limited due to security concerns and family practice in remote areas of Afghanistan. Research on rural women entrepreneurship in both countries was limited with few or no empirical studies in existence.
- The research study is based on a sample of selected locations in India and Afghanistan; Thus, it may not give complete information about rural women entrepreneurship development in both the countries. Another limitation of the study is, it's based on the sample, and therefore, it may not give complete information about entrepreneurship development and women empowerment in both the countries.

- Bearing in mind the sensitivity of being a male researcher and studying women entrepreneurship development, getting data from the families in both the countries about women entrepreneurship was challenging, especially in Afghanistan. Women entrepreneurs, NGOs, small business units, and local agencies haven't provided complete data on the research topic.
- The study is an attempt to contribute to the body of knowledge on women entrepreneurship development and can be regarded as a small step towards moving forward. This study, however, only assesses some of the aspects concerning women entrepreneurship with the help of a small sample and can only be regarded as an exploratory and descriptive study.
- Further comprehensive research is needed to gain more insight into the motivational factors for self-employment of women entrepreneurs, and their social entrepreneurial intentions, the obstacles facing them, supports and training needs to extend awareness for these issues must be intended in developing for further research.

## **CHAPTER SCHEME**

The thesis titled “ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP DEVELOPMENT-A STUDY IN INDIA AND AFGHANISTAN” is coordinated in five chapters, below;

### **Chapter I**

**Introduction:** The first chapter is an introductory chapter, which includes the opening of the study, need for the study, statement of the research problem, objectives of the study, the hypothesis of the study, research methodology, significance of the study, limitations of the study, and layout of the research.

### **Chapter II**

**Review of Literature:** The analysis of the literature, the Indian studies and international studies, it includes analysis of the research done, gaps found during the study literature review, and it provides the basis for the study, focused on available research on micro-finance, rural women empowerment, rule of women in rural entrepreneurship

development and in general women empowerment. The available literature on rural entrepreneurship development among women and women entrepreneurship has been reviewed.

### **Chapter III**

#### **Role of Women in Rural Entrepreneurship Development - A Study in India and Afghanistan” A conceptual framework:**

Chapter three deals with the theoretical framework relating to women participation in entrepreneurship development in rural areas in India and Afghanistan, financing for rural women entrepreneurship development, NGOs lending program, Government support for rural development (via line ministries), UN agenesis role in socio-economic development of rural areas, especially education, overall microfinance for women rural enterprises and local government performance. Legal frameworks such as Self Help Group, Panchayati Raj, MGNREGA, RSETI, NSP, CCP, and new village movement Afghanistan are discussed.

### **Chapter IV**

#### **Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan, Analysis and Interpretation of the data:**

Chapter four deals with analysis of primary and secondary data in order to understand the socio-economic condition of women entrepreneurship in rural areas, performance of rural women enterprises under different schemes, bank finance for women enterprises, NGOs and UN agencies micro-finance program for women entrepreneurship development, Micro-finance in rural areas in India and Afghanistan for respect of Women Entrepreneurship development and policy implementation by local governance. Analysis of the data and interpretation

### **Chapter V**

#### **Chapter five provides a summary of the findings, suggestions, and conclusion;**

This chapter provides an overview of the results, suggestions for improving women's role in rural entrepreneurship development and also conclusion with directions for future research.

This chapter also focused on the three objectives given below:

- To analyze the various problem faced by rural women entrepreneurs and how problems are tackled by rural women concerning the availability of finance.
- To study the problem faced by NGOs, UN agencies, Banks, microfinance institutions while financing women entrepreneurs and the Entrepreneurship Development Program.
- Challenges both sides faced with regard to geography, resource availability, security, etc.

The researcher has analyzed the data collected from the study areas in this context and methods are as follows;

**Part I:** Various problems faced by rural women entrepreneurs

**Part II:** challenges faced by NGOs, UN agencies, and microfinance institutions with regards to financing rural women entrepreneurs or entrepreneurship development.

**Part III:** problems faced by women entrepreneurs regarding the accessibility and availability of resources.

**Appendices and Bibliography:** It includes bibliography and appendixes of the reference studies

**Appendices (Questionnaires):**

**Bibliography**

## **Conclusion**

Chapter one focused on the central arrangement of the research study, such as why this research is needed, its importance, and significance, motivation for doing the survey, sampling, and limitations for the study.

Rural Development Programmes in India and Afghanistan have been realized as a significant way to escape poverty and are expected to play a critical role in economic growth, rural women entrepreneurship development and farming development for small businesses.

It is discovered that the research topic “Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan” is very critical and needed to be researched. Facilitating access to micro-finance for starting a small business will help women entrepreneurs to improve their income.

There were some limitations due to the vast geographical location in India and Afghanistan for sampling and sampling selection, insecurity in Afghanistan, but the selected topic and comparative study has not been done yet, and this will help Business manufacturing productivity, it is going to provide the ability to meet food security and economic development objectives in the face of rapid population growth.

However, the first chapter provides the basics, guidance, and methodologies of how the study has been carried out.

## **CHAPTER TWO:**

## **REVIEW OF LITERATURE**

## **REVIEW OF LITERATURE**

### **Reviews of the Research Studies**

The survey of the research studies is done specifically on Indian studies and international research studies and most of the studies have revealed that women entrepreneurship is the key factor for the socio-economic development of a country. Indian studies commonly focused more on rural women entrepreneurship development or women empowerment whereas international studies focused on the strategic role of women in economic development and political careers. A few studies have been carried out by some NGOs, UN agencies or International Organizations in Afghanistan in specific areas mostly on education and poverty eradication but not on rural women entrepreneurship development.

Every research study focused on the previous study carried out by other researchers. A review of the literature means to know what has been carried out already about the topic and to do more work on the topic (whatever fewer focused by the previous researcher) to find out the gap in those previous studies. This study has two parts, one is a review of Indian studies and second international studies and focused on the studies either published or not published and focused on a particular subject under this research.

During the review of the literature, the researcher understood that the concept of rural women entrepreneurship development has been the subject of many intellectual stands courses in recent times. Also, women entrepreneurship development is defined as the processes by which women take control and ownership of their lives through the expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied (women development), according to the World Bank it is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions.

The role of women in rural entrepreneurship development is very appealing and important in rural development because if a mother is educated or involved in doing business the whole family will live in prosperity and it can be applied to the village, districts and a nation. Some of the important studies relating to the role of women in rural entrepreneurship development are briefly reviewed below.

## **International Studies;**

Richard J. Boden, Jr. and Alfred R. Nucci (2000)<sup>1</sup>, in their study “examined how gender differences in owner characteristics made an impact on the survival projection of men's and women's new business ventures”. Further, the study presented the factors necessary for success in business ownership. The study discovered that gender differences in owner character have a huge impact on the gender survival of employees where male employees feel more relaxed and safe in the work environment compared with female employees. In the context of ownership, females are good at doing the job properly, less corrupted but males feel more comfortable communicating with the society and environment.

Richard T. Ely and Ralph H. Hess, (1937)<sup>2</sup>, in their study briefly stated that the rural women entrepreneur organizes and operates an enterprise for personal benefits. They pay current prices for the materials consumed in the business, for the use of the land, for the personal services they employed, and for the capital they require. The entrepreneur contributes their own initiative, skill, and ingenuity in planning, organizing, and administering the enterprise. He/she also assumes the chance to gain and loses consequently upon unexpected and unmanageable circumstances. The net residue of the annual receipts of the enterprise after all costs have been paid, they retained for themselves.

Henk von Eije, Michael Fishazion, and Clemens Lutz, (2004)<sup>3</sup>, in their study discovered that lack of finance for entrepreneurs of small firms in Eritrea was an important obstacle for the development of the country. Interviews revealed that collaterals were the sole relevant mechanism in reducing asymmetric information in Eritrea and that the guarantee requirements were high. Joint mistrust, conservatism and rigid credit policies of the Commercial Banks of Eritrea make it worse, the absence of accounting knowledge within small firms, and general development-related problems did also play a role in the country.

Hansraj (2009)<sup>4</sup>, in his study discussed two innovative approaches to nurture group entrepreneurship to address the urgent employment and income needs of urban and rural workers in developing countries and nations undergoing privatization and structural changes. The study concluded that group entrepreneurship provides the basis for

dynamic employment and enterprise development strategy. Microenterprises are no longer a means by which the poor run a better living condition. They can become an important part of the economy, providing jobs and contributing to economic growth. He also describes the variety of ways in which banks, government agencies, and NGOs are attempting to provide a sustainable basis for economic improvement.

Kim and Jinyoung (2016)<sup>5</sup>, in their study on “Model of Gender Inequality and Economic Growth” stated that the role of women in economic development has been a popular subject in academic and policy debates. The last half-century has witnessed a drastic increase in the labor participation of women in most developed and developing countries. However, there is still significant underutilization and misallocation of women’s skills and talents. In many developing countries disparity in access to quality education between girls and boys adversely impacted girls’ ability to build human and social capital, lowering their job opportunities and wage in labor markets.

Sultan Rehman Sherief, (2005)<sup>6</sup> in his study on “Entrepreneurship an Economic force in rural development” has attempted to relate entrepreneurship in the context of its connection with rural development. The analysis was then broadened to understand the determinants of rural entrepreneurship and the environment conducive to its development. The paper also emphasized the importance of rural enterprise development in Swaziland. The conclusion was that to speed up economic development in rural areas, it was necessary to promote rural women entrepreneurship development.

Pi-ShenSeet, Noor Hazlina Ahmad and Lip-Chai Seet (2008)<sup>7</sup> in their study on “the difference between Singapore’s male and female entrepreneurs” revealed the findings of an exploratory empirical study that examined the differences between male and female entrepreneurs in Singapore with respect to motivation and personality traits to determine the extent of the gender gap<sup>8</sup>. The study’s main hypothesis was that there were significant gender differences in terms of motivation and personality characteristics among Singaporean entrepreneurs. A survey among 85 women entrepreneurs was conducted and the results suggested that there were no significant gender differences in terms of motivation but that there were significant differences in personality characteristics.

Zaridis, A and Rontogianni A (2011)<sup>8</sup>, in their study find out that “Businesses and individuals have been affected by a wide range of changes in the universal community”, the arrival of a universal market caused the development of excessive competition. At the same time, many factors have contributed to the existence of significant potentials of action on a local level are ahead, such as the ever-rising percentage of redundancy, the demographic trends (aging), the changes in the daily lifestyle, the rising urbanization, the citizens ‘interest for sustainable development and their pursuit of active participation in politics. One of the most basic factors for the achievement of local and regional development is local human resources. Specifically, it could be argued that the role of women is essential and their participation is necessary for local economies.

Robert Gordon University (2013)<sup>9</sup>, carried out a study and stated that “the importance of female entrepreneur’s contribution to developing economies cannot be overemphasized”, bearing in mind the economic contribution they make to their families, community and to their nation’s economy”. There are restrictions that may have hindered the entrepreneur’s ability to perform well. These restraints impact on the whole process of entrepreneurship at all stages. For the poor rural female entrepreneurs in a poor country like Tanzania, the improvement of existing macro and micro-entrepreneurship operating environment is energetic. Strategic short and long term interventions to address problems facing female entrepreneurs may be one way of improving the enabling environment.

Mojtaba Sookhtanlo, Ahmad Rezvanfar and Sayed Mahmoud Hashmi (2009)<sup>10</sup>, carried out a study on “Iran Psychological Capabilities Affecting Agricultural Students’ Entrepreneurship Level” A Comparative Study. The purpose of the study was to assess and compare agricultural students' mental capabilities affecting entrepreneurship levels. A survey was conducted among students at Tehran University. The study found that the risk-taking capability of female students was higher than male but male students' creativity capability and achievement motivation capability were higher than those of female counterparts. Also, there were significant differences between students who had entrepreneurship experience and students who had no such experience on all of the above-mentioned mental capability levels except creativity capability.

Erika Bendixen and Emma Migliorini (2006)<sup>11</sup>, in their research study, observed that “female business owners face obstacles and risks categorized under two different sets of factors” stated that the controlling factors -which can be used actively by women in the

planning of their business, and preventing factors -which act as obstacles to the new venture creation process, on which women do not have any control. The purpose of this agenda is to help female entrepreneurs to be aware of the different obstacles and risks that can be found during the new scheme creation process. The authors expect this outline to serve as a useful guideline, helping women planning ahead for avoiding the preventing factors and using the controlling factors for their benefit.

Mulugetachanewebe (2010)<sup>12</sup>, in his study, found that “women entrepreneurship is not free of risks, existing and potential entrepreneurs should not see it as a last option”, He stated that starting own business creates a sense of freedom, flexibility, and independence; make own boss, give time and financial autonomies. Besides, in the time of globalization, it would be unthinkable to get jobs easily because of the serious competition throughout the world. Moreover, to tackle the different economic, socio-cultural and legal/ administrative blockages they face, women entrepreneurs should make lobbies together to the concerned government officials by forming entrepreneurs associations. Besides this, women entrepreneurs in SMEs should search for other alternative supporting agents rather than handover only on institutions, micro finances and SME offices for improving their performance and solving problems. For example, they should also approach known individual entrepreneurs, NGOs, banks and other supporting organizations. Lastly, Women entrepreneurs in MSEs of the town should share experiences with other women entrepreneurs in other towns and regions so that they can learn a lot from the best practices of those entrepreneurs.

Erika Bendixen and Emma Migliorini, (2006)<sup>13</sup>, in their thesis, found that “Even though female entrepreneurs remain in minority compared to male entrepreneurs”, they signify an emerging part of the business population; starting businesses at twice the rate of men. They are the ground-breaking and entrepreneurial potential of women as a source of economic recovery and growth. In this perspective, governments and other institutions worldwide are encouraging and assisting women to engage in entrepreneurial activities.

Muhammad Usama Anwar and Dr. Amber Gul Rashid (2003-2006)<sup>14</sup>, in his study, found that “benefits of female entrepreneurship are numerous and varied”, they stressed that an entrepreneur is an individual who propelled by an idea, personal goals, and ambition, brings together the financial capital, people, equipment, and facilities to establish and manage a business enterprise.

Carter and Cannon (1992)<sup>15</sup>, in their study, analyzed that “Reasons for British women starting their own businesses, the problems they observed that the successful strategies they employed to overcome them”. This is a case study of 60 successful female entrepreneurs and 10 women who closed down their businesses in the united kingdom. They utilized the chronological approach, tracing the steps one takes when starting a new business. The authors’ hypothesis is that women's motivation and behavior differ from traditional models. Results of the study showed that female entrepreneurs face unique challenges, which seen by some as gender-related characteristics of business owned by women, that include different routes have taken when starting up a business – Planning is essentially important, changes for continuing the business are seen as having a gender aspect, successful management is often dependent upon single-minded attention to the business, training, professionalization, networking, domestic relationship and friendship affect the progress of business among the community.

Zeneth (1985)<sup>16</sup>, in her study on “Problems and Potential of Women Entrepreneurs” high, lightened the problems of women entrepreneurs. She observed that a woman is recognized as an entrepreneur only when she earns firm cash or has some monetary gains. The nature of work is about the same as the case of such units as is engaged in the manufacturing of pickles, papads, and other snacks. With the banquet particularly of higher education and the growing awareness of their status, women are spreading their wings to reach the higher levels of 3-Es (Engineering, Electronics, and Energy). She observed that there are footraces in general for any entrepreneur, but for women entrepreneurs, the greatest constraint is that they are ‘women’. The attitude of the society, despite the constitutional provision and proclamation of legal equality, in practice the bias is still the same towards women as it existed in the earliest times. The biggest problem they face is finance. The reason being the lack of confidence among the men about women's ability to manage owned finance. Procedures of bank loans are often delayed and much running about is involved in completing paperwork, discourages many women from venturing into the business arena.

Chandra Shanta (1991)<sup>17</sup>, in his study on “Development of Rural Women Entrepreneurship in India”, observed that the majority of the women though quite young, have all the vigor and time to pursue their ventures, did not belong to business families. They were young entrepreneurs who took challenges on their own initiative and

motivation. Matrimonial status or family background in the majority of the cases did not interfere significantly in continuing with the enterprises. The main difficulties faced by them were with regard to finance and labor problems. Many of them faced the problem of the marketing of products. Inadequate, untimely and unfit orders created some problems. A large number of entrepreneurs thought that the government's policies were good, but they desired that they should not be required to waste time at various offices and fall prey into the hands of corrupt officials and middlemen. The majority of the entrepreneurs suggested that grants should be given on easier terms and wanted the establishment of a special cell that would attend to their grievances, speedy registration, and licensing.

P. Babu (1978)<sup>18</sup>, in his study, made an attempt to find out the sociological factors that contribute to the development of small women entrepreneurs. The study showed that community and family background contributed to the success of prospective entrepreneurs, whereas formal education has not been a positive factor in rural entrepreneurship development, providing infrastructure facilities alone will not promote rural entrepreneurship development and the Association of Small Scale Industries has to play an important role in identification and development of entrepreneurs, A strong policy to support the entrepreneurs is called upon, as the economy demands the growth of women entrepreneurs. The education and other factors like the background of entrepreneurs are not criteria for entrepreneurial growth, but risk-bearing attitude and innovation proves to be more encouraging towards economic growth.

Margaret Meaning and Anne Jar dim (1979)<sup>19</sup>, in their study on "women at executive position" analyzed the life and career history of twenty-five women at the top management position in business and industry. The study revealed that women can build extremely successful management careers even without legal pressures to help them. The study further revealed the price they paid -their personal lives were mortgaged to pay for their careers. Maintaining work-life balance is one of the most important qualities for women entrepreneurs as they also have a family to run and kids to be looked after. The concept of women entrepreneurs is a part of entrepreneurship as they go hand in hand. Women Entrepreneurs are the people who do not own the business but run the business with the same stand and sincerity.

Beauchamp and Bowie (2004)<sup>20</sup>, carried out a study on “Feminist Theories which recognized that subordination, inequality, or oppression of women is unprincipled and that women deserve equal political and legal rights”, whereas Kantian attained that the utilitarian theories neglect to acknowledge the importance that morals have in the value of other's well-being and do not consider qualities, An example of the issues raised by feminist theorists is the difference between men and women advancements and earnings. This disparity may largely result from the disadvantage of women because of family issues and the requirement for flexible schedules. Feminist theories argue that in society, the different treatment for men and women may explain why compensation is less for women than their male counterparts' earnings. This theory is relevant because it gives insights into the differences between men and women and some challenges for women to venture into any sector of the economy.

Dreher, Hoopes, Madsen, Walker, and Barney (2003)<sup>21</sup> in their study on the “human capital theory” stated that corporations invest less in women's education and training, which diminishes opportunities for women to advance in an organization. The resource-based theory states that a firm gains a competitive advantage by effectively and creatively using resources (Hoopes, Madsen Walker, and Barney). Skill and education contribute to the resources required by entrepreneurs for a firm which is supported by the resource-based theory and is contributory in determining how and what resources rural women entrepreneurs require to sustain successful manager. The theory is relevant because it posits important understandings that are prerequisites for successful entrepreneurship.

Mullan, Long, Vesper, McMullan, Plaschka, and Welsh (1987, 1988 and 1990)<sup>22</sup>, in their study on “curriculum, emphasized that curricula of entrepreneurship programs have to be differentiated from traditional management to educational programs” they stated that stage of venture development should form the basis for this division. In addition, they argued that entrepreneurship education should include skill-building courses such as cooperation, leadership, creative thinking and exposure to technological innovation and new product development. In discussing the preconditions for a proposed degree in entrepreneurship, Vesper and McMullan (1988) also argue for skill-building courses in addition to knowledge-based courses relating to entrepreneurship. However, they also identified two key differences between the entrepreneurship program and the traditional

management program: whichever the ability to detect, exploit business opportunities more quickly the ability to plan in greater detail and project further into the future. Plaschka and Welsch provided additional support for differentiation based on the stage of development by emphasizing what they referred to as transition stages in their proposed framework of entrepreneurship education. They also argued for programs that are geared towards creativity, multi-disciplinary and process-oriented approaches, and theory-based practical applications.

Banks, Bures, and Champion (1987)<sup>23</sup>, in their study on “training and development” stated that the decision-making process in small businesses is to determine whether or not they differ from those in large businesses. The authors concluded that small and conflated large businesses are not very different in the factors they use in making training and development decisions. For example, both place considerable importance on the judgment of superiors, subject matter, cost, and time. Though the level of development at which training and development decisions are made differs, there is a remarkable overlap in other aspects of decision-making. The fourth paper by Skip ton (1989) described a framework for classifying customers, markets and skills-development service offerings. These articles outlined the context for business and management skills development and proposed for owner/managers of small and medium-sized enterprises in rural and remote areas of new fund land and Labrador and also proposed a strategy to develop and deliver necessary training. The proposed framework may be useful to those involved in the development, design, and delivery of education and training programs to geographically detached customers.

Ivancevich, Ronstadt, Long and Mullan (1987, 1991, 1988 and 1990)<sup>24</sup>, in their study on “Emergence of Entrepreneurship as an academic discipline and its role within the traditional business school structure”, highlighted the increasing body of entrepreneurship literature and systematic theories necessary for recognition as an established restraint. They also emphasized a particular aspect of the role of entrepreneurship education. Ivancevich argued for entrepreneurship as a mechanism to enhance entrepreneurial behavior and to bridge the gaps between the functional areas. Mullan and Long emphasized the importance of entrepreneurship education to economic development and viewed rural entrepreneurship education as a component of the community support infrastructure. Ronstadt described the components of this new school

of rural entrepreneurship, including entrepreneurship as a career process, as a multiple venture process, as a process of multiple concept configurations and as a process with limited time for venture investigation. Based on these elements, he outlined the objectives, course structure, and contents of an entrepreneurship course and argued for the need to develop programs of rural entrepreneurship development. The latter argument is made even more forcefully in an article by Vesper and McMullan, who not only supported the concept of offering a degree program in entrepreneurship but also outlined the elements of a proposed master's degree in entrepreneurship.

Mumtaz (1995)<sup>25</sup>, in his study on “women noteworthy traditional restrictions on their role in agriculture as well as from the feminization of rural poverty in the Asian region”, on which he highlighted on women’s role in agriculture in many of the Asian countries showed the gender inequalities where women are not given equal opportunities for empowerment despite their contribution of expert knowledge and they are the group of highly-skilled labor in areas of agricultural and rural development in many countries. The inequality stances from the traditional structure of gender that severely restricted women’s productivity by the division of their time, their multiple responsibilities, and the absence of access to crucial inputs including knowledge. The primary result of this inequality was that for most rural women their working hours were longer than men’s and many women have crossed the peak of fortitude in extending their day. Absurdly, the gap between men and women seemed to be increasing despite the great efforts put by labor. The percentage of rural women among the undeniably poor and destitute has been growing. The limitations of women or gender constraints came from the prejudiced views of society. It was felt that women are more likely to do work without pay or work in low-wage jobs.

OECD paper (2004)<sup>26</sup>, published on “women’s entrepreneurship” observed that women entrepreneurship needs to be studied for several reasons. Women’s entrepreneurship has been recognized during the last decade as an important unused source of economic growth. It also provides society with a greater diversity of resolutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. Women entrepreneurship has been largely neglected by society in general. Social scientists too haven’t really helped in addressing this topic and thus scholarly research about their entrepreneurial activities is generally scarce. In fact, the concept of

rural entrepreneurship is usually seen from the viewpoint of a male-driven economy. So due to its complex nature, especially when it comes to gender issues, the role of women entrepreneurs has not always been properly documented. However, it is known that women generally choose to start and manage different businesses from men and tend to have lower participation rates in entrepreneurship. Women need to have a higher participation rate in the labor force and only this will help in the improvement of their position in society.

Zenith, (2011)<sup>27</sup>, in her study on “Entrepreneurship is a concept, which attracts everyone towards it” stated that Entrepreneurship is the feeling of creating something new with or without any help. Innovation is the first criterion for entrepreneurship and as the economy changed so did the thought process of the people changed and this was seen more in the developed countries, the development of entrepreneurs is an old phenomenon for the developed countries. They are growing very fast in developed countries like the U.S, U.K, and Canada where 30 percent of all small companies are women-owned and it is being anticipated that if women continue to grow at the same pace then very soon their percentage will rise to 50%. But in a developing country like India, it technically gained momentum for a decade or two. In some countries, entrepreneurship development is considered the way to promote self-employment, the solution not only for chronic unemployment among the educated youth but also to sustain economic development and to augment the competitiveness of industries in the era of globalization and liberalization.

Michael Schaper, (2004)<sup>28</sup>, in his study on “Entrepreneurship is not narrowed to any one particular industry” observed that in a country or group of people; exists in everybody but depends on an individual’s desire. Enterprising behavior has been found in all societies, and in all types of economic circumstances. Whilst the term usually refers just to an individual, it is also possible to find a whole organization that can be classified as an entrepreneur in the way they do business and seek to grow.

Ralph D. Christy and Wylin Dassle, (2000)<sup>29</sup>, in their study on “Rural entrepreneurship in Mississippi Delta and Grande Valley of America was not performing well”, stated that the regression model was used to examine the cause for the poor performance in business by analyzing the human investment and economic growth in that region. The region had been known as ‘Black Belt’ and the majority of the pioneers were Africans who settled

down in that region after the war. The reason for the poor performance of the business was that entrepreneurship education and programs were not conducted sufficiently. This resulted in poor performance of the entrepreneurial activity in the area.

Sharmina A final, (2008)<sup>30</sup>, in her study on “the Development of entrepreneurship among the rural women in Bangladesh”, has found that the significant relationship with the microcredit system observed multivariate Analysis technique has been used in identifying the factors relating to financial management among the rural women. A model of microcredit program was developed to examine the factors that added to the success of the rural woman in managing their credit and supporting the business as well. The outcome was that the family members and spouses have given the support for the borrowers to maintain the financial obligation.

Aaron Spencer, (2008)<sup>31</sup>, in his study on “Entrepreneurship development theories have produced different entrepreneurship definitions” examined the definition based on Schumpeter’s theory for proportional study. The researcher categorized the definition into two groups - creative destruction and equitable wealth distribution. The study revealed that technology-based entrepreneurs were agents of wealth distribution and bio-based entrepreneurs and Nano-based entrepreneurs in the pharmacological industry were agents of creative destruction.

Tara Fenwick (2013)<sup>32</sup>, in his study on “Women entrepreneur development “, observed that an increasing number of women are becoming leaders of their own businesses, and many are struggling to achieve success. Growing bodies of theory and research have explored how different women come to business ownership, their unique leadership challenges and strategies for success, their personal change and the processes of leadership development they know. This paper reviewed the literature addressing women business owners from the general standpoint of understanding their leadership. Within this border, existing studies of women business owners were classified and examined according to four themes that appeared to be most prominent. These four themes were (1) Women's business owners' characteristics and development; (2) Women's motives for starting and leading a business; (3) Women's leadership styles and management strategies in small business; and (4) Barriers and conflicts encountered by women business owners.

Nyamagere Gladys, Pantaleo David Rweleamila and Mariam Nchimbiand Muhsin Masood (2014)<sup>33</sup>, in their study on “Women Entrepreneurship in Tanzanian Industry”, observed that Women have similar entrepreneurial potential as men to contribute to wealth formation and employment by starting and developing their own businesses. Unfortunately, their potential has not been fully realized and utilized because of the systemic challenges that women entrepreneurs face. explicitly, globally, women who choose to pursue entrepreneurial ventures have had restricted representation in the construction industry, which limits their contribution to economic development, Women Entrepreneurs in the Construction Industry (WECl) are owners of a firm, who start, manage and develop firms to undertake construction activities in the face of risk and uncertainty for the purpose of generating profits. The under-representation of WECl has been caused by various factors, such as cultural background, level of confidence and choice of business. For countries to realize their entrepreneurial potential and to fully contribute to economic development is important to address the specific issue that WECl faces.

Erika Bendixen and Emma Migliorini (2006)<sup>34</sup>, in their study mentioned that even though “women business owners around the world have increased dramatically”, there is still a significant gap between the number of male and female entrepreneurially active. These facts have laid the authors to investigate the impact of gender differences when engaging in entrepreneurial activities. Differences exist between males and females in a number of areas like, “industry choices, financing strategies, growth patterns, and governance structure motivation and goals, preparation, organization, strategic orientation, and access to resources. These differences provide compelling reasons to study female entrepreneurship looking specifically at women creators, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship.

Lennings and McDougald (2007)<sup>35</sup>, in their study on “women entrepreneurs in developed countries are more likely to experience time conflict”, demonstrated that women spill-over due to unsuitability between the family domain and care responsibilities on one hand, and the business domain and work responsibilities on the other. Therefore, women are more likely to use coping strategies that deliberately or accidentally limit rather than enrich the growth of their businesses. Among such coping strategies are ‘superwoman’ attempts to respond to all demands, career delay or lower career aspirations, reduction of

working hours, turning down business, travel or relocation opportunities, and cutting back on community involvement or time spent with family. Other strategies are the ‘one job/one-career strategy’ where one companion takes on a part-time or less demanding job so that the other can pursue a business or career. Very common, especially in upper-class families is the phenomenon of ‘hiring a wife’, which in most countries is a female domestic helper - often underpaid and undocumented migrant - to assist with childcare, family duties, meal preparation, etc.

Harding (1987)<sup>36</sup>, in his study “Renowned between different perspectives on gender used in entrepreneurship research”, One perspective considers men and women similar and equally able and capable of rational intelligence. In research that adopts this perspective, the gender gap in entrepreneurship is constituted by discrimination between women and male-dominated structural barriers, f.eng when it comes to unequal access to finance for start-up and business growth. Here, the idea is that discrimination can and must be eliminated and barriers can and must be changed. From a second perspective, men and women are also considered equal but dissimilar, with different qualities and legacies that can be differently valued by society. In research that adopts this perspective, the female characteristics of women entrepreneurs are seen as benefits or underutilized advantages that society needs to exploit and value more.

Nyanga (2013)<sup>37</sup>, in her study found out and explained that it is imperative for the local government and financial institutions to come forward to help the entrepreneurs to have easy access to loans. The government should also provide training to entrepreneurs in areas like financial and strategic management, to ensure proper management of these important entities and the government should also look at the possibility of opening a bank to cater to the needs of entrepreneurs. People should be encouraged to learn how to write business proposals in order to access credit. When scheming a proposal, women are expected to come up with realistic, achievable and measurable goals. She suggested that financial institutions need to be seen as more supportive of the initiatives of female entrepreneurs and they need to ease the administrative procedures for the establishment and operation of women entrepreneurs as well as revisit their assessment criteria of women’s application for loans. They may have to include other “softer” assessment criteria than the traditional ones in connection with lending to women.

Alberti, Sciascia, and Poli (2004)<sup>38</sup>, in their study, stressed that “Entrepreneurship education aims at building the entrepreneurial competencies”, which are considered combinations of different entrepreneurial skills, knowledge, and attitudes. Arogundade defined entrepreneurship education as structured to enable individuals to be self-employed and self-sufficient; enable people to be creative and advanced in identifying business opportunities; serve as a catalyst for development and economic growth; reduce the level of poverty; create employment opportunities; reduce rural-urban migration; empower tertiary institution graduates with adequate training in risk management and to inculcate the spirit of persistence in people, which will enable them to persist in any business venture. According to the International Labor Organization (ILO) latest update cited by Stevenson and Onge (2005), if young women are encouraged to obtain higher levels of education, they will be better equipped to receive guidance, retraining, and redirection in the pursuit of more productive and growth-oriented businesses. Maynard suggested that in order to foster female entrepreneurship it is imperative to ensure all children complete mandatory education and young women are encouraged to pursue higher education.

Choudhury, (2000)<sup>39</sup>, in his study on “light engineering firms in Dhaka” found that the entrepreneurs not only produce spare parts but also build up the base for potential entrepreneurs. To maximize the economic welfare and to become self-employed these entrepreneurs took initiatives that in most cases were not in their family customs. The entrepreneurs demonstrated a strong willingness and had the managerial capability. They were aware of the necessity for improving the quality of their products and towards this end, they attempted to adopt new production processes. The process of production in these enterprises was labor-intensive and utilized capital more efficiently. They received little support from the government with regard to credit and other facilities. Development institutions have done little to expand their quality, technology and marketing facilities. Only those who have succeeded were able to take advantage of whatever opportunities available.

Stemper (2006)<sup>40</sup>, in his study examined the experience of a group of commercial banks catering to microenterprise women customers. The results indicated that a small number of commercial financial institutions were expanding the coverage on the depth of financial services to those businesses, which both at the wholesale as well as retail levels

could act as leaders in the provision of financial services to the microenterprise sector, specifically women entrepreneurs. Rather than focusing on one specific type of institution as the viable alternative, the overall supply of financial services to women micro-entrepreneurs – credit for enterprise and household investments, savings and payment services comes from a variety of institutions including NGOs, banks credit mergers and other formal and semi-formal financial mediators. The study further concluded that less flexibility was found in loan repayment for banks than NGO's. The NGO practices indicated that schemes adjusted to women-owned micro-enterprises showed more frequent payments or set payments in a more flexible way. They also found a relative absence of trust between banks and private or government institutions involved in microenterprise development. The banks have identified awareness building in high ranking executives in addition to technical staff, as an important way to become active in microenterprise lending.

United Nations Industrial Development Organization, (UNIDO 2001)<sup>41</sup>, revealed that Women's productive activities, particularly in industry, empowered them economically and enabled them to contribute more to overall development. Whether they are involved in small or medium-scale production actions, in the informal or formal sectors, women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment based on United Nations Industrial Development Organization.

Birley (1987)<sup>42</sup>, in his study on "Variances even in their background and personal characteristic, found that the female entrepreneurs to be the firstborn; from a middle or upper-class family; the daughter of a self-employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience In their desire to start new businesses, researchers identified a number of reasons for women to become entrepreneurs. Research Pointed out those challenges/attractions of entrepreneurship; self-determination/autonomy; family anxieties – balancing career and family; lack of career advancement/discrimination; and organizational dynamics, power/politics reported as main motivators to become entrepreneurs for women. The report also added the desire to make a social contribution and helping others have been found to be the key issues in women choosing to become business owners in rural areas.

OECD, (1997)<sup>43</sup>, in the study cited that in many societies women do not enjoy the same opportunities as men. In many transitional economies, progress has been achieved in opening entries to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concentrated efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production.

MulugetaChaneWube (2010)<sup>44</sup>, in his study on “Factors affecting the performance of rural women entrepreneurs in micro and small enterprises” stated that the characteristics of women entrepreneurs in SMEs of Dessie town showed that they have no entrepreneurial family, they take entrepreneurship as a last resort and others. From this study, it is possible to infer that entrepreneurship training is not given to women entrepreneurs in the town; or even though it is given, it might have focused on academic concepts than deep-rooted practical training. Even if it is delivered practically, attention might not have been to women entrepreneurs. Even if this is the case, women entrepreneurs in SMEs still contribute to the countries rural development. SMEs are becoming an important area of emphasis for many developing countries in general and to Ethiopia in particular, primarily for its immense potentials as a source of employment given that there are a number of factors that affect their performance.

Vines (2014)<sup>45</sup>, in his study on “Role of Women Entrepreneurs in India” stated that it is a general belief in many cultures that the role of women is to build and maintain homely affairs like the task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has been changing due to growing development, globalization, and social legislation. With the spread of education and awareness, women have shifted from the kitchen to a higher level of professional activities. Rural Entrepreneurship has been a male-dominated phenomenon from a very early age, but time has changed the situation and brought women as today’s most outstanding and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps on par with the men in the field of business. The role of women entrepreneurs in economic development is inevitable. Nowadays women enter not only in selected professions but also in professions like trade, industry, and engineering. Women are also willing to take up business and contribute to the Nation’s growth. Their role is

also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be formed properly with entrepreneurial traits and skills to meet the changes in trends, challenges of global markets and also be competent enough to sustain and strive for superiority in the entrepreneurial arena.

G.Malyadri(2014)<sup>46</sup>, in his study on “Role of Women Entrepreneurs in the Economic Development of India “ stated that Women entrepreneurs engaged in business due to different push and pull factors encourage women to have an independent occupation and stand on their own legs. For example, move towards independent decision making on their life and career is the motivational factor behind this need. In other words, women entrepreneurs are persons who accept challenging roles to meet their personal needs and become economically independent. Besides, a strong desire to do something positive is an inherent quality of entrepreneurial women, who are capable of contributing values to both family and social life. The challenges and opportunities provided to the women of this digital and dynamic era are growing rapidly that the job seekers are turning in to job creators. On the other hand, many women start a business due to some traumatic events, such as divorce, death of a breadwinner, sudden fall in family income and permanent inadequacy in the income of the family, etc. The rising number of female business owners is currently a global trend, especially in developing countries. In the advanced market economies, women own more than 25 percent of all businesses. Many people argue that women are ‘pushed’ rather than ‘pulled’ into business ownership, but recent studies indicate that many women now actively choose self-employment, especially younger women. Quite interestingly, women entrepreneurs can significantly contribute to poverty abolition, mobilization of entrepreneurial initiatives and accelerating the achievement of wider socio-economic objectives. However, the contribution of women entrepreneurs depends on their performance, which, in turn, is affected by the original facilitators and barriers. Over the past two decades, women entrepreneurs have come to be recognized for their significant contributions to socio-economic development of their respective countries.

SahibaFaizulbhoy (2014)<sup>47</sup>, in her study on “Women Entrepreneurship is the way for the economic development” mentioned that women entrepreneurship is both about women’s position in society as well as about the role of entrepreneurship in the same society. Women entrepreneurs face many problems, specifically in marketing the products that

have to be overcome in order to give them access to the same opportunities as men. The entrance of rural women in micro-enterprises must be encouraged and motivated. Rural women can do miracles by their effectual and competent involvement in entrepreneurial activities. The rural women have basic indigenous knowledge, skill, potential, and resources to establish and manage enterprises. Now, the need is for knowledge regarding accessibility to loans, various funding agencies, procedures regarding certification, awareness on government welfare programs, motivation, technical skill and support from family, government and other organizations. Moreover, the formation and strengthening of rural women entrepreneur's networks must be encouraged. The banking institutions must offer formalized credit facilities and this sector must be included in the registered sector category by the government to promote entrepreneurship among rural women in rural areas. This support will help the women to strengthen their family ties through financing their businesses, and thus help in the economic growth of the country. The article highlighted the importance and need of rural women entrepreneurs to be included in the government's registered sector that would pave the way for the economic development of the country. Thus, it can be asserted that women entrepreneurs can perform better, both in urban and rural areas, given that the government provides them financial support by including them under the registered sector.

Hisrich, (2005)<sup>48</sup>, in his study on “Entrepreneurship is increasingly recognized as an important driver of economic growth “, observed that productivity, innovation, and employment are widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is a significant issue of entrepreneurship. History has shown that economic progress has been significantly advanced by pragmatic people who were entrepreneurial and innovative, able to spot opportunities and willing to take risks.

ILO (2006)<sup>49</sup>, cited that the role of entrepreneurship and entrepreneurial culture in economic and social development has often been underestimated. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. However, a significant number of enterprises were owned by men. In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Ethiopia. The idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980s little was known about women entrepreneurship both in practice and research, which made its focus entirely on men.

Scientific discourse about women's entrepreneurship and women-owned and run organizations is just the development.

Smile Dzisi (2008)<sup>50</sup>, in his study findings, observed that "Ghanaian women entrepreneurs balance, create, and manage the whole range of innovative businesses and personal and family relationships concurrently". These Ghanaian women entrepreneurs own a unique human capital derived from their childhood and general exposure to entrepreneurial experiences from family members. Their method of acquiring business knowledge and skills is primarily informal compared to their counterparts in developed countries. Also, with their strong personality traits, such as determination and a high need for achievement, joined with hard work, they have proved themselves capable of doing equally well what their male counterparts can do. These women have worked hard to fulfill themselves, not only through marriage and child behaviors, as traditionally expected of them but also through creating businesses and earning income to care for themselves and their families. It was identified that women in developing countries are taking their economic future into their own hands and are no longer dependent on the customary forms of male support. They are positive role models for young women around the world.

Kirzner's (1979)<sup>51</sup>, in his study on the "theory of entrepreneurship" indicated how a market process arises and why? His concept is that of readiness by individuals to profitable opportunities to gain pure profits. According to him, this entrepreneurial process is the energy that generates the market Process and regulates its direction to, also observed that. Similar to Schumpeter's idea; Kirzner stressed the fact that the entrepreneur is the decision-maker in a particular cultural context, who commands a range of behaviors that exploit these opportunities. Both of them perceived the entrepreneur as the driving force of the market economy. Their idea that the entrepreneur functions primarily as a creator of innovations in the production process and exploiter of profitable opportunities, has influenced much of the literature on rural entrepreneurship in developed economies.

Venkatapathy R (2006)<sup>52</sup>, in his study stated that "Using purposive sampling technique studied 75 first-generation and 58second-generation entrepreneurs", The results of the investigations suggested that the first generation industrialists perceived the father as a loving person and parents as encouraging and overprotective. They were influenced by

the father attribute greater importance to friendship, initialization venture to promote self-employment, desire to be a model to others. They measured social awareness and involvement as essentials for a business venture. The second-generation entrepreneurs perceived the father as being dominant, are not influenced by anyone, attribute the least importance to accept friendship venture to avoid unemployment, considered social awareness and involvement not essential for a business venture.

Kanitkar (1994)<sup>53</sup>, in his study on the “Extension approach for rural employment, as a spectacle”, discussed and found that in developing economies like India, Microenterprise is a source of self-employment and income for rural youth especially women's. The study revealed that the microenterprise program implementation institutions' maximum potential can be tapped by encouraging innovation, organization flexibility, and the impact of training on entrepreneurs. After examining the results of planned training interventions it was argued that lack of ‘extensive approach’ in the industrial promotion agencies and support systems seemed to be the major causes of failure of trainees to establish the business culture. He, therefore, suggested, integration of the approach in the functioning of promotional agencies. He observed the experiences in organizing a training program aimed at motivating the officers of the industrial support system. The review concluded that if the external environment is to be influenced and the human component of the industrial support system to be sensitized then it is essential to integrate the extension approach in the entrepreneurship development activities in remote areas.

Singh and Sengupta (1986)<sup>54</sup>, have studied that “Women Entrepreneurs attending entrepreneurship development programs”, The conclusion is drawn by Singh and Sengupta revealed that the profile of a women entrepreneur was not dominated by either education or lack of it. Educated women professed entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas less educated women entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprises. The study was based on three categories of sample (i) women entrepreneurs of middle and high middle-income groups including working women and housewives. (ii) Women entrepreneurs having science and technology background and coming from middle and lower-middle-income groups and (iii) women entrepreneurs of the low-income group coming from the lower levels of

society. The data analysis revealed that the distinctive features of women entrepreneurs in all the three categories were needed for achievement or self-sufficiency in terms of internal and external resource awareness, initiative-taking, problem-solving and risk-taking. Among the motives to become an entrepreneur were economic need which was an important motive in the low-income groups, utilization of experience and education was arranged by women with science and technology education, husband's/family support and interest, availability of time and finance, desire to be independent and personal ego satisfaction of doing something on one's own was expressed by women in all groups.

## **Indian Studies**

Kalyani and Chandrakha (2000)<sup>55</sup>, carried out their study on the title “socio-economic and demographic characteristics have a significant effect on enterprise management of women entrepreneurs “, Found out that in four districts of Andhra Pradesh and a sample of 300 women entrepreneurs was studied. The study revealed that those women were able to manage business activities effectively and received support from husbands and family members. Women entrepreneurs hailing from poor economic groups had not much experience in training. The majority of women didn't have any business experience and were motivated by family members. Women seemed satisfied with their work and believed that business brought positivity in their life. Like educated women, illiterate women also practiced different techniques for efficient management through work educated for a multidisciplinary developmental approach.

Neeta Anand (2003)<sup>56</sup>, in her study on “Working Women: Issues and Problems” found that working women are a major part of the labor market in India. Their problems cannot be ignored. They are engaged in gainful employment and contributing to home and national economy. They should be given the due respect and status which they deserve in society. In the changing socio-cultural environment of India, women are entering into a new period”.

RanaZehra Masood (2011)<sup>57</sup>, in her study on “Emergence of women-owned businesses in India - An insight” discovered that India is a male-dominated society and women are assumed to be economically as well as socially dependent on male members. The absolute dependence seems to be weak among the high hand middle class women as they

are becoming more aware of personal needs and demanding greater equality. The Indian researches have shown that entrepreneurship has been heavily studied on small scale sector entrepreneurs from various parts of the country.

Ansari and Ahmed (2007)<sup>58</sup>, in their study on “relationship between risk-taking behavior and age among entrepreneurs” analyzed that the late entry of entrepreneurs having a higher level of education into business could be on account of two reasons, first on account of the time they required to spend on education and secondly on account of their failure to get another job which maintained parity with their higher educational qualifications.

Gupta M (2008)<sup>59</sup>, in his study on “Limitations faced by women entrepreneurs” highlighted the lack of knowledge about various important aspects related to their enterprise, lack of finance, support from family, male supremacy, lack of information about various organizations and institutions supporting women entrepreneurs and they were not aware of the institutions or programs for women entrepreneurs.

Sinha .T.N.(1996)<sup>60</sup>, in his study on the title, “Human Factors in Entrepreneurship Efficiency” stated that early experiments in entrepreneurship development through training interventions were heavily influenced which have the assumption that personality factors such as achievement, motivation played a crucial role in creative business endeavors. The author stressed that it was reviewed human factors that made the difference between success and failure. The author reviewed the performance of a segment of industrial units in an Indian state to underscore his point.

RASHMI GOPINATHAN (2010)<sup>61</sup>, in her research study on the title “growth of entrepreneurship indicates the economic development of a country”. Indicated that the women constituting nearly 50% of the population have a specific role to play in this area. Of late women, entrepreneurs, especially in rural areas of Maharashtra, have been able to show certain achievements. They have not only brought a change in themselves but have also brought drastic changes in their families and villages. The entrepreneurship development among women with microenterprise has displayed a positive impact on the family for attaining this several promotional agencies and institutions have been set up at national and state levels.

Mallika Das (1999)<sup>62</sup>, in her study on “Women Entrepreneurs from Southern India”, mentioned that an Investigative Study brought out the profile of women entrepreneurs who owned and managed small- to medium-sized enterprises in two southern Indian states of Tamil Nadu and Kerala. Based on the reasons for starting a business, they were classified into: 'chance', 'forced' and 'created or pulled' entrepreneurs. The paper argued that while there are similarities between these three groups in terms of certain demographic variables, they do differ in terms of critical business variables such as sales volume, expected development and success factors. The start-up problems faced by them were similar to those met by their counterparts elsewhere and the level of work-family struggles was found to be lower in the case of the farmers.

Chandra, S (2001)<sup>63</sup>, in his study on the title “women and economic development in India” described that the growth rate of female employment in urban areas was better than in rural areas since 1971-81 and 1981-91. The female participation rates had increased within 20 years in almost all states except in Himachal Pradesh and Kerala. Male participation rates were four times greater than that of female participation rates not only at the national level but also at the sub-national level. This reproduced the traditional pattern of labor division in the society, exhibiting gender unfairness. At the regional level, the proportion of total female workers had shown a suitable improvement and understanding and the involvement of women in various kinds of economic activity.

Chowdhury (2005)<sup>64</sup>, while studying the “women’s work and family interference” reported that more and more women were joining the labor force. But it was found that they were lacking a strong internal obligation to work and deliver the services as expected. Women contributed to two-thirds of working hours in the world economy without being properly compensated. There were shreds of evidence of working women’s experiences at work and in family, which had given enough reasons to view the family as problematic. Further, it posed far deeper serious issues like the erosion of family values, increase in individualism, domestic violence and issues of protection and reproduction

Mallika Das, (2001)<sup>65</sup>, in her study on “Women Entrepreneurs from India: Problems, Inspirations and Success Factors”, profile group of women entrepreneurs who owned and managed small to medium-sized enterprises in two southern Indian states of Tamil Nadu and Kerala. It examined the problems faced during the setting up and continuing

operation carrying on their businesses and work-family engagements. The initial problems faced by these women seemed similar to those faced by women in western countries. It also looked at their reasons for starting a business. Indian women entrepreneurs faced lower levels of work-family conflicts and seemed to differ in their reasons for starting and succeeding in business. The reasons were cultural barriers, family restriction and lack of resources.

Rathore, (2002)<sup>66</sup>, in his study on “entrepreneurship in India” described that it was not just a way to increase the level of innovation and productivity but was a way of originating a vast business of one’s contribution to the society. He further stated that the Indian entrepreneur has to be shaped in the contract of psycho - philosophy entrenched in Indian context and values. Describing women entrepreneurs, he observed that the majority of them were engaged in the unorganized sector like agriculture, agro-based industries, handicraft, and shown cutting industries. The participation of women in industries that were referred to recently showed an increase year by year.

Mitra and Reshma, (2002)<sup>67</sup>, in their study on “the growth pattern of women-run enterprises”, an experiential study in India examined their factors that influenced the growth of Indian women-run firms and the reasons why so many of them remained small. Differences in the factors influenced the growth of women-owned firms were investigated to find the main constraints in it. They found out that two main factors that influenced the growth of Indian women-run firms are banking loans, it was found out that (government or private sector) support and family support for these firms that help these firms to have growth in their business.

Kanani and his team (2004)<sup>68</sup>, in their study on “entrepreneurship growth can be accelerated”, Attempted to show how the experimentation had sufficiently demonstrated that entrepreneurship can be developed through planned investigational learning. Such planned efforts may require the incorporation of stimulatory, supportive and sustaining activities. Functional learning had been accepted and found very effective intervention in motivating and developing entrepreneurial qualities, capabilities, and abilities for enterprise launching.

Xavier. M.J, Raja.J and NandhiniUsha.S (2006)<sup>69</sup>, have carried out a study on “Entrepreneurship Development through Corporate Intervention among Self Help

Groups in India” The case study showed how corporates which turned their attention to the bottom of the Pyramid Market theory were researched. The study used Narrative analysis to prompt responses from women micro-entrepreneurs about their family background, their present occupations, and their habits and lifestyles. The women entrepreneurs also shared their views, ambitions, motivations, perceptions and their own development process in different stages.

Kanani, (2004)<sup>70</sup>, in his study on the “empowerment of rural women by entrepreneurship development”. Underlined that it was meaningful to inculcate the empowerment of rural women through agriculture-based entrepreneurs. They found that for the development of entrepreneurship, it was important to identify technically feasible and economically viable agro-based industries. Technological support measures in policy and financial infrastructure may be given by promotional agencies at the national and state levels.

Aruna Shree P Rao, (1981)<sup>71</sup>, made a study on the “level of organizational involvement of women in development projects”. The study recommended that project employees should train participants in the skills necessary for planning and implementing project activities and the Project should concentrate on activities designed to raise the income of the participants.

Sajal Kumar and his associates (2004)<sup>72</sup>, in their study on “Entrepreneurial marketing”, explained the strategic marketing model to survive in a global economic crisis. The women entrepreneurs lack the skills of marketing their product, and the assistance required for the same is inadequate to sustain in this competitive market. It was suggested the model of entrepreneurial marketing and its usage as a strategic tool to surge over crises. The legal policies are needed to implement marketing models.

ManashiMazumdar, (2015)<sup>73</sup>, in her found out that “Indian women entrepreneurs are showing their presence”, in different areas like herbal marketing, food processing, farming, readymade garments, dairying, preparation of handiworks and handcraft gift items such as armlets, glass, tackles by using wood, stone, and metals like statuette, iron, and steel, making furniture with the help of cane and bamboo, statues of Indian deities, pots, vessels, other decorative pieces, making baskets from straw, tailoring and embroidery, carpet making and selling, agarbatti, Chalk, Candle preparation, homework of yarn, doormats, rope, toys, preparation of Jute Belongings, Baskets, Hats and Deal and

Salesman. Therefore it can be said that entrepreneurship is an active, multidimensional process, which helps women to realize their full identity and power in all spheres of life.

Singh, (2008)<sup>74</sup>, in his study on “entry of women in entrepreneurship and the reasons and influencing factors behind it” pointed out that the obstacles of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social non-acceptance as women entrepreneurs, family pressures, gender favoritism and a very poor grant of loan by bankers to women entrepreneurs. He recommended the counteractive measures like encouraging micro-enterprises, releasing institutional outline, and support to the winners, etc.

MeenuMaheshwari and PriyaSodan (2015)<sup>75</sup>, in their study on “Women Entrepreneur”, stated that women entrepreneur is a person who accepts challenging roles to meet her personal needs and become economically independent. Increasing numbers of women are becoming leaders of their own businesses, and many are struggling to achieve success. Women entrepreneurship is considered an important tool in enabling women to enablement. In light of recent world events, this has become a crucial area to study and understand especially with respect to motivations, limitations, and consequences. The factors that affect women’s participation roles are different across the world, changing with the dynamic nature of the environment in which they live. The efforts are on to uplift the social and economic status of women. The development of women as an entrepreneur will generate multifaceted socio-economic benefits for the country

Anita TripathyLal, (2012)<sup>76</sup>, in her study on the title “major rise of Women Entrepreneurs in India and how it has evolved since the pre-independence days” explained the main objective of the research, during the British colonial days. The study also analyzed the reasons that have prompted the women entrepreneurs to release their entrepreneurial energies into start-ups. Based on both qualitative and quantitative analysis the growth of women entrepreneurship in India has been studied under four different periods in the Pre-Independence Period before 1947, Post-Independence Period (after 1947), Post-Liberalization Period (after1991) and Post -Global Recession period (2008 onwards). The study finally concluded that what extent the various support systems in India can further foster a conducive ecosystem for the Women Entrepreneurs in India.

Cohoon, Wadhwa, and Mitchell, (2010)<sup>77</sup>, carried out a study on a “survey of men and women entrepreneur’s” motivations, background and experiences”, This study identified the top five financial and psychological factors motivating women to become entrepreneurs. These are the desire to build the wealth, the wish to capitalize on business ideas they had, the appeal of startup culture, a long-standing desire to own their own company and working with someone else did not appeal to them. The study concluded that women are very much concerned about protecting intellectual principal than their counterparts. Mentoring is very important to women which provides encouragement and financial support business partners, experiences and well developed professional networks.

Johnson, (2000)<sup>78</sup>, in his study reviewed the literature on “Social Entrepreneurship and noted differences among the academic texts”. This observation led Johnson to coin the phrase: socially entrepreneurial activities or perhaps in better English - social entrepreneurial activity may be taken as introducing a category of social entrepreneurship that may be usefully incorporated in the definition of our field and not the others.

Barendsen and Gardner, (2004)<sup>79</sup>, in their study on the title “social entrepreneurs experienced some kind of ordeal in early life” recognized that social entrepreneurs experienced some kind of disturbance in early life. They went on to describe aspects of a social entrepreneur personality; energetic, persistent, increase performance and usual confidence, with an ability to inspire others. In their study, they found that with one exception all the social entrepreneurs describe themselves as spiritual or religious.

BharatiAhuji (2012)<sup>80</sup>, in her study on “Development of Rural women’s tourism entrepreneurship in India is still in its nascent stage”, mentioned that the rural areas in India have many prospects because of the varied climate, natural characteristics and socio-cultural entities. Though there have not been many initiatives by the state government for rural women’s entrepreneurship development, it has been successfully originated through the rural women’s efforts. The role of local government is especially important when it comes to social entrepreneurship because its planning processes are fundamental to the efficient and effective use of the limited resources and funds in rural areas. Good planning for tourism development and promotion can help develop and support the social entrepreneurial intentions of rural women. Their support of tourism

entrepreneurship could eventually serve as a tool to achieve gender equality since it enables women to have equitable access to the control of resources and decision-making. The nation will benefit because social entrepreneurship through tourism entrepreneurship helps in advancing the human capital of the country.

BhanuShali, (1987)<sup>81</sup>, carried out a study on “Entrepreneurship Development in Kholapur district in Maharashtra”. The study rested to the conclusion that persons of minority entrepreneurship or marginal groups trained in the art of engineering and having long contact with the engineering industry have better capabilities to achieve success status. The study further stressed the need for coordination and harmonization of various administrative and attitudinal efforts to attain maximum result with the minimum usage of time and resources. Bureaucracy is the worm that is eating up the new of entrepreneurship. The attitude of the official towards the policies should change, and this change could be brought by the developmental thought process of the government and donors.

Jacob Mincer’s (1962)<sup>82</sup>, in his study laid emphasis on “determining factors affecting women’s (particularly married) decision to participate in the labor force”. Mincer proved that wives were more likely to participate in the labor force if husbands ‘earnings were lower than permanent earnings balances. Moreover, if the education level of the family head was high, changes in permanent and transitory income weakly affected the contribution rate. It was also noted that unemployment and the presence of young children in households had discouraging effects on labor force participation, but numerical significance was absent. Jacob Mincer introduced the key determinants of women’s labor force participation that could be later studied for different groups (non-married or divorced women).

MEENU GOYAL and JAI PARKASH, (2011)<sup>83</sup>, in their study on “Women Entrepreneurship in India – Difficulties and Forecasts” stated that Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women, entrepreneurs, as an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women. Women entrepreneurs are engaged in business due to push and pull

factors that encourage women to have an independent occupation and stand on their own legs. A sense of independent decision-making in their life and career is the motivational factor behind this desire. Loaded with household chores and domestic responsibilities women want to get independence. Under the influence of these factors, the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women can engage in business activities due to family compulsion and the responsibility thrust upon them.

Maliye, (2011)<sup>84</sup>, in her study on “sociological study of women managers in Hyderabad”, relied on a discussion of the capitalist nature of the corporate structure in modern times to reveal the dichotomy of boasting of an philosophy of equality and objectivity and of performance being given more importance rather than sex, caste, class or race and, in reality creating gender inequality. She preached that the partial organizational structure based on gender leads to discrimination, job segregation, and sexual power play. Her research findings revealed that few women managers have had a marriage of their own choice and the majority of them settled for arranged marriages. underline the sarcasm that those who are supposed to take important decisions regarding profit and loss of the firm, labor problems and recruitment, sales, and marketing, Finance. have put the main decision of marriage into the hands of either family members or relatives.

Sharma and Sharma, (2012)<sup>85</sup>, in their study on “Identical relevant suggestions to tackle gender inequality”, Found that gender equality in its true wisdom can only be reached when other career alternatives are created and institutional rules are applied in the appropriate way, which ultimately brings down the group got between observation and reality. As a promising economy, India does present an opportunity for the government to propose policy regarding this area. Also, significantly, the technology explosion in the education sector is creating a difference in the opinions of the younger generation that might propagate equality in a real sense. Constitutionally, growing awareness about legal aspects will help to achieve gender equality.

Alman Aisha Mohammed, (1981)<sup>86</sup>, carried out a study to explore the “level of economic development attained by Saudi Arabia from its oil resources and its impact on the socioeconomic status of women”. The study showed that the economic contributions of women in the agricultural sector animal husbandry and at home were undervalued and their participation level was very low. The culture in and around women is one of the

factors that underrates their hand in prosperity, In countries of the middle east, the situation of women has still not changed though there is a change in the world sees the women. The governance should realize that the development of its wards will lead to the development of the state, Women need to come out of their shells and face the challenges of business and economy.

V. Harikumar, (1994)<sup>87</sup>, in his study on "Sickness in Small Scale industries in Kerala", observed that the rate of industrial sickness is high in Kerala and it is more significant in the small sector. Entrepreneurs who lacked entrepreneurial culture and legacy organized most of the small-scale enterprises; he suggested that the department should undertake the responsibility of coordinating the functions of various state agencies. The agencies run by the government have to take initiative in re-organizing the sick units by being a partner to the women entrepreneurs as they have no one else to look agreement for assistance. The sick unit is not only a loss to the individual but also to the economic condition of the state and the country.

Mayers (1981)<sup>88</sup>, conducted a research study to "analyze the effect of economic pressure on the employment of married women". The study discovered that those married women with a comparatively low economic background and having more financial burden are coming for wage employment and undertaking other economic activities. Women who cannot be employed, due to other responsibilities can be encouraged to use their skills by availing finance under the policies of the government. The policies are run through a network of schemes that help them to financially support themselves as well as add up to the economy.

Arun A.V. (1995)<sup>89</sup>, in his study on the "productivity of small scale industries in rural areas of Kerala" found that small scale industries in Kerala are running on obsolete technology and have very low productivity and they are very often facing serious competition from the well-organized large-scale sector. No planned efforts are made to update the technology. The efforts made by the agencies are not satisfactory for the technology to reach a grass root level. The saturation of the schemes and their use seems to lack the quality to change the situation.

Ansari & Ahmed (2007)<sup>90</sup>, in their study, analyzed the "relationship between risk-taking behavior and age among entrepreneurs". They found that the late entry of entrepreneurs

having a higher level of education into business on account of two reasons. First, on account of the time, they were required to spend on education and secondly on account of their failure to get another job which maintained equivalence with their higher educational qualifications.

Singh and Sengupta (1986)<sup>91</sup>, carried out a study on “women entrepreneurs who have been attending entrepreneurship development programs”, The conclusion drawn by Singh and Sengupta has shown that the profile of a women entrepreneur was not dominated by either education or lack of it. Educated women perceived entrepreneurship as a challenge, motivation fulfillment and for doing something fruitful, whereas less educated entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprises. Shah’s (1987) study was based on three categories of sample (I) women entrepreneurs of middle and high middle-income groups including working women and housewives. (ii) Women entrepreneurs having science and technology background and coming from middle and lower-middle-income groups and (iii) women entrepreneurs of the low-income group coming from the lower strata of society. The data analysis revealed that the distinctive features of women entrepreneurs in all the three categories were needed for the achievement of self-sufficiency in terms of internal and external resource awareness, initiative-taking, problem-solving and risk-taking. Among the motives to become an entrepreneur economic needs were an important motive in the low-income groups, utilization of experience and education was reported by women with science and technology education and husband’s/ family support and interest, availability of time and finance, wish to be independent and personal ego satisfaction by doing something on one’s own were expressed by women in all groups.

Singh, (1992)<sup>92</sup>, in his study attempted to highlight the existing status of women entrepreneurs, The author has also made an attempt to diagnose the women entrepreneurial profile and has identified the dominating entrepreneurial traits, their motivational forces and performance both qualitatively as well as quantitatively. Their communication and linkage competences among themselves and at the government level along with the nature and scale of different constraints in the entrepreneurial career have been also dealt with by the author. The sample consisted of 64 women entrepreneurs from Haryana. The study showed that the majority of the entrepreneur’s preferred trading

type of enterprises probably because of less risk involved, low gestation period, no necessity of technical staff and fewer problems in the procurement of raw materials and marketing. The data also proved that most of the respondents who had high motivational and value orientation characters; the medium level of job satisfaction usually took independent intrafamily and entrepreneurial decisions, and belonged to nuclear and small families with a high level of education and services as their main occupation. The majority of the entrepreneurs possessed a high level of confidence, decision-making ability, managerial skills, farsightedness, communicability, skill competence, innovativeness, competitive spirit, changes, proneness, friendly nature, independent and high aspiration, low degree of credit orientation and risk preference.

Small Industries Extension training institute (SIET) Hyderabad, (1974)<sup>93</sup> carried out a survey between 61 entrepreneurs. The study dispersed details like young age, formal education, urban background, earlier industrial experience, strong aspiration risk-taking spirit, adoption – propensity and desire for economic gains some of the aspects found among these entrepreneurs.

Brush and Hisrich (1988)<sup>94</sup>, in their study “pertaining to the impact of the strategic origin of women on the growth of their enterprises”, disclosed that a woman entrepreneur who had previous experience in the field stances a better chance of successfully establishing her venture than the woman who does not possess such experience. Financial skills are of key importance to business survival in the society.

Chandra (1991)<sup>95</sup>, in her study on “Development of Women Entrepreneurship in India”, A Study of Public Policies and Programmes has mainly described the institutional services available for the women entrepreneurs and the role of such organizations in the development of entrepreneurship. The study also presented reestablished a socio-economic profile of women entrepreneurs, the nature of their enterprises, motivation factors vital for success the assistance from Government and Non-Governmental agencies.

Singh (1993)<sup>96</sup>, in her research work on ‘Women Entrepreneurs; Their Profile and Motivation’, concluded that factors imposing on the entrepreneurial appearance of women are not different from those affecting men entrepreneurs. The researcher found that several women are now willing to become entrepreneurs due to various factors.

These factors were broadly classified under two categories, namely, ‘pull factors’ and ‘push factors’. Under the first category, the women entrepreneurs choose a profession as a challenge and adventure with an urge to do something new and to have an independent occupation. The other category of factors forces women to take up business enterprises to get over financial difficulties due to family conditions. However, the latter category formed a negligible percentage of total women in her sample that can be regarded as an extension of pantry activities—the three Ps, namely Pickle, Powder (spices) and Papad, with which women entrepreneurship is popularly identified.

Rakesh and Dashura, (2003)<sup>97</sup>, in their study on “Tribal Women Entrepreneurs” found that tribal women have come a long way by breaking the restraints of the tribal community and are engaged in professions other than agriculture. They have accepted entrepreneurship as bliss. Tribal women are now improved in their economic condition through entrepreneurship. More tribal women have inclined towards entrepreneurship and gained greater business aptitude. If their problems, which are peculiar to them, are removed, they make success.

M.Sumathy and K.Negendran (2007)<sup>98</sup>, in their study on the title “the women of today certainly play a vital role in the development of the society” expressed that, by sharing time, appreciation, knowledge and ideas, friendship, kindness and experience women manage the busy world today. Their success is mainly done to their ability to relax positively, listen deeply, feel sympathetically, respond carefully, coordinate co-operatively, act genuinely and acknowledge kindly. After all, that is the essence of rural women's empowerment.

### **Research Gap:**

From the above review of literature, it is understood that 50 percentage of the studies discovered women entrepreneurship development plays a key role in economic growth of the county and it should be the topmost priority for governments to work forward to strengthen the rural entrepreneurship development system and to enable rural women by providing them the equal and fair opportunity compare to male in the society.

The 40 percent of the studies debate that rural women entrepreneurship development will have a positive effect on the family living standard in the society, brings reputation for women and argue that women's are superior to men in taking the risk of starting their

business in remote areas and remaining explains the importance of rural entrepreneurship development in eliminating the customs and family restriction for women's.

Assumed that it's an overall study of the entrepreneurship development of small and medium enterprises focusing on women improvement and its development in India and Afghanistan, a study took place between India and Afghanistan on big or small enterprises and how it can be worked out between the two nation, The analysis of the review of literature reveals that studies have been conducted about the Role of Women in Rural Entrepreneurship Development in Indian context but not much in Afghanistan context which is a gap and needs a research to be carried out.

Studies above simply demonstrate that rural development programs are playing a vital role in poverty reduction for rural poor women. The impacts of rural Micro-finance on its members in terms of women enhancement and access to rural entrepreneurship development programs or credit loans have been found positive.

Though there are a number of studies that are related to the functioning of the role of women in rural entrepreneurship development and microcredit only a few studies have been taken so far to analyze the impact of the role of women in the small business or economic growth.

In spite of the existing figures, the supply side of rural microfinance in Afghanistan is still inadequate to fill the gap between demand and supply of fund but it holds the promise to act as a great opportunity for the financial sectors and the economy as an entire.

The Review of Literature clearly shows that there is a gap in this regard in Afghanistan and no study has been carried out yet, an attempt is made to fill this gap by taking up the study on "**ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP DEVELOPMENT-A STUDY IN INDIA AND AFGHANISTAN**".

# **CHAPTER THREE:**

## **WOMEN ENTREPRENEURSHIP AND RURAL DEVELOPMENT – A THEORETICAL FRAMEWORK**

# **WOMEN ENTREPRENEURSHIP AND RURAL DEVELOPMENT -**

## **A THEORETICAL FRAMEWORK**

### **Introduction**

Recent studies have shown that the Small Entrepreneurship development in India and Afghanistan is the key to achieve goals of economic development to have equal distribution of government and international community aids, motivate people in the remote areas specifically women to do business and become economically independent, bring infrastructure development, better roads, better medical services, better living conditions and finally good governance which will lead to economic growth focused on the provinces and district level in remote areas. This study emphasized strategic, regional and remote level changes in rural women entrepreneurship development for long term resolution, potential examples based on reality and however to overcome all these challenges of rural women entrepreneurship development in India and Afghanistan.

Globalization and economic liberalization have opened up marvelous opportunities for development in Afghanistan, seeing the economic situation, challenges, and insecurity. Afghanistan is thoroughly underdeveloped and humble, the conflict has persisted in the huge strip of the country for decades, and evidence suggests that small business activity is worldwide, although mainly due to survival strategies rather than a spirit of entrepreneurship. The study empirically discovered whether conflicts have affected the likelihood of a family to involve in entrepreneurial activities, relieved by sources of income coming from holding a small business especially by rural women in rural areas in India and Afghanistan.<sup>7</sup>

Indian rural entrepreneurship initiative was dominated by the public system in the historical past. The people were organized in a very simple type of economic and social system. In order to implement this concept to modern rural entrepreneurship development in Afghanistan, it can be compared with the villages, districts and provinces/states in India and as the organization and an entrepreneur can be called a craftsman. Independent India could claim to have created a favorable climate for the spread of entrepreneurship and similar can be used or instrumented in Afghanistan. It is

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<sup>7</sup> A study on issues and challenges of women empowerment in India by *IOSR Journal of Business and Management (IOSR-JBM) @ 2015 www.iosrjournals.org* 17 | Page

in this broad framework that the entrepreneurship in India and Afghanistan is studied to evaluate the growth of entrepreneurship development in rural areas.

**Doepke M. Tertilt M. (2011)"** observed that rural women entrepreneurship development is empowering the women to take their own decisions for their personal dependence. Enabling rural women is to make them independent in all aspects like mind, thought, rights, decisions, etc. by leaving all the social and family limitations. It is to bring equality in society for both males and females in all areas. Rural women's empowerment is very necessary to make the bright future of the family, society, and country. Women need a fresh and more capable environment so that they can take their own and right choices in every area whether for themselves or their family, society or country. In order to make the country completely developed, rural women empowerment is an essential tool to achieve the goals of rural development of a country or a nation.

The main aim of this chapter is to present the outline and concept used in this research. Research methodology provides a strategic and organized approach of study that denotes the detailed framework of the unit of investigation, data gathering techniques, sampling focused on understanding strategy and analysis plan which is described below:

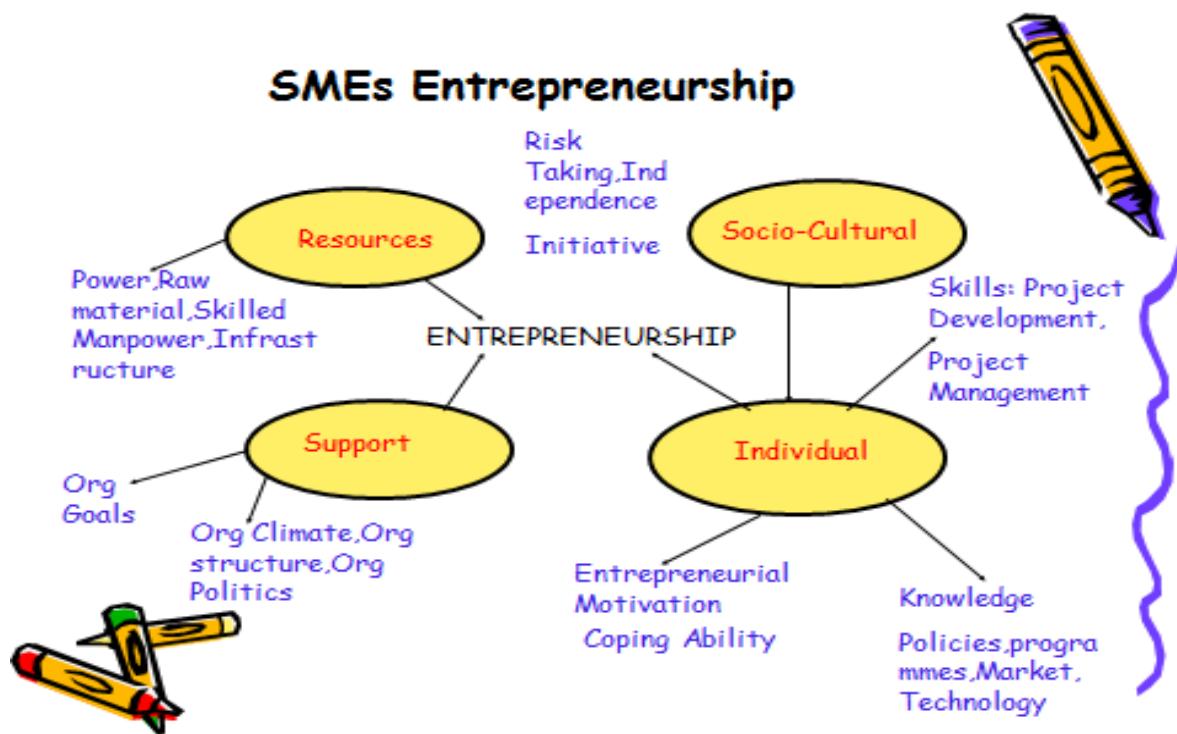
### **Rural Entrepreneurship development:**

**Najla Sabri (2015)** indicated that the term entrepreneurship development is currently in widespread use across a range of different organizations from women's establishments to NGOs, governments and bilateral and multilateral agencies. A number of areas of activity in rural development have become closely associated with the promotion of women's empowerment, such as microcredit, political participation, and reproductive health and much innovative work has been done in these areas. Microcredit programs, mostly targeting women and claiming to enable them, have become extremely popular among donors and NGOs in recent years especially in Afghanistan. The change in development policies from the focus on women's active role in the production as a means to more efficient development, to the approach of women's empowerment through women organizing for greater self-reliance, has also intended a change in policies for the enhancement of women's economic life. Empowered rural women contribute to the health and productivity of whole families and communities and to

improve prospects for the next generation. Therefore, it is very crucial to empower and capacitate rural women.<sup>8</sup>

Seeing that the enhancement of women generates many positive effects on society as a whole makes the task of determining the underlying factors of women's empowerment essential. The objective of this thesis is to identify the micro-level determinants of rural women's empowerment in rural India and Afghanistan, observing at places particularly in Karnataka, Telangana in India, Mazar-e-Sharif, Kabul and Bamyan in Afghanistan by using the data collected and secondary data available where the two states in India and three provinces in Afghanistan in comparison with other provinces are the developed state/provinces when it comes to demography. The figure below explains how entrepreneurship development system works focusing on rural women entrepreneurship development in both countries.

**Figure 3.1: Rural Women Entrepreneurship Cycle**



<sup>8</sup><https://entrepreneurship.wharton.upenn.edu/explains> in details about entrepreneurship development

## **Rural Women Entrepreneurship Development in Afghanistan**

Following the entry of the United States armed forces into Afghanistan in 2001, Afghan women's rights rose to the forefront of the international community's attention. As media outlets highlighted the Taliban's forceful treatment of women, government agencies and international NGOs started into the country with the aim of liberating women from their oppressive circumstances. While the Taliban's presence lingers in Afghanistan, significant strides have been made toward gender equality since their fall from power in 2001. Yet, in many ways, women remain subordinated, with lower levels of education, poorer health, and less participation in politics. Many of the legal advances made by women remain little more than words on paper. Broad changes are needed to realize these gains in practice. This study presents the argument that, while education, legal rights, political participation, and physical security are important pieces of the gender equality puzzle in Afghanistan and in India, economic empowerment and rural entrepreneurship development of women should be the top priority as it is the most effective and culturally sensitive way to improve women's rights in the long-term. Women who gain economic skills that are valuable to their household and community will eventually wield greater political influence and ability to advocate for their own rights. Furthermore, economic empowerment is the most effective means of equality in the context of Afghanistan's patriarchal, Muslim majority society. Approaching gender relations from an economic angle will be less threatening than approaching it using human rights discourse, which many Muslims consider is odds with Islam or imposition of Western values. A brief history of women's rights in Afghanistan thus proves that while gender in Afghanistan received heightened attention from the global community over the past few decades; it has been a point of contention in Afghanistan for much of the twentieth century. Even before the Taliban's rise to power, Afghanistan ranked last in the world on the United Nations Development Programme's (UNDP) gender directory due to high female illiteracy and maternal mortality rates and low school acceptance for girls. Various regimes have sought to improve women's status through reconstruction policies. For example, in the 1920s child marriage was outlawed, and in the 1960s women were forced to unveil themselves. During the Soviet Union's occupation of Afghanistan in the late 1970s and 1980s (10 years), after Soviet Union's United Nation World Food Program (UNWFP) started Food for Education a "literacy campaign" was introduced aimed at improving literacy rates amongst rural women providing free food

supplies for families to send their girl children's to school and it works well. In all of these cases, "women's lives and bodies became symbols of contrasting traditional and modern ways of life," creating so much chaos that each regime was either overthrown or collapsed internally.<sup>9</sup>

Women's participation in the Labour force has been rising steadily since 2001, reaching 19 percent in 2016. About 64 percent of Afghans agree that women should be allowed to work outside the home. However, they still face a mass of barriers, including restrictions, harassment, discrimination, and violence, as well as practical hurdles such as lack of job experience, employment skills, and education. The overall literacy rate of women in Afghanistan is 19 - 24 percent, however, in some provinces it drops to below 2 percent due to insecurity and traditional customs.

Currently, more than 57 percent of the population lives within a one-hour walk of a health facility in Afghanistan, enabling many Afghans to seek medical attention. Since 2003, the number of trained midwives present at the time of birth has more than tripled, by reducing maternal death rates from 1,600 deaths for every 100,000 live births in 2002 to 396 in 2015. The fertility rate has also reduced dramatically, to at 5.1, a rate that drops even further to 2.8 for women with higher levels of education. The cost of accessing healthcare, however, is a huge weight for many Afghan families and out of reach for many others, which has a close relationship with the neglect of women's access to health<sup>10</sup>.

Afghanistan is one of the youngest countries in the world, with 63 percent of its population aged below 24 and every year 400,000 new workers estimated to be entering the workforce for the next decade. More than 8 million students are enrolled in school, and of which more than 2.5 million are girls. However, the regular targeting of girls attending the school continued stigma against girls' education, and the increasing influence of violent extremism is posing enlarged the challenges.

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<sup>9</sup> The above figure is borrowed from Ministry of Rural Development, India. 2010 and it explains the rural entrepreneurship development cycle in rural areas.

<sup>5</sup>Social-economic and demographic profile of Afghanistan by Central Statistical Office and UNFPA@1996-2007  
[www.unfpa.org.af](http://www.unfpa.org.af)

<sup>10</sup>[www.CSOA.gov.af](http://www.CSOA.gov.af) socio-economic and demographic profile of Afghanistan by UNFPA and CSOA@1996 and 2007

Aimed at the current planning cycle of 2013-2017 or beyond, significant transitional events have occurred within the political and security arenas that could negatively affect women if interventions are not made to ensure their active participation. Ensuring women's participation in elections, peace negotiations, and overall engagement in governance and government at national and local levels will help to preserve gains made to date and create resilience in those institutions responsible for Afghanistan's future gender agenda.

Women's economic participation in Afghanistan is being increasingly acknowledged as an integral part of both women's rights and as vital to development. This research identified and previewed efforts pursued to improve the economic status and human rights of women.

### **Rural Women Entrepreneurship Development in India**

The social and cultural norms play a part in shaping gender-related constraints and thus rural women's empowerment, therefore we must specifically look at the situation in India to be able to understand the social climate in which women live. The census in 2001 reported a population of 1.03 billion in India, with over 70 percent of the population living in rural areas. India is a vast country with a diverse population with different religions, cultures and informal institutions. This section will examine the situation of women in India, with regard to social and cultural practices and informal institutions. The Constitution of India prohibits discrimination on grounds of sex and India has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), which makes the country obligated to eliminate violence and discrimination against women. However, informal institutions govern gender relations in Indian society, and in many ways justify discrimination against women. India is a patriarchal, patrilocal and patrilineal society. Many cultural and social norms create a situation where women and girls are discriminated against. Women are usually controlled by household duties and are not the "providers" of the household. Tradition usually passes from father to son in a patrilineal pattern study.<sup>11</sup>

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<sup>11</sup> World bank report 2007-2008. [www.worldbank.org](http://www.worldbank.org)

The story of the Indian Women's role in entrepreneurship development is filled with absurdities. During the pre-colonial and colonial era, the entrepreneur was seen more as a trader-money lender mercantile, bound strictly by caste affiliations and religious, cultural and social forces ranging from the philosophy of fate to the system of joint family. Rural entrepreneurship development as the present era understands was definitely not forthcoming from this social sector. Political and economic factors had an extensive effect on the entrepreneurial development spirit. There were many issues that have a negative impact on Indian rural entrepreneurship development specifically rural women entrepreneurs like the absence of political unity and stability, absence of effective communication systems, the existence of custom barriers and oppressive tax policies and the prevalence of innumerable currency system till recently. Indian Entrepreneurship was determined by the community system in the Historical past. Brahmins were learned men who had assisted the kshatriyas (rulers) in the administration, vaishyas have performed dealing and industrial (productive) activities and Shudras were engaged in cultivation occupation. The citizens were organized were a very simple type of economic and social system in which a rural entrepreneur used to be called a craftsman. Independent India could claim to have created a favorable climate for the spread of entrepreneurship. It is in this broad backdrop that the later evolution and growth economic development of Afghanistan's and Indian entrepreneurship development has to be positioned.<sup>12</sup>

In the case of rural women empowerment (development), India has gone much further, for example, there are notable women leaders who have made their mark in the global political arena, Indira Gandhi is a name to reckon with. We remember Indira, not just as a determined leader but as a symbol for women's liberation in India and the world over. She became the Prime Minister of India for four-time through the election and becoming the world's longest-serving woman as Prime Minister for 18 years from (1966 to 1984), Indira was most admired for her iron-fisted approach and bold governance style.

### **Effect of Internationalization on rural women entrepreneurship development**

Globalization refers to the growing interdependence of economies and societies in the contemporary world. Globalization has both a social and an imperialist dimension.

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<sup>12</sup><http://www.nird.org.in/National> Institute of Rural Development and Panchayati Raj

- The social dimension consists of utilizing the growing possibilities of global cooperation to promote development, democracy, peace, justice (including gender justice) and related aspects for human progress. These possibilities have been poorly utilized in the past decades.
- The imperialist dimension consists of harnessing the globalization process to the service of power and privilege, in particular, to service business interests and governments of high-income countries. This is the dominant trend in globalization<sup>13</sup>

The proponents of the imperialist agenda reduced globalization to liberalization de-regulation and denationalization of trade, investment, and capital flows and other things that work out.

- Privatization refers to the process by which state-owned economic enterprises and services, as well as shared property resources, are being transferred to private entities-local, national or transnational.
- Liberalization means the removal of government's regulation and control on the trade of goods and services, as well as in investment and finance, in order to promote free markets.
- De-regulation is the process of removing regulations over economic activities governing what is produced for local consumption and for exports, (by local or transnational companies) and over terms and conditions of work.<sup>14</sup>

**Table 3.1: Some of the important definitions involved in rural entrepreneurship development, are presented below.**

|                           |   |
|---------------------------|---|
| Culture                   | The distinctive patterns of ideas, beliefs, and norms which characterize the way of life and relations of a society or group within a society |
| Gender Division of Labour | The socially determined ideas and practices which define what   |

<sup>13</sup>Penn Wharton Entrepreneurship development programs @1973. Called Entrepreneurial Research Centre

<sup>14</sup>In 1993, an amendment to the constitution of India required each state to both devolve more power over expenditures to local community councils and to reserve one-third of all chief positions to women.

|                                       |   |
|---------------------------------------|---|
|                                       | roles and activities are deemed appropriate for women and men   |
| Gender Equality and Equity            | <p>Gender equality denotes women having the same opportunities in life as men, including the ability to participate in the public sphere</p> <p>Gender equity denotes the similarity in life outcomes for women and men, recognizing their different needs and interests, and requiring a redistribution of power and resources</p> |
| Gender Needs                          | Shared and prioritized needs identified by women that arise from their common experiences as a gender   |
| Gender Violence                       | Any act or threat by men or male-dominated institutions, that imposes physical, sexual, or psychological harm on a woman or girl because of their gender  |
| Intra-household Resource Distribution | The dynamics of how different resources that are made within or which come into the household, are accessed and controlled by its members   |
| Patriarchy                            | Systemic societal structures that institutionalize male physical, social and economic power over women  |
| Rural Women's Empowerment             | It is a bottom-up process of altering gender power relations, through individuals or groups by developing an awareness of women's relegation and building their capacity to challenge it  |

## Rural women entrepreneurship development

Rural Women Entrepreneurs Development is the process of obtaining the basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these prospects. It also includes actively uncomfortable attempts to deny those opportunities. Rural Women

Empowerment also includes encouraging and developing the skills for, self-sufficiency with a focus on eliminating the future need for charity or welfare of the individuals in the group. This process can be difficult to start and to implement effectively but worth trying<sup>15</sup>.

Many of the barriers to rural women's empowerment and equity lie fixed in cultural norms. Many women feel these pressures, while others have become familiarized with being treated lower than men. They are aware of the benefits of rural women's empowerment and participation can have, many are scared of disrupting the status quo and continue to let societal norms get in the way of development with disposal of different laws, legislation and NGOs working to promote women right nowadays.

An average of two-third of populations across the developing world lives in rural areas, the great majority of whom are women. This population lives in intolerable conditions of poverty and is largely dependent on agriculture and allied sectors for their income, which are facing a number of converging environmental trends that reduce options. The rural entrepreneurship development/empowerment approach is tried as one of the successful approaches to rural women's development. The emphasis is on collective action for attaining rights, self-reliance, etc. to overcome dependency, to encounter structures, which reinforce women's subordination. The World Conferences and their deliberations on women have played an important role in formulating strategies to be adopted by third world countries in this context especially India and Afghanistan.

### **Afghan and Indian Women Entrepreneurs Difficulties**

**AKDN/MFB (2010)** observed that the women in Afghanistan and India have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As a woman, they suffer from social, cultural and political biases, and as heads of households, they have to carry out the full traditional roles with the added responsibility of household and production management. In addition compared to male equivalents women have limited access to educational and employment opportunities in Afghanistan. Still, largely the families and society, directly and indirectly, deny or discourage women's role as decision-maker. Rural women empowerment issues perceived nationally or locally are being addressed

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<sup>15</sup> The above table has been prepared about the definition some of the norms or cultural norms which somehow affects or link to rural entrepreneurship development in India and Afghanistan

by both state and non-state agencies. Side by side with government interventions, NGOs are providing various types of rural women entrepreneurship development programs including agencies/organizations such as NIRD in India and MoRD in Afghanistan. In spite of involvement of various NGOs in women empowerment through income generation (Micr –e-Finance) and skill development programs, the status of women is still not satisfactory in Afghanistan and it is better in India as various official, as well as nonofficial reports, claim and the outcomes against the stated objectives of the NGOs' women empowerment programs are repeatedly questioned in India and Afghanistan. A workshop was held in Kabul in August 2018 to investigate how the enabling state program could contribute to women's empowerment in rural areas of the country. The workshop concluded that Afghanistan women have very limited involvement in decision making from household level to high level legislative and bureaucratic positions due to deep-seated patriarchal social set-up, male-biased socializing of children, legal and educational discrimination and economic limitations. The workshop also recommended different measures to encourage women's participation in decision making including the economic empowerment of rural women as one. Overall the participants of workshops felt that Afghanistan's rural women's increased economic involvement has raised their status through building up their confidence and skills specifically in cities.

### **Gender Challenges faced by women in India and Afghanistan**

The gender injustice in the name of religion, philosophies of the male oppression, and socio-cultural values, norms, and practices conquer in almost every society. This is the main reason behind the deprivation of women and women's subordination. Further, gender injustice to women restricts the achievement of development goals, peace, and freedom resulting in a major contributor to global poverty – in both the economic and human definitions of the term. Being inspired by the thoughts of the researcher's gender equality and women's empowerment in rural areas to achieve greater gender justice, the researcher became interested to find out how more empowerment for women can be achieved. Consequently, the researcher selected one of the sources as rural women empowerment, which is supposed to empower women, for the purpose of this thesis. As such, the main objective of the study is to analyze the relationship between women's empowerment and economic improvement, with special reference to women entrepreneurs in selected areas in India and in relation to Afghanistan. Thus the study has

found out the linkages between rural women's entrepreneurship development in the field of socio-economic status with regards to social networks achieved through rural development programs.

### **United Nation Millennium Development Goals (UN MDG)**

**UN Declaration (2000)**, in the year 2000, 189 members of state nations of the United Nations adopted the Millennium Declaration and decided on eight Millennium Development Goals (MDG), most of which are to be achieved by the year 2015. Mainly, the third Millennium Declaration by United Nation aims to promote gender equality and women's empowerment especially in rural areas as basic human rights. India and Afghanistan as the members of the UN committed to implementing the declaration. The statement also maintains that giving women their fair share is the only way to efficiently combat poverty, hunger, and disease, and to stimulate development that is truly sustainable. It is important to notice that the combining of the two concepts of "rural women's entrepreneurship development" and gender equality" into one MDG (Millennium Development Goals) absolutely recognizes that these two goals of gender equality and women's empowerment are interrelated and can be perceived as two sides of the same coin. It is also considered that microfinance is an important precondition for women's empowerment. Like in other countries, gender equality and women's empowerment have been clearly acknowledged as key not only to the health of nations but also to social and economic development, over the past decade India taken a lot of actions and as well as in Afghanistan to emphasize the importance of gender equality and equal opportunities for all citizens, regardless of sex, race or ethnic background.

Keeping this in mind with this background, the researcher went deeper into the field of women's obtainable entrepreneurship development and empowerment. At the same time, the researcher has to consider the time and available resource constraints for the study. Accordingly, the study is mainly narrowed down to the relationship between economic opportunities, women's rural entrepreneurship development and economic empowerment of women in rural areas of India and Afghanistan.<sup>16</sup>

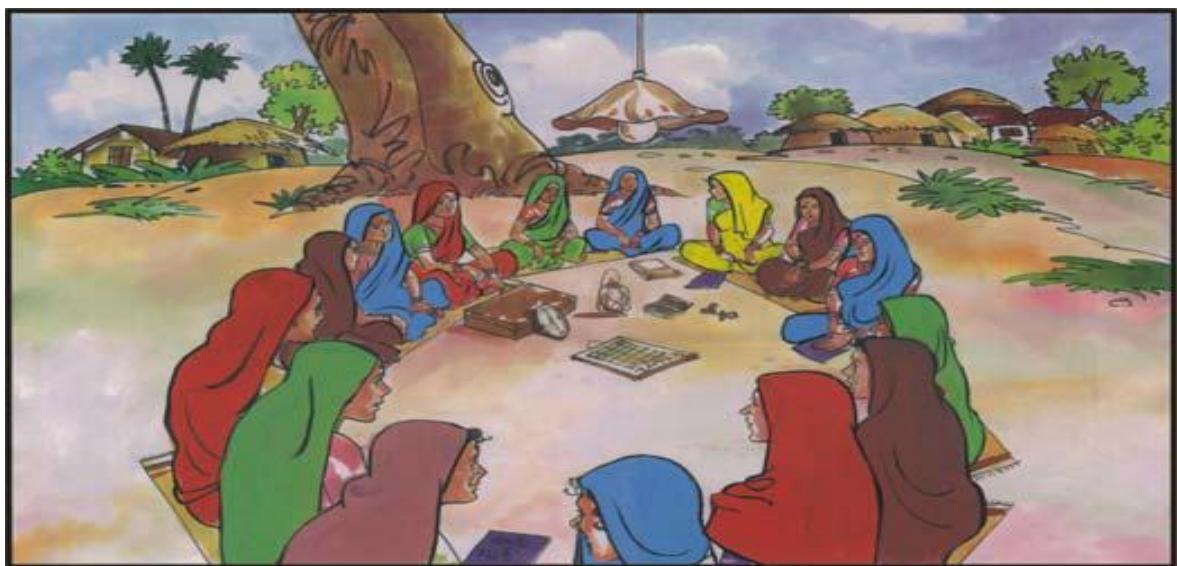
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<sup>16</sup> [www.unwomen.un.org](http://www.unwomen.un.org), report prepared by the United Nation Women section about the declaration of 2000 and its implementation policy.

## **Legal frameworks**

(Guathammukhudupaya, Deccan Hollard 2018)<sup>8</sup> stated that India is one of the main contributors, donors, and partners in Afghanistan's Development initiatives. India with its many civilian initiative programs is contributing to Afghanistan's prosperity. Several scholarship programs, road development, energy program, and other programs are indications of how India is well-intentioned for the nation's progress. India and Afghanistan have similar geographical locations as well as many cultural connections that make it even nearer. India's SMEDP (small and medium entrepreneurship development programs) focusing on Women Entrepreneurship can contribute and could be a textbook method and an ideal for Afghanistan to uphold. For instance, how the Self Help Groups, MGNREGA Act, Panchayati Raj, and RSETI systems function in India can be a model for Afghanistan women rural entrepreneurship development and other system function in Afghanistan are described below:

**Figure 3.2: SHG meeting in rural villages of India<sup>17</sup>**



## **Self Help Group**

A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10 – 20 local women or men. A mixed group is generally not preferred and supported by private leading banks in the country. Most self-help groups are located in

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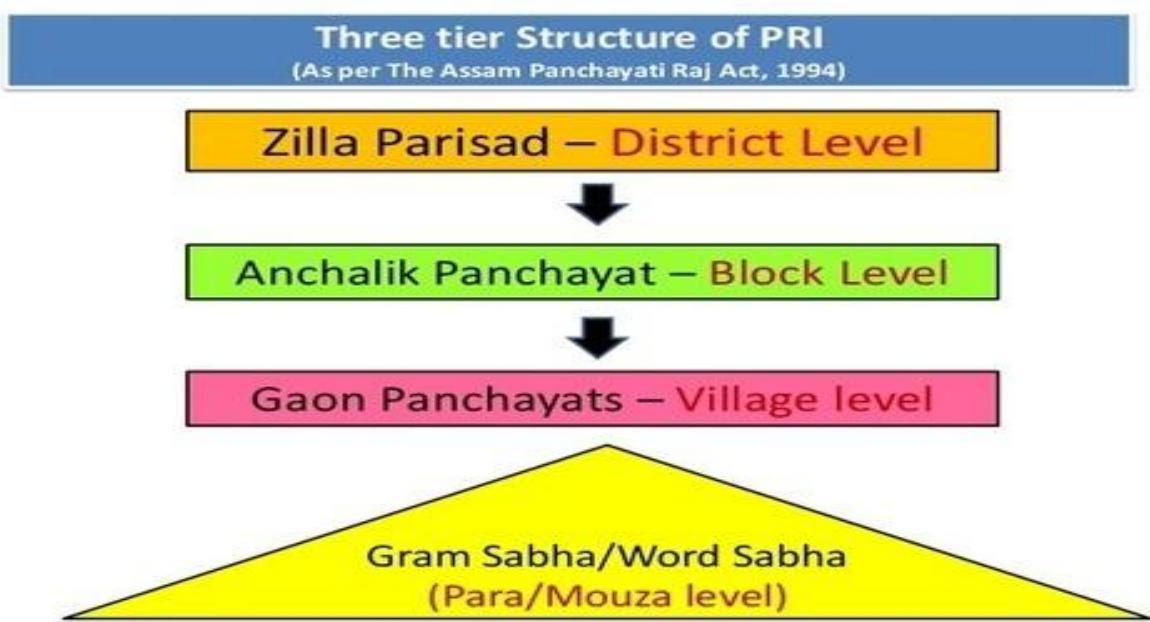
<sup>17</sup> The above figure is borrowed from National Institute of Rural Development, Hyderabad, India 2012, [www.nird.gov.in](http://www.nird.gov.in)

the south of India, the SHGs are also available in other countries, especially in South Asia and Southeast Asia.<sup>18</sup>

### Panchayati Raj

In India, the Panchayati Raj is a system of governance in which gram panchayats are the basic units of administration. It has 3 levels: village, block, and district level Panchayati, and these three levels are termed as 3-tier.A- Gram Panchayats at the village level. B - Mandal froze at the Mandal level, and C – Zilla perished at the district level. <sup>19</sup>

**Figure 3.3: Three tiers Panchayati Raj in India**



### RSETI

Rural Self Employment Training Institute (RSETI). These are the district level training institutes established and run by respective lead private and national Banks with financial support from the Ministry of Rural Development (MoRD), India.

RSETIs are imparting the skill development training to rural youth particularly women in rural areas of India

<sup>18</sup> The above figure borrowed from NIRD website [www.nird.nic.in](http://www.nird.nic.in) shows how the self-help groups which are mostly consisting of 20 women's as members meet in the village level and self-help groups are supported by private banks in India

<sup>19</sup> [www.nird.nic.in](http://www.nird.nic.in) is the source of the above figure which explains the three tier Panchayati Raj system in rural areas of India where women are part of it for planning and implementing rural activities.

## **MGNREGA**

Mahatma Gandhi National Rural Employment Guarantee Programme (MGNREGA) Act is offering to guarantee of hundred days of wage employment in a year to a rural household or fresh graduates. It aims at enhancing the livelihood safekeeping of people in rural areas by guaranteeing hundred days of wage employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work in rural areas in India.

### **PIP (Participatory Identification of Poor)**

It is a see-through process, in which the level of involvement of the community is very high, and the center of the decision-making process is the Community and rural women are part of it. It is a rural development system used in India and the objectives of the Participatory Identification of Poor are as follows:<sup>20</sup>

- Participatory Identification of Poor is a process that helps local governance to understand the socio-economic conditions of the people living in a village, district and etc.
- Identifies the real poor and poor households, disabled and vulnerable people in an area using the participatory methodology at the village level.
- Finds the Target persons and rapport building in rural areas.
- Enhanced understanding of Poverty of the village
- Identifies Potential Livelihood activities for remote areas.

### **The process of Identification of Poor Participatory Identification of Poor (PIP) is presented below**

- The communities including women themselves lead the PIP activities in the village.
- Participatory Identification of Poor uses various simple participatory techniques that allow all village people to get involved in the PIP exercise directly.
- The project staff facilitates and community members who are trained in PIP will help the community to do the PIP.

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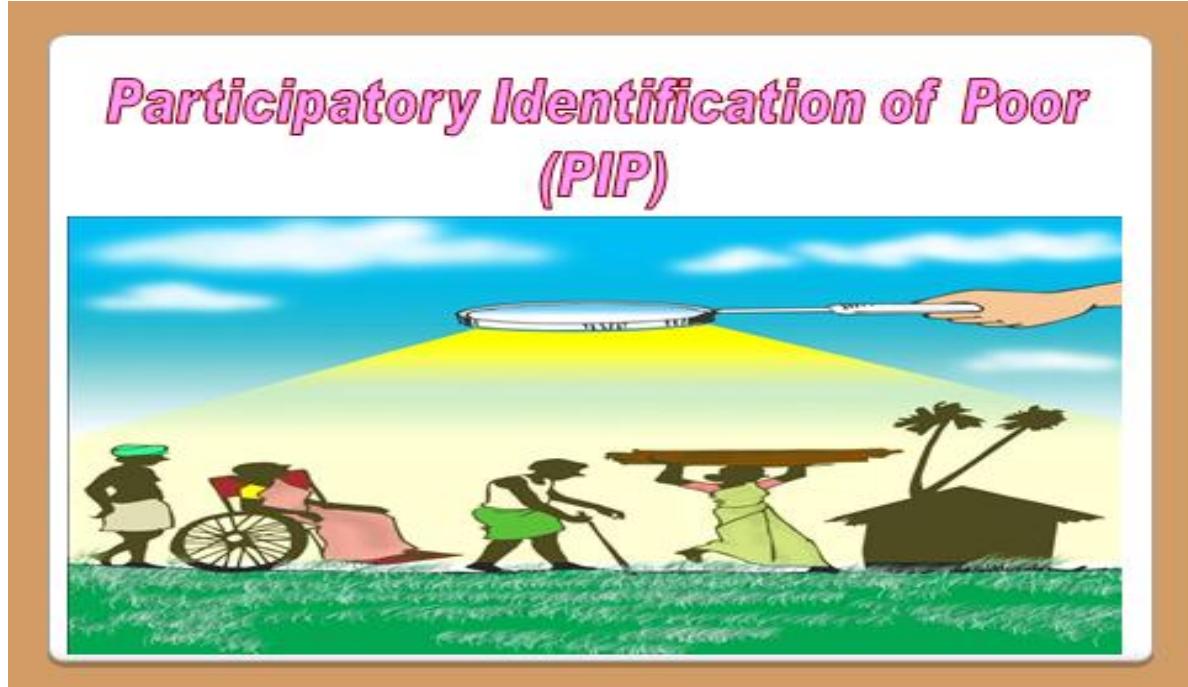
<sup>20</sup> [www.SHGs.gov.in](http://www.SHGs.gov.in), Ministry of Rural Development, Republic of India

- The community can together decide the criteria for identifying the very poor and poor's living in the village considering the PIP standard procedures. And there are different ways to verify the correctness of final decisions including getting approval in Grama Sabha for the project to be implemented.
- At the end of the PIP exercise, the village will get the final list of very poor, poor, tribal, chronically ill patients, travelers and other marginalized communities agreed by everyone in the village <sup>21</sup>

**The steps involved in Participatory Identification of Poor in village level are given below:**

- Providing information to the community, selection of PIP team, training for PIP team, village level meeting, gulf walk, social mapping, well-being analysis, triangulation, documentation of data, displaying the target list and approval in Grama Sabha.

**Figure 3.4: Below figure shows the working of Participatory Identification of Poor works**



<sup>21</sup> National Sample Survey Organization of India @2004-2005. [www.nss.org.in](http://www.nss.org.in)

## **Suggestions:**

- After the Village Poverty Reduction Committee (VPRC) has been formed and trained, the PIP team should hand over the approved target list, charts, Village map and PIP cards to the VPRC.
- In order to know the impact of Project implementation in the Village, after two years, the participatory identification of poor lists can be updated along with beneficiary tracking.

VPRC after obtaining the approval in Grama Sabha shall include the additionally identified left out target people and migrated Households.<sup>22</sup>

## **National Solidarity Program Afghanistan (NSP)**

**(MoRD Afghanistan 2003)**<sup>3</sup> The National Solidarity Programme (NSP) of Afghanistan was created in 2003 by the government of Afghanistan via the Ministry of Rural Rehabilitation and Development to develop the ability of Afghan communities to identify, plan, manage and monitor their own development projects. Through the promotion of good local governance, the NSP works to empower rural communities' especially rural women's to make a decision affecting their own lives and livelihood. Empowered rural communities collectively contribute to increased human security. The program is inclusively supporting all of the communities including the poorest, rural women and vulnerable people. NSP strongly promotes a unique development paradigm focusing on rural women, whereby communities can make important decisions and participate in all stages of their development, by contributing their own resources. With the support of family programs (FPs), communities elect their leaders and representatives to form voluntary Community Development Councils (CDCs) through a transparent and democratic process witnessed by all observers.

## **Citizen Charter Program**

**(MoRD Afghanistan 2016)**<sup>4</sup> the Citizens Charter is a National Priority Program (NPP) of the National Unity Government (NUG) which is currently in its design phase and was launched on October 1, 2016.<sup>23</sup>

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<sup>22</sup> Participatory Identification of Poor is a process of identifying poor in the village and district level, established by MoRD government of India and run by community itself and the above figure is borrowed from pip website.

The Citizens Charter is the first-ever inter-ministerial, multi-sectorial NPP, where Ministries will collaborate on a single program using a programmatic approach. The key service delivery ministries involved are MRRD, MoE, MoPH, and MAIL. The Citizens' Charter will go one step further than NSP and bring the CDCs to the forefront of program delivery and all development activities thereafter. The Community Development Councils (CDCs) will be linked to the sub-national government to improve communication and coordination from the community to the district, provincial and national levels, which will increase Government visibility and accountability.

### **Saemaul Undong (New Community Movement)**

**MoRD (2015)**, on April 22, 1970, the New Village Movement, Saemaul Movement or Saema'eul Movement, was a political initiative launched by South Korean President Park Chung-Hee to revolutionize the rural South Korean Economy. The idea was based on the Korean traditional Communalism called Hyagyak and Doorae, which provided the rules for Self-governance and cooperation in traditional Korean communities. The movement initially sought to correct the growing disparity of the standard of living between the nation's urban centers, which were rapidly changing, and the small villages, which continued to be mired in poverty. Diligence, self-help, and collaboration were the slogans to encourage community members to participate in the development process. The early stage of the movement borrowed on improving the basic living conditions and environment whereas later projects concentrated on building rural infrastructure and increasing community income.<sup>24</sup>

### **Conclusion**

In this chapter we have explained the rural women entrepreneurship development concept and rural women empowerment process for obtaining the basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. Rural Women Empowerment also includes encouraging and developing the skills for, self-sufficiency,

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<sup>23</sup> The CCP and NSP are the rural development programs in Afghanistan leaded by Government of Afghanistan with the help of Donor agencies, NSP started in 2003 and CCP started in 2016.

[www.mord.gov.af](http://www.mord.gov.af)

<sup>uuu,i</sup> [www.mord.gov.af](http://www.mord.gov.af), Ministry of Rural and Rehabilitation development Afghanistan

with a focus on eliminating the future need for charity or welfare of the individuals in the group.

The systems in place for rural development, legal frameworks, involved agencies and partners, barriers for rural entrepreneurship development and equity lie ingrained in cultural norms.

Many women in the rural areas feel these kinds of pressures affect their entrepreneurship activities, while others have become accustomed to being treated poorer to men. Even if men do pressure the women in the family. The women's who are Legislators, government staff and NGOs employee are aware of the benefits of rural women's empowerment and their participation can change the economic situation for better, but still many are scared of disrupting the status quo and continue to let societal norms go on which get in the way of development.

Around two-thirds of the population across India and Afghanistan lives in rural areas and the majority of whom are women. This population lives in unacceptable conditions of poverty and is largely dependent on agriculture and allied sectors for their livelihoods which is facing a number of converging environmental trends that reduce options. In India, the women's condition in rural areas is far better than Afghanistan and the rural women empowerment approach is tried as one of the successful approaches of rural women's development. The effort is on collective action for attaining their rights and self-reliance to overcome dependency, to encounter structures that reinforce women's subordination; this chapter explains in detail the concept of rural women entrepreneurship development and provides basic for analysis and interpretation.

This thesis has explored the determinants of rural women's entrepreneurship development in rural areas of Afghanistan and India, with the aim to identify if intra-household gender-related restrictions are present. The aggregate model showed that there is a big difference in this context between India and Afghanistan and that the determinants of rural women's entrepreneurship development vary between the two countries and within states/provinces. Geographical locations, environment, and community play a part in shaping the informal institutions, which in turn, shape women's entrepreneurship empowerment possibilities. When looking at the different entrepreneurship variables the results showed that they are determined by different

possessions. This proves the relevance of exploring the different sides of women's entrepreneurship and not looking at it as an overall index.

Rural women's entrepreneurship development is a multidimensional process and it varies at different stages of the rural women empowerment process, women may have different needs in a different time. This study shows that social and cultural norms are present with regard to determining women's status within the household and the role they have in society. The gender-related issues found in intra-household relations were captured in the variables showing whether a woman ever had childbirth, how many sons live in the household and whether if the husband lives with his wife. These were more often found to be significant problems in Afghanistan but not much in India. Furthermore, the husband's education and his husband's perceptions of wife's empowerment also show the interplay between members of the household in shaping a rural women's empowerment in India and Afghanistan.

# **CHAPTER FOUR:**

# **ANALYSIS AND INTERPRETATION**

## **ANALYSIS AND INTERPRETATION**

### **Introduction**

This study is an effort to launch the fact that rural women entrepreneurs can be benefactors and at the same time social entrepreneurs. Due to security concerns and family tradition reaching household women entrepreneurs in remote areas of Afghanistan was limited. Researches on rural women entrepreneurship in these two countries is limited with few empirical studies in existence.

This paper attempts to analyze the status of Women Entrepreneurs Development in India and Afghanistan and highlights the Issues and Challenges of Women Entrepreneurs. The empowerment of rural women entrepreneurs has become one of the most important alarms of the 21st century. But practically women entrepreneurship development is still a deception of reality. We observe in our day to day life how women become victimized by various social evils. Rural Women Empowerment is a vital instrument to expand women's ability to have resources and to make strategic life choices. Improvement of rural women is essentially the process of upliftmen of the economic, social and political status of women, the traditionally disadvantaged ones, in the society. It is the process of guarding them against all forms of violence.

The study is based on only from primary and secondary sources. The study reveals that women of Afghanistan are relatively disempowered and they enjoy somewhat lower status than men in spite of many efforts undertaken by the Government of Afghanistan and in the case of India it is improved and much better compared with Afghanistan. It is found that the accomplishment of unequal gender norms by women is still prevailing in the society. The study concludes by an observation that access to Education, Employment, Micro-Finance, and Change in Social Structure are only the enabling factors to Rural Women Entrepreneurs' development. Below are the general theoretical data with analysis (including tables).

**Table 4.1: The Socio-Economic Profile of India and Afghanistan**

| No | Particulars                     | India   | Afghanistan  |
|----|---------------------------------|---|--|
| 1  | Location                        | Located in South-Central Asia and 1,269,345 square miles (3,287,590 square kilometers)                      | Located in South-Central Asia and 652,864 sq. km. (249,935 sq. mi.)            |
| 2  | Capital                         | New Delhi   | Kabul  |
| 3  | States and Provinces            | 29 States and 7 Union Territories.  | 34 Provinces   |
| 4  | Population                      | 1,339 Million   | 34,656,000 Million   |
| 5  | Visited Provinces and Districts | Rural areas of Telangana, Karnataka (NIRD, Kotekar Panchayat Mangalore and Kodeghili in Bangalore           | Rural areas of Bamyan, Mazar-e-Sharif, and Kabul                               |
| 6  | Literacy Rate                   | 74.04 percent, 82.14% for males and 65.46% for females.   | 24.3 % in Afghanistan  |
| 7  | Gender                          | 532 million constituting 52 percent are males and 497 million constituting remaining 48 percent are females | 54 percent are male and 46 percent are female                                  |
| 8  | Sex Ratio                       | 2011 is 940 females per 1000 males.   | In 2015, male to female ratio for Afghanistan was 105.73 males per 100 females |

|    |                 |  |   |
|----|-----------------|--|---|
| 9  | Economy         | \$9.447 trillion (2017 est.)<br>\$8.852 trillion (2016 est.)<br>\$8.265 trillion (2015 est.)<br>Note: data are in 2017 dollars | \$69.51 billion (2017 est.)<br>\$67.81 billion (2016 est.)<br>\$66.25 billion (2015 est.)<br>Note: data are in 2017 dollars |
| 10 | Life Expectancy | 67 years (men), 70 years (women)   | 59 years (men), 62 years (women)  |

<sup>25</sup>

**Table 4.2: District and States visited in India and Afghanistan**

| No | Country     | Province/State | Districts                 | Places Visited  |
|----|-------------|----------------|---------------------------|---|
| 1  | India       | Telangana      | Hyderabad                 | NIRD  |
| 2  |             | Karnataka      | Bangalore/Mangalore       | Kotekar Panchayat and Bangalore Panchayat/Entrepreneurs |
| 3  | Afghanistan | Kabul          | District 6 and District 4 | CDC and Others  |
| 4  |             | Mazar-e-Sharif | District 3                | CDC and Others  |
| 5  |             | Bamyan         | District 1                | CDC and Others  |

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<sup>25</sup> Based on the data available prepared the researcher to give brief detail about socio-economic profile of India and Afghanistan

**Table 4.3: The profile of respondents Age (in a year) in India and Afghanistan**

| Respondents Age |                 |           |
|-----------------|-----------------|-----------|
| No              | Characteristics | Frequency |
| 1               | 18-25           | 35        |
| 2               | 26-35           | 48        |
| 3               | 36-45           | 97        |
| 4               | 46-55           | 73        |
| 5               | 56-65           | 33        |
| 6               | Over 66         | 14        |
| Total           |                 | 300       |

The table above illustrates the places of study in India and Afghanistan, the women rural entrepreneurship development groups, Panchayati Raj and community development councils visited in these locations, 100 % of the respondents were women's who either used to be members of these groups or those who run their own business with the support of these rural systems in place in India and Afghanistan, to learn knowledge man was also consulted. 70% of the respondent was aged 25 to 55 years old, 10% were aged 18 to 25 year and 20% were aged 55 to 65 year and over 66. <sup>26</sup>

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<sup>26</sup> Prepared by researcher based on women entrepreneurs (respondents) data collected from research location in India and Afghanistan

**Table 4.4: The profile of respondents, marital status in India and Afghanistan**

| Marital status |                 |           |
|----------------|-----------------|-----------|
| No             | Characteristics | Frequency |
| 1              | Married         | 121       |
| 2              | Widow/Widower   | 24        |
| 3              | Divorced        | 25        |
| 4              | Separated       | 7         |
| 5              | Single          | 123       |
| Total          |                 | 300       |

**Table 4.5: The profile of respondents, education status in India and Afghanistan**

| No    | Characteristics     | Frequency |
|-------|---------------------|-----------|
| 1     | Illiteracy          | 63        |
| 2     | Primary             | 91        |
| 3     | Secondary           | 39        |
| 4     | University          | 16        |
| 5     | Vocational Training | 91        |
| Total |                     | 300       |

**Table 4.6: Respondents, Occupation details in India and Afghanistan**

| Occupation Details |                 |        |
|--------------------|-----------------|--------|
| No                 | Occupation      | Number |
| 1                  | Agriculture     | 80     |
| 2                  | Livestock       | 66     |
| 3                  | Commerce        | 50     |
| 4                  | Handicraft      | 11     |
| 5                  | Salaried        | 33     |
| 6                  | Self-employment | 60     |
| Total              |                 | 300    |

65 % of the respondents interacted in the visited locations have gone to school. The literacy rates among them, especially in Afghanistan, were preliminary school and few bachelor holders in urban areas. In India, the respondents either have done high school or Under Graduation. And there is a sharp drop in their education level in Afghanistan after preliminary school. The reasons found were insecurity, the marriage of respondents at an early age and few defendants ‘parents’ couldn’t have enough money to get them higher education. Banks and institutions were more comfortable to provide lending to married women.

**Table 4.7: The profile of the rural women entrepreneurs' development in Bamyan Province is presented below**

| No | Entrepreneurs/<br>Beneficiaries  | No of<br>Employee | Type of<br>Business                        | Support<br>Received/Self               | Outcome  | Increase or<br>Decreases in<br>Business                                       |
|----|----------------------------------|-------------------|--|--|--|---|
| 1  | Bamyan Women Entrepreneurs Group | 27                | Tailoring, Handicraft and bee production   | Government and International Community | Improved the economic situation of the family    | 25% Increase at initial stages but recently decreases due to withdrawal of IC |
| 2  | Potatoes Production              | 13                | Cultivate and Produce Potato to the Market | MoRD and NSP                           | Improved the financial situation of the families | 10% It shows an increase but its seasonal                                     |
| 3  | Bamyan Bee Business Group        | 10                | Producing honey                            | NSP, Micro-finance banks, and AKDN     | Improvement in the family economy                | 15% Increase in profit  |

An analysis of the above table seven explains the small and medium business enterprises run mostly by women in the Bamyan province of Afghanistan which is also called central highland in Afghanistan because it is located in heart of the country with its beautifulness. 85% of the women entrepreneurs in Bamyan province received support

from NSP, Micro-Finance banks, and AKDN to start their business, 75% of them are into small business and run their business from their home and male members of the family help them with marketing and selling. 25% of them revealed that they have increased in their income generated from business activities. While 35% shows managing the business for survival and 40% discontinue after the withdrawal of funds by supporting agencies due to a high repayment rate.

**Table 4.8: The profile of rural women entrepreneurship development in Kabul Province is presented below**

| No | Entrepreneurs /Beneficiaries         | No of Employee | Type of Business                      | Support Received/Self         | Outcome  | increase Decrees in Business's |
|----|--------------------------------------|----------------|---------------------------------------|-------------------------------|--|--------------------------------|
| 1  | Nahid stone enterprise               | 10             | Stone enterprise                      | Self-financed and motivated   | Earn profit and create job opportunities       | 15% increase                   |
| 2  | Hasina Women Group                   | 22             | Educationa l Activities for Women's   | NGOs and Government supported | Good quality Education and Business Activities | 10% profit                     |
| 3  | Kabul District 6 and District 4 CDCs | 15             | Women Empowerment or Entrepreneurship | NSP and CCP                   | Improvement in their economy                   | 15% increase annually          |

The above table shows the women entrepreneurship activities in Kabul, the capital of Afghanistan in districts six and four, the major marketing area in Kabul with more women involved in business and social activities. Majority of the respondents indicate an annual increase in their business activities, while only 10% discontinues their business but the majority were able to repay back their loan taken from NSP and CCP programs, 32% told that they were afraid of the environment and anything might happen at any time and 65% of the women were aged between 35 to 65.

**Table 4.9: The profile of rural women entrepreneurship development in Mazar-e-Sharif Province is presented below**

| No | Entrepreneu<br>rs/Beneficia<br>ries      | No of<br>Employee | Type of<br>Business   | Support<br>Received/S<br>elf                        | Outcome  | Increase or<br>Decrees in<br>Business's |
|----|--|-------------------|-----------------------|---|--|---|
| 1  | Frozen Bees Business                     | 12                | Bees producti<br>on   | Government<br>and<br>Internationa<br>l<br>Community | Earn profit<br>and expand<br>business                        | 25% increase                            |
| 2  | Mazari carpet Group<br>Entrepreneur<br>s | 25                | Carpet Producti<br>on | USAID and<br>Government                             | Expanded<br>Business in<br>other cities<br>in<br>Afghanistan | 35% increase                            |
| 3  | Mazar women sweet<br>factory             | 13                | Sweet producti<br>on  | Self-owned  | Expanded<br>in another<br>part of the<br>city                | 25% increase                            |

An analysis is of the above table shows the data from Mazar-e-Sharif, one of the secure provinces of Afghanistan where women are more visible, mostly they have a continuous sweet producing business because it is made at home and it is famous in the country. 35% of the women entrepreneurs thought that their income generation activities increased due to good market availability in the city. 45% express satisfaction and the remaining 25% stated that they are doing business for family survival and spending mostly on their children's education and other family expenses. <sup>27</sup>

**Table 4.10: The profile of rural women entrepreneurship development in Mangalore and Bangalore district, Karnataka state of India is presented below**

| No | Entrepreneur s/Beneficiarie s                                 | No of Employee | Type of Business | Support Received/ Self | Outcome                   | % Increase Decrees in Business's |
|----|---|----------------|------------------|------------------------|---------------------------|----------------------------------|
| 1  | KodigeHalli,<br>G.P,<br>Doddaballapu<br>res T.P.<br>Panchayat | 20             | Public Services  | MoRD                   | Better standard of living | Increase in income               |
| 2  | Kotekar<br>Panchayat,<br>Mangalore                            | 23             | Public Services  | MoRD                   | Better standard of living | Increase in income               |
| 3  | MG.NREGA<br>DodaBallaPu<br>raTuluk,<br>Bangalore              | 30             | Constructi<br>on | MoRD                   | Better Road and Bridges   | Income increase in Family        |

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<sup>27</sup> Prepared by researcher based on women entrepreneurs (respondents) data collected from research location in India and Afghanistan

The rural development system in India and Afghanistan are different from one another, in India systems are democratic and people working in Panchayati Raj or other systems are elected through the democratic election and it is stable, but in Afghanistan, it depends on the availability of fund and donor. 55% of the women entrepreneurs in Bangalore, Mangalore, Karnataka showed that their income increases since they have started business, most of the fund provided by donor agencies were spends on construction, public service, and infrastructure, where approximately 50% of the workers are women, the project implemented through MGNREGA is the most useful projects funded by MoRD through Panchayati Rajs, 45-50% of the members in the rural system in India were women either educated or uneducated. Awareness and education levels among women entrepreneurs are high in India compare to Afghanistan. The age of women was around 25-65.

**Table 4.11: Entrepreneurship development: National Institute of Rural Development (NIRD), Hyderabad district, Telangana state of India is presented below**

| No | Entrepreneurs/Beneficiaries   | No of Employee | Type of Business  | Support Received/Self | Outcome                                | % Increase or Decreases in Business's |
|----|-------------------------------|----------------|---|-----------------------|--|---------------------------------------|
| 1  | Women Seed Bank in Therubeedi | 30             | Strengthening the livelihood of small and marginal farmers through biodiversity conservation and sustainable agricultural practices | MoRD                  | Earn to live and to have a better life | Family income increased               |

|   |                               |    |  |      |                                    |                                    |
|---|-------------------------------|----|--|------|------------------------------------|------------------------------------|
| 2 | BG Dhoti village entrepreneur | 24 | Sustainable development for rural women entrepreneurship | MoRD | Gender Equality and women progress | Living economic condition improved |
| 3 | Women Empowerment Department  | 26 | Rural Women Development and Enhancement                  | MoRD | Gender equality and better income  | Highly positive                    |

National Institute of Rural Development is located at the outskirt of Hyderabad city, it is one of the top rural development institutes in India, The department of rural women empowerment works for empowering rural women entrepreneurship development of either those who work with rural development systems or those started businesses on their own, Most of these women's are coming from a low economic family background from poor villages, participatory identification of poor system has been used to identify the poor.

57% of the participants have affirmed that their income generation has increased and 35% have expressed their satisfaction. Only 10-13% was not satisfied due to the high loan repayment rate. Farming or agriculture is the main rural activity in where these women are involved with and they felt that better agriculture technology should have given for them as a loan so that they can cultivate better in their lands. Private financial banking systems should increase their availability and change their policy for low repayment of the loan and this will help women entrepreneurs to do business and repay on time.<sup>28</sup> The rural entrepreneurship development of India and Afghanistan is explained in the below tables.

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<sup>28</sup> National Institute of Rural Development, Ministry of Rural Development, government of India, [www.nird.gov.in](http://www.nird.gov.in)

**Table 4.12: Rural System in India and Afghanistan**

| No | India  | Afghanistan   |
|----|--|---|
| 1  | Female participation in rural development in India is voluntary, Women self-take the initiatives, due to security private banks provide them loans, women have the freedom to move freely around, they participate in the election and do any kind of business they are willing. | Female participation in rural development in Afghanistan is representative, women don't take the initiatives, the security situation is not good, restricted for movement, women can participate in the election with support and permission from family, they can't do any kind of business, they have to ponder all the barriers before starting any business |
| 2  | India Rural women's development or improvement system is run by a sustainable legal system through the democratic election in which women play key roles; these systems received long term support either from the state government or central government.                       | Afghanistan's rural systems are mostly run with help from donor agencies either through the government or directly, it is not a sustainable system and still, district or villages Shuras are not established as per constitution which will work at the district and village level.  |
| 3  | 80% of the females working in rural systems in India are somehow educated, either completed preliminary school, graduates or undergraduates  | 78% of women in rural areas of Afghanistan are not educated, only a few of them can read and write.   |
| 4  | Most of the respondents in India were aged below and over 35-56 year old   | Most of the respondent in Afghanistan were aged below and over 25 to 50 year old and were heading the family  |

**Table 4.13: Female Participation and Freedom in India and Afghanistan**

| No | India  | Afghanistan   |
|----|--|---|
| 1  | Female participation in rural development in India is extra in percentage, All kinds of freedoms are respected by the government and the community, Women are well received in society except for some conservative societies, Freedom of movement is visible all over the country especially in rural areas, Rural development systems give more value for women participation and day by day government is taking concrete steps to make sure that women get whatever they want. | Female participation in rural development in Afghanistan is restricted, In rural areas most women walk with a Mahram, Very few have selected political participation, Dangerous to move around alone in most places, Some development has happened but mostly in big cities and capitals. |
| 2  | Female participants in India feel safe and secure working in a mixed environment with males, Easily travel to villages and other places, Freely express whatever they wish and want.   | Female participants don't feel safe and secured working in a mixed environment with the male, Very difficult to travel from one place to another place; women do not freely express their opinions and wishes.  |
| 3  | Self Help Groups function well in India rural areas, Women initiate, decide and start a business with the help of banks, 80% of women revenue and return the payment.  | Community Development Councils are not stable except few International NGOs provide them with loans and private banks do not, because 50% of the women did not repay back the loan.   |

**Table 4.14: Rural Women Entrepreneurship Development System in India and Afghanistan**

| No | India  | Afghanistan  |
|----|--|--|
| 1  | Majority of the respondent was aged below 30 and over 65, 25% of the respondents were heading the family (decision-makers), 50% of the respondents have preliminary education and literacy rate is around 72%. | Majority of the respondent was aged below 25 and over 50, 10% of the respondents were head of the family (decision-makers), 38% of the respondents have preliminary education and literacy rate is around 22%. |
| 2  | 50% of the women in entrepreneurship development work for family survival, 30% take the risk of expanding the business and 20% more are happy to stay the same.  | 80% of the women in entrepreneurship development work for family survival, 20% take the risk of expanding business or stay the same.   |
| 3  | Women participation in the rural system in India compared with the male is approximately 46% and males are above 50%, which is a good development  | Women's participation in the rural system in Afghanistan compared with the male is approximately 20% and males are above 70%, which is a good development still.   |
| 4  | Poor Identification Program in India works very well to identify the poor, make plane and how to eradicate poverty.  | Food for education by the United Nation World Food Program is the best program to encourage girls to join schools in rural areas in Afghanistan  |

**Table 4.15: Rural Development Project Selection Process in India and Afghanistan**

| No | Step  | Activity   |
|----|---|--|
| 1  | Rural Development Program Project Selection Process                                 | Rural Development Program staff builds awareness of the program's initiatives by campaigning at the community level in each district. Apart from influencing the community, the staff also helps the community to determine their needs.   |
| 2  | Preparation of Subproject Request   | Each community identifies its needs in priority order and requests financing. This information is submitted as a project proposal to the District Development Committee and Panchayats   |
| 3  | District Development Committee Formation and Project Nomination                     | A District Development Committee (DDC) is established in each ward as per the decision of an open community meeting. The DDC meets in "open session" once per year to review the subprojects and Requests submitted by each community in the ward. The DDC ranks all nominated subprojects and forwards the two top-ranked subprojects to the Provincial Allocation Review Committee |
| 4  | Provincial Allocation Review Committee Approval and Provincial Assembly Endorsement | The Provincial/State Allocation Review Committee (PARC) meets and reviews the DDC nominated subprojects and prepares documentation for a referral to the Provincial/State Assembly (PA). The PA endorses the approved subprojects and approves for financing.  |
| 5  | Subproject Implementation Committee Formation                                       | A Subproject Implementation Committee (SIC) is established in Each community. The SIC is in charge of organizing maintenance/operation of infrastructure/service after subproject completion.  |

In the below tables, the project selection is analyzed and observed that members of the community, including men and women, are invited to participate in the selection of subprojects.

The communities studied for this evaluation were chosen at random from a list of communities that have implemented (RDP) subprojects. Because all the communities have been treated, and effectiveness comparison was completed by reflecting on the amount of “exposure” to the treatment. For example, cycle one communities have been exposed to the Rural Development Projects (RDP) treatment longer than communities from cycles two and three, while cycles two communities have been exposed longer than cycle three. The number of communities saluted within each cycle, and the year of implementation. A more recent implementation year means less exposure to treatment and vice versa. Each cycle was separated by one year.

**Table 4.16: Rural Development Project Selection in Afghanistan (No of Years)**

| No | No of Communities involved | Years |
|----|----------------------------|-------|
| 1  | 58                         | 2010  |
| 2  | 61                         | 2012  |
| 3  | 58                         | 2015  |

**Table 4.17: Rural Development Project Selection in India (No of Years)**

| No | No of Communities involved | Years |
|----|----------------------------|-------|
| 1  | 98                         | 2010  |
| 2  | 87                         | 2012  |
| 3  | 78                         | 2015  |

## **Key Research Objectives**

What is being examined here is whether the RDP, a development program mandating female participation, has a demonstration effect on women living in a society characterized by gender discrimination. To answer this question, a set of research objectives were fashioned to specifically analyze how the program is impacted the female political and social rural women's empowerment within the community and the status of women in the household and, more broadly, in the community and in the society.

*QE:* Does development program requiring women participation in the government augmented and does show increase women's activity in local governance?

### **Rural Women's Social Development**

Similar to women's political enablement, the mandatory inclusion of women in the RDP has the potential to increase female mobility and expand opportunities for women to participate in other social and economic activities. As women are encouraged to participate in the RDP, it is expected that participation may carry over into other community roles and/or social groups. Thus, the second research objective seeks to answer:

*QE:* Does the development program mandating female participation increase women's engagement in social activities?

### **Rural women's Status in Family Decision-Making**

Although the RDP focuses its attention on the role of women within the community, its impact may be seen in the household as well. As women increase their involvement within the community, they may also become more enabled in their homes as a result, the third research objective tries to address:

*QE:* Does development program instructing female participation increase women's involvement in household decision-making?

### **Women's Status in Society**

Lastly, the RDP is expected to improve the status of women within the community, as well as more largely within society. In particular, women required to participate in an

RDP are expected to increase their own characters and personal skills within society. Community members may identify this as a positive change and perceive the women as capable workers and leaders, approving of them holding other roles within the community. Thus, the final research objective seeks to answer:

QE: Do you think Rural Development Program processes enables women to influence decision-making more than other community projects?

The results are consistent throughout all of the surveyed provinces/states. When asked how the RDP process enables women, the top three responses centered on having more women participation and make decisions, having women on the RDP SIC is (27 percent), and providing gender balance within the community (10 percent)

**Table 4.18: Rural Development Program focuses on enabling women to make their own choice in making project selection.**

| No    | State/Province | Percentage of Women Benefited |
|-------|----------------|-------------------------------|
| 1     | Kabul          | 93.00%                        |
| 2     | Bamyan         | 78.00%                        |
| 3     | Mazar-e-Sharif | 75.33%                        |
| 4     | Bangalore      | 92.31%                        |
| 5     | Mangalore      | 91.23%                        |
| 6     | NIRD Hyderabad | 84.28%                        |
| Total |                | 97.1%                         |

An analysis of the above table 18, shows that the number and percentage of women involved in Rural Development Programs.

As stated previously, the RDP subcommittee in charge of organizing the maintenance and operation of the infrastructure/service after a subproject's completion. The RDP requires at least one woman to serve on the Sub-Implementation Committee (SIC), but as

the numbers below show, the quota for women was not being met in every community at the time of evaluation. Overall, 89% of the communities have women on the SIC, at the province level, because of the capital of the province either in Afghanistan or in India, the proportion is around 80 percent.

Did/do you have women's a member of your Sub-Implementation Committee (SIC)?

**Table 4.19: Women members in the Sub-Implementation Committee (CDC and SHG)**

| No    | State/Province | Percentage of CDC/SHG women member Included |
|-------|----------------|---|
| 1     | Kabul          | 82.25%                                      |
| 2     | Bamyan         | 90.00%                                      |
| 3     | Mazar-e-Sharif | 94.44%                                      |
| 4     | Bangalore      | 92.31%                                      |
| 5     | Mangalore      | 93.23%                                      |
| 6     | NIRD Hyderabad | 81.28%                                      |
| Total |                | 95.1%                                       |

The results displayed in Figure 19 above show that membership on the SIC and RDP is often the first major community responsibility for the women involved. In Afghanistan Kabul, Mazar and Bamyan are the provinces with the highest female SIC membership. 82 percent of communities reported it was the woman's first major community responsibility. For India, the states with the middle-high level of female SIC membership, 75 percent of the communities reported it was the woman's first major community responsibility

If so, was/is this their first major community responsibility?

**Table 4.20: Percentage of Women members in the Sub-Implementation Committee engaged in rural entrepreneurship development.**

| No    | State/Province | Percentage of the Responsibility |
|-------|----------------|----------------------------------|
| 1     | Kabul          | 61.54%                           |
| 2     | Bamyan         | 66.67%                           |
| 3     | Mazar-e-Sharif | 82.35%                           |
| 4     | Bangalore      | 75.99%                           |
| 5     | Mangalore      | 71.23%                           |
| 6     | NIRD Hyderabad | 73.28%                           |
| Total |                | 72.1%                            |

With regard to women's status, program evaluation thus far has shown that the RDP has increased female community engagement via membership on the SIC. However, the findings do not demonstrate whether women are increasing their participation in other areas of the community. Thus, the community leaders were further asked the level of women's involvement inside and outside the community has changed since joining the SIC.

The table above shows the data for women's involvement inside the community. In 80 percent of communities, the respondents reported that women have participated more in community activities since joining the SIC, while 20 percent responded that the level of activity has remained the same.

If there was/is a woman on the SIC, has her/her activity in the village changed since joining the SIC?

**Table 4.21: Percentage of women members in SIC with improvement or without improvement in their lifestyle due to entrepreneurship development activities**

| No    | State/Province | Percentage of changes and rewards | Percentage of change remained Same |
|-------|----------------|-----------------------------------|------------------------------------|
| 1     | Kabul          | 84.62%                            | 15.38%                             |
| 2     | Bamyan         | 100.00%                           | 0.00%                              |
| 3     | Mazar-e-Sharif | 60.00%                            | 40.00%                             |
| 4     | Bangalore      | 83.33%                            | 8.67%                              |
| 5     | Mangalore      | 79.59%                            | 18.41%                             |
| 6     | NIRD Hyderabad | 79.38%                            | 12.34%                             |
| Total |                | 80.9%                             | 19.10%                             |

With regard to female activity outside the community (see Figure 17 above), in 80 percent of the cases, the leaders reported that women have increased their commitment, while 18 percent have offered they continued the same and two percent have affirmed that it decreased. The last question in the set examined how female SIC members' status changed in the community since joining the committee. All community respondents in Kabul, Mazar, and Bamyan in Afghanistan reported that women on the SIC increased their status within the community and the same in India, however, the figure came in at only 82 percent.

Do you think women who participated in the SIC increased their status in the community?

**Table 4.22: Women's participation in SIC with an increase in their status in the community.**

| No    | State/Province | Women Statue with increase |
|-------|----------------|----------------------------|
| 1     | Kabul          | 100.00%                    |
| 2     | Bamyan         | 100.00%                    |
| 3     | Mazar-e-Sharif | 82.35%                     |
| 4     | Bangalore      | 100.00%                    |
| 5     | Mangalore      | 94.12%                     |
| 6     | NIRD Hyderabad | 79.28%                     |
| Total |                | 93.1%                      |

The last set of results provided information about how women's participation is increasing in other areas of the community as a result of the RDP. The responses suggest women who were part of the SIC were more active inside and outside of the community and their status within the community has improved since joining the committee.<sup>29</sup>

The analysis of the above table shows that 70% of the respondent was aged 25 to 55 years old, 10% were aged 18 to 25 year and 20% were aged 55 to 65 year and over 66. And a significant majority (75%) of the respondents are middle-aged adults who fit in the age group between 25 and over 47 years and are actively involved in rural activities supported by government, NGOs and private sector whether earning income either in their business or in improving the education increase, nutrition, and health of their families.

The study is an attempt to contribute to the body of knowledge on women entrepreneurship and can be regarded as a small step towards moving forward for

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<sup>29</sup>No information was available as to the total number of meetings each woman attended, or how many times she spoke and/or voted at each meeting. There was also no information on the frequency of the meetings or whether or not all communities had the same number and types of meetings.

improvement. This study, however, only evaluated some of the aspects concerning women entrepreneurship by a relatively small sample and can be regarded as an exploratory and descriptive study.

Analysis in this study sample is done to assess the tasks, role and responsibilities of women have in society, community and household essentials. People of different castes and ethnic groups are residing in the study area. The gender role varies across the caste groups. The sources of difference can be traced in ownership and control of resources, roles, and responsibilities in the domestic works and roles men and women play in decision making. Similar factors have been continued to analyze the gender role in this study consulting women of different categories, e.g. literate women, illiterate women, housewives, working women, etc. to produce information relating to gender issues. Women in all the communities of the study areas do almost all of the household works and besides that take part in the rural system to earn some money.

Women and girls in Afghanistan and India still continue to face persistent discrimination, violence, street harassment, forced and child marriages, severe restrictions on working and studying outside the home, and limited access to justice. According to a Global Rights study, 87 percent of women in Afghanistan experience physical, sexual or psychological violence during their lifetime, with 62 percent experiencing multiple forms. Traditional justice systems continue to work against women's rights, undermining formal legal reform, and women who seek help to escape from violence often face unimportance or criminal sanctions for pledging moral crimes.

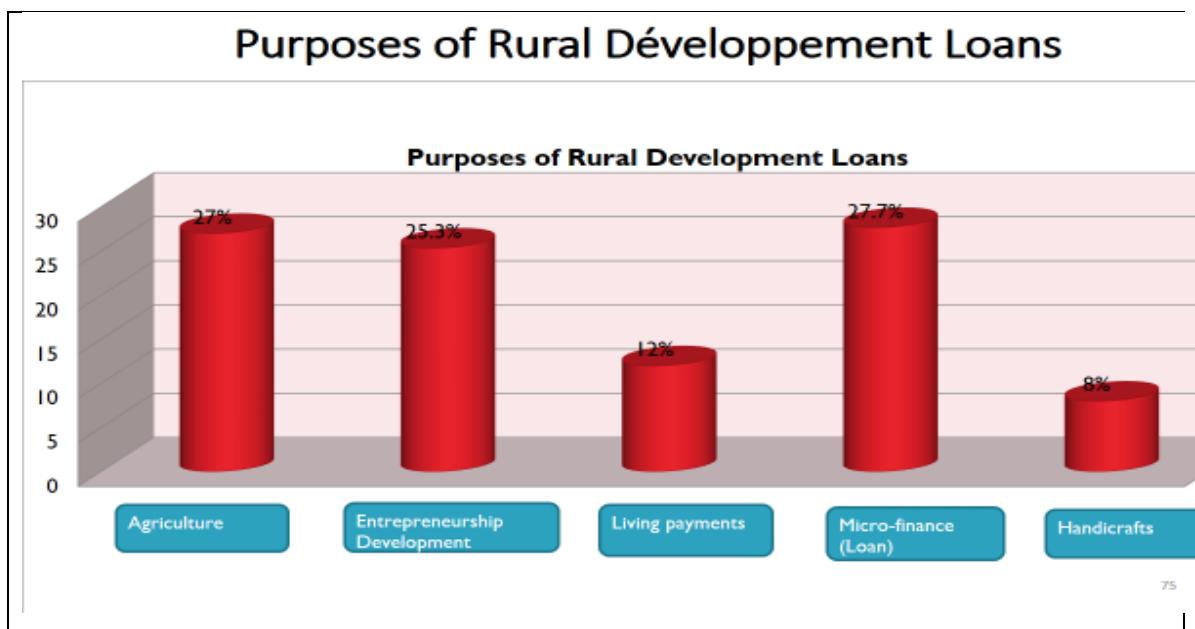
The Elimination of Violence against Women law, which was passed by Presidential Decree in 2009, has the potential to contribute to improving women's access to justice, provided it is effectively implemented. The Government has passed the Anti-Harassment Regulation and Family Law and is now working, supported by UN Women, on implementation.

Women's participation in both the countries in the Labour force has been rising progressively since 2001, while women participation reaching 19 percent in 2016. About 64 percent of respondents agreed that women should be allowed to work outside the home, however, they still face a multitude of barriers, including restrictions, harassment, discrimination, and violence, as well as practical hurdles such as a lack of job

experience, employment skills, and education. The overall literacy rates of women in Afghanistan are 22 percent and in India 72 percent, however, in some provinces in Afghanistan that drops to below 2 percent.

Today, more than 57 percent of the population lives within a one-hour walk of a health facility, enabling many Afghans and Indians to seek medical attention. Since 2003, the number of trained midwives present at birth has more than tripled, reducing maternal mortality rates. The fertility rate has also been reduced dramatically, to 5.1, a rate that drops even further to 2.8 for women with higher levels of education. The cost of accessing healthcare, however, is a huge burden for many families and out of reach for many others, which has a close relationship with the neglect of women's access to health.

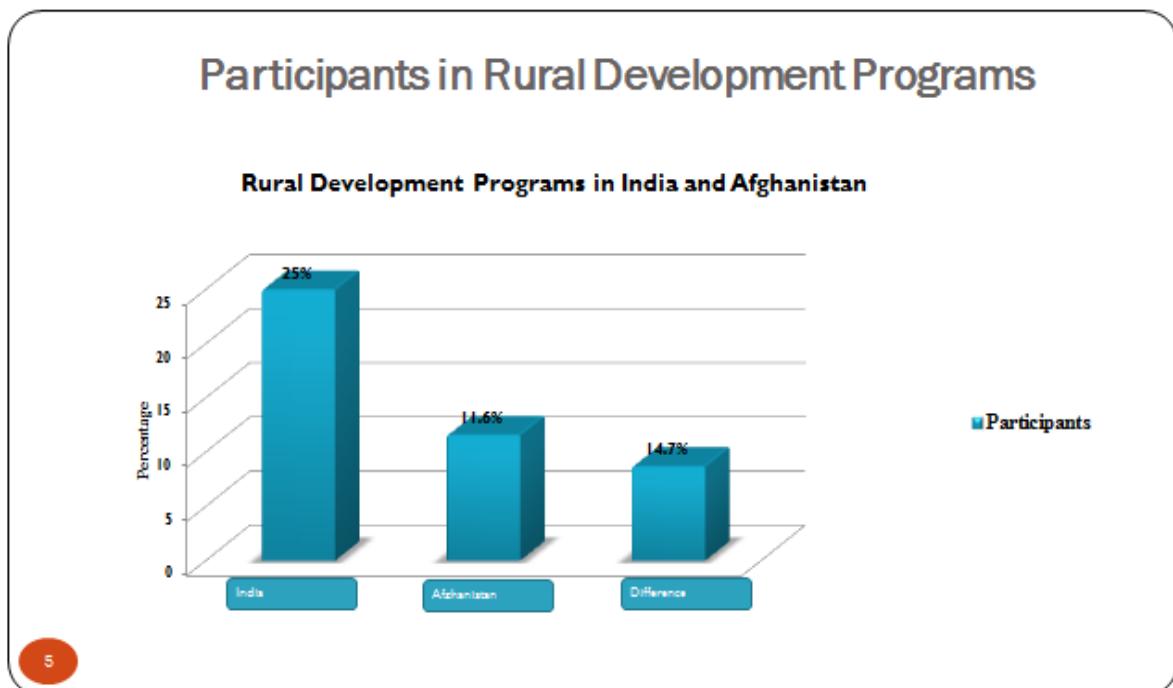
**Figure 4.1: Purposes of Rural Development Loans**



Micro-Finance, Entrepreneurs, Agriculture, Livestock, Commerce, and Self-Employment were the main propose of rural women entrepreneurs in India and Afghanistan.<sup>30</sup>

<sup>30</sup> Prepared by the researcher based on the data collected from the study areas in India and Afghanistan

**Figure 4.2: Percentage of participants in rural development programs in India and Afghanistan**



The level of women participation in rural entrepreneurship development in India is growing fast according to the expectation but in Afghanistan, it's at low-level due to many reasons and the difference between India and Afghanistan is 14%. As the security situation is deteriorating day by day, the level of women's participation in the rural area of Afghanistan is decreasing.<sup>31</sup>

### Rural Women Development

Development is the process of improving the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which build both individual and collective assets, and improve the efficiency and fairness of the organizational and institutional outline which govern the use of these assets and also an economic or productive factor required to accomplish an activity, or as means to undertake an enterprise and achieve the desired outcome. The three most basic resources are land, labor, capital, and Other resources include energy, entrepreneurship, information, expertise, management, and time.

<sup>31</sup> Prepared by the researcher based on the data collected from the study areas in India and Afghanistan

## **Rural Women's Entrepreneurs development**

The rural women entrepreneurs development is a 'bottom-up<sup>1</sup>' process of converting gender power relations, through individuals or groups developing awareness of women's subservience and building their capacity to challenge it, the term 'empowerment' is now widely used in rural development agency policy and rural program documents, in general, but also specifically in relation to women. However, the concept is highly governmental, and its meaning contested. Thus, there are dangers in the uncritical overuse of the term in agency fustian, particularly where it becomes associated with specific activities, or used in naive ways.

Essential to the concept of rural women's development is an understanding of supremacy itself. Rural women's empowerment does not imply women taking over control previously held by men, but rather the need to transform the nature of command relations.

Rural women entrepreneurship development is sometimes described as having the ability to make choices, but it must also involve being able to shape what choices are on offer. What seen as empowering in one context may not be in another context, also differ from one country to another because of cultural differences.

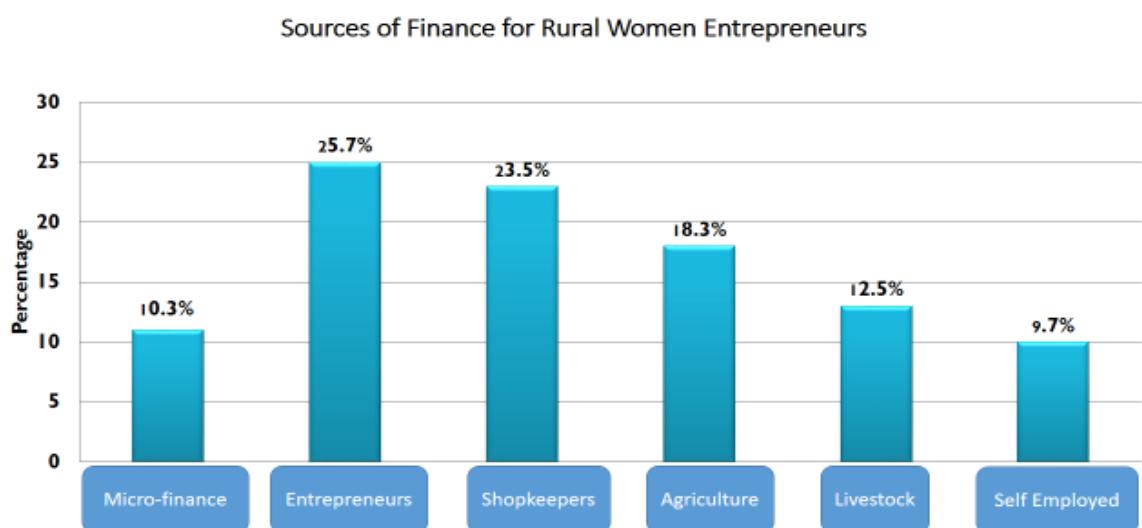
Whilst rural women entrepreneurs' progression cannot be 'done to' women, suitable external support can be important to foster and support the process of rural women's development. A facilitative rather than directive role is needed, such as funding women's organizations that work locally to address the causes of gender subordination and promoting interchange between such organizations and those in positions of power.

Recently, interest has grown among development professionals in approaches to measuring rural women's entrepreneurs' improvement, particularly in relation to microcredit programs. A number of 'indicators of rural women enhancement' have been developed in different circumstances. Again, caution must be exercised in assuming that rural women enablement can be outwardly defined and objectively assessed, or that such indicators can be easily transferred

## Microfinance

**Microfinance Investment Support Facility for Afghanistan Report (2008)** Micro-loaning or microfinance started in 1974 with one man, Muhammed Yunus from Bangladesh, making a very small loan to a Bangladeshi rural woman living in poverty so that she could make and sell bamboo stools to feed her family. It has since grown to operate through many different banks and non-bank entities, in several countries. It has transformed aid efforts in third-world countries and, with extremely high loan repayment rates, has shown that the poor want a hand up much more than a hand-out.

**Figure 4.3: Sources of Finance for Rural Women Entrepreneurs**



- Micro-Finance, Entrepreneurs, Agriculture, Livestock, Shopkeepers, and Self-Employment were the main source of finance for the respondents in India and Afghanistan.<sup>75</sup>

Micro-Finance, Entrepreneurs, Agriculture, Livestock, Shopkeepers, and Self-Employment were the main source of finance for the respondents in India and Afghanistan.<sup>32</sup>

It is found that most of the resources for rural development programs in Afghanistan are being utilized for educational and consumption purposes under various activities like – Micro – Finance (loan cycles), constructing roads, barriers, canals, and others on animal development activities. 75% of financial support is spent on education (higher education of children). The use of loans for income-generating activity is changing and there is a substantial drop in the loan utilization for agriculture because of the poor economic situation of the families.

<sup>32</sup> Prepared by the researcher based on the data collected from the study areas in India and Afghanistan

The report discovered that microfinance is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services, microfinance play or can play a critical role in rural women's development especially the private sector empower the rural society and economically empower rural women's. Micro – Finance isn't just about making money; it's about helping out people who want to work hard and need access to affordable business wealth.

The main goal is helping to develop businesses for small entrepreneurs who would otherwise have not been able to borrow. Micro-lending organizations might also provide coaching and training, to teach these entrepreneurs (women) how to run a successful business with enough profit to pay back their loan, as opposed to just lending money and letting borrowers feed for them.<sup>33</sup>

Microfinance is the key element for rural women entrepreneurship development and the following explanation in detail about its importance.

- Microfinance is about financial services for the poor who were not serviced by the conservative formal financial institutions. These are essential to do with a small amount of money and therefore the name “micro”. Further, it is defined by its intent to work with the poor. It is organized in nature, non-exploitative and has development goals.
- In India prepared microfinance grew from the felt need of working rural women and savings and credit were one among the many other interventions based on organizing the poor. Hence Equity and livelihood promotion was always an integral goal of microfinance. It is only in recent times that microfinance is viewed more in business terms and minimalist microfinance programs are now on the rise.
- Micro Finance has grown greatly in the last two decades in India through the efforts of NGO's, MFI's, Govt, private sector, and SHGs and nationalized bank linkage program. The growth of microfinance in the initial years was fueled in India by the SHG-Bank linkage program promoted by the Govt of India. This was synchronized to the change in the strategy for poverty reduction which moved away from the individual based-

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<sup>33</sup>World Bank 2002 estimate, MISFA Strategy Paper, June 2008, Micro-finance making a difference in Afghanistan, August to June 2008

household-centered approach to a more group-based/ community-centered approach in which social mobilization plays a key role in improving the livelihood of the deprived.

- Microfinance today is the largest program engaging with poor and largely poor rural women across the length and breadth of the country.
- The financial sector is witnessing a major change with the entry of private investors and commercial banks which are funding this sector through an assembly of different institutions such as National Bank Finance Customer (NBFC's), MFI's, Federations and etc. resulting in the control over major programs becoming increasingly shifting away from the poor.

## **Livelihood**

- The occupational approach has the competency of providing a holistic intervention design since it deals with human, social, natural, physical resources. Livelihood policies necessarily have to be context-specific. The wider structural frameworks, the institutional environment, access to key decision making around resource allocation, and access to different kinds of funds, influence the ability of different individuals and households to respond to livelihood interpositions.
- Whereas in theoretical discussions we look at uncivilized numbers of poverty there is a need to recognize the complex factors that contribute to the incidence of poverty. These factors are experienced by the poor in their day to day lives and need to be understood and addressed to ensure their actual impact on poverty. Hence the need to look at weakness reduction as well as income growth.

From this point of view, there is a need to look at Microfinance as a subset of Living strategies. This implies that while the goal of Microfinance may be stated as poverty reduction, this will not be achieved only through Microfinance. Poverty reduction will be achieved only by combining Microfinance as part of a livelihood<sup>34</sup>

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<sup>34</sup> Afghan Research and Evaluation unite report (2013) and India Senses Department report (2001)

## **Gender and Poverty: Feminization of poverty debate**

**Afghan Research and Evaluation Unite report (2013)** stated that as much as the rules and practices of these institutions entitle different groups differently and unequally, an institutional approach draws attention to the fact that deprivation experienced is different by women and men, girls and boys, tribal and non-tribal, minority and majority communities. Across the world, women occupy an unequal position within different institutions of society. Through the extent varies based on norms governing gender and their non-gender related identities. This is reflected in the fact that there is no country in the world wherein the Gender-related Development Index (GDI) value is higher than the Gender Development Index value and wherein Gender Empowerment Measure (GEM) value exceeds 0. The GDI and GEM figures tell us that women are likely to have less access to basic needs required for physical survival than men, and less means to overcome the deficiency.<sup>35</sup>

There are no reliable statistics on the proportion of women amongst the global poor. It is frequently declared that 70 % of the world's poor are women (UNDP, 1995 and UN, 1996 report). Stated that somewhat more respectfully, and the UNIFEM (1995) states that 'women constitute at least 60 % of the world's poor'. However, no rigorous data is presented to back these claims. The supporters of the argument said that poverty is feminized and also claims that poverty is experienced more severely by poor women than poor men (the shortfalls from what is required for survival is more for women than that for men). They put forward the following explanations for explaining the feminization of incidence and severity of poverty.

Female-headed households are unreasonably represented amongst the poor households, and that such families normally have more female members than male members.

Poor households have a more percentage of women members than men members.

Within households and outside, women and girls have less access to food, education and health care than men and boys. Hence, they may face poverty more severely than men.

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<sup>35</sup> [www.areu.org](http://www.areu.org) on women Development (creating space and enabling environment @ august 2013 policy note serious

Some of the poverty processes- like lack of basic infrastructure and environment deprivation – have a more adverse impact on women's work liability than men's given their responsibility for fetching food and water and lead to reduced health status.

Women may also blunder into poverty through certain gender-specific processes. For example, given unequal inheritance rights, earning opportunities and returns to labor, women's economic position is highly reliant on men. If their marriages break down women's economic position may deteriorate very fast, and they may slip into poverty while their husband remains non-poor.

Women have fewer assets, skills, employment options, education, legal resources, financial resources- to overcome poverty than men, and are economically unsecured and vulnerable in times of crisis. Given greater constraints from the homes to the market, their range of income-earning options and the returns to their labor and education are lower.

Women unreasonably bear the burden of the structural modifications in the sense that they are more represented in the growing informal sector, and that they constitute a large amount of the reserve mass of labor which is called in and thrown out when necessary, and they spend greater time on reproductive work to compensate for cut back in social services by the government and increase in prices of basic supplies. In fact, the feminization of labor seen recently in some of the countries is attributed to the feminization of poverty rather than an increase in their mobility and control over their labor.

On the whole, the supporters of the feminization of poverty theory seem to not only be arguing that the incidence of poverty is more, and more severe, amongst women than men, but also that some of the sizes of women's poverty are different from that of poor men, and so are the causes or process of poverty. They are lesser endowed than men, they face fewer production possibilities vis-à-vis their legacies, they can exchange their labor for fewer days of employment at lower wages and more insecure conditions than men, they have less access to commodity markets, they exchange their household and community membership for fewer goods and service, and, finally, they are able to stake fewer claims on the state and global institutions than men. Their ability to overcome poverty is hence of a lower order.

In recent times some of the gender advocates have begun to question the unseeing belief that poverty is 'feminized' the world over. They are also critical of the contributory way in which gender has been assimilated into the poverty dissertation using this argument, leading to an increase in women's work burden without a proportionate increase in benefit.

Seeing improvement in Women Entrepreneurship Development in rural areas and its impact on communities' standard of living, the below positive impacts are expected;

**Economic impacts are;**

Effect on poverty (poverty eradication) and reducing the vulnerability of the household and society

**Social impacts:**

Self Confidence for women (liberating women) and will be able to influence others in society

**Political Impact:**

At the local and community level all the way to the highest levels of government, women are often understated in leadership positions, left without a voice in decision-making and ignored as an electorate. Based on UN (2012) reports, women hold only 22 percent of national parliamentary positions globally. This means that women are undersold in all surfaces of the political process often due to socio-cultural barriers, the absence of training and resources for women's political organizing, standards of living and unwarranted economic challenges.<sup>36</sup>

Through the conversation with respondents about Empowering Women in Political Input and Leadership, New Tactics in Human Rights has sought to uncover the tools, tactics, and resources used by individuals and organizations to empower rural women to overwhelm the obstacles preventing them from political equity and equality.

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<sup>36</sup>Agarwal, B. (2001), "Participatory Exclusions, Community Forestry, and Gender: An Analysis for South Asia and a Conceptual Framework", *World Development* 29 (10): 1623-48

The obstacles to the political participation of women listed by the participants to the conversation were the lack of public/social support and political party support, rooted traditional views, lack of confidence, lack of financial means, lack of capacity building opportunities, lack of access to technology, gender discrimination, and division according to ethnic lines, violence, and pressure.

### **Successful ways:**

Group lending, liable renewal policy, self-selection and homogeneousness of the groups are the successful ways.

### **Rural Women Entrepreneurs**

Very large percentages of people are living for their own and their children. The poverty of women results in the physical and social vulnerability and social underdevelopment of their children. Women are not only good credit risk, but they also invest their income toward their children's health care, education, nutrition, and general well-being. They are also able to obtain a higher social status within their lower and communities after they have become entrepreneurs and their fund's development stages. The principle behind Small Business is that charity is the answer to global poverty as it movements to create dependency but reduce initiative. Because vulnerable and needed people get help for free and don't feel responsible. An enterprise owned and controlled by one or more women and having a minimum financial holding at 51%, defined as a woman or a group of women who initiate organize and operate a business enterprise.

**Table 4.23: Reasons for Participating in Rural Development Programs in India and Afghanistan**

| <b>Reasons for Participating in Rural Development Programs</b> |                        |  |                                    |                                     |
|--|------------------------|--|------------------------------------|-------------------------------------|
| <b>No</b>  | <b>Reasons</b>         | <b>No of Participants in Afghanistan</b> | <b>No of Participants in India</b> | <b>Total Number of participants</b> |
| 1  | Food dairy Need        | 25                                       | 25                                 | 50                                  |
| 2  | Paying school fees     | 15                                       | 15                                 | 30                                  |
| 4  | Buying tools equipment | 9  | 9                                  | 18                                  |

|    |                             |    |    |    |
|----|-----------------------------|----|----|----|
| 5  | Payment for health services | 11 | 11 | 22 |
| 6  | Starting business           | 13 | 13 | 26 |
| 7  | Housing/ Housing Repair     | 15 | 15 | 30 |
| 8  | Marriage                    | 4  | 4  | 8  |
| 9  | Starting handicraft         | 5  | 5  | 10 |
| 10 | Paying wage of Workers      | 3  | 3  | 6  |

From, the above table it is understood that expanding the business, investing in agriculture (farming), food dairy, paying the school fee for children, purchasing tools and equipment, paying for health expenses, starting new businesses, housing and renovation of the housing, getting marriage, handicrafts and paying wage of workers were the main reasons for participants in rural entrepreneurship development activities in India and Afghanistan to earn more benefit

## Gender Relations

**SEDP/UNFPA (2003)** Graded relations of supremacy between women and men that tend to disadvantage women, these gender hierarchies are often accepted as 'natural' but are socially determined relations, culturally based, and are subject to change over time. They can be seen in a range of gendered practices, such as the separation of labor and resources, and gendered beside ideologies, such as ideas of acceptable behavior for women and men.

Analysis of this study which focuses on gender relations differs in emphasis from those which take 'gender roles' as a starting point. They give more prominence to the connectedness of men's and women's lives, and to the imbalances of power embedded in male-female relations. They also emphasized the interaction of gender relations with other hierarchical social relations such as class, caste, ethnicity, and race. But whether gender relations act to assuage, or to exacerbate other social inequalities, depends on the framework restriction.

Femininity relations constitute and are started by a range of institutions, such as the family, legal systems or the market. They are a resource that is drawn on daily to reinforce or redefine the rules, norms, and practices which govern social institutions. Since historically women have

been excluded from many institutional compasses, or their participation restricted, they often have less bargaining power to affect the change that institutions operate.

So, for example, where they are perceived to transgress their accepted roles, women can be physically or sexually abused by male partners with relative impunity. In many cultures, beating or rape in marriage is considered acceptable in the existing legal framework. Even where, following lobbying of women's groups, rape or violence within marriage is outlawed, women may be unwilling to seek compensation because the male-dominated judicial system is unfeeling, or because they fear exclusion. Where women retaliate, they become criminalized themselves. However, change is possible: in a few recent cases, following continued campaigns, women have been acquitted of 'crimes' against violent partners and new laws have been passed to respond to such reduced circumstances.

Categorized gender relations constrain development efforts. For example, inflexibilities in the gender division of Labour limit the effective mobilization of women's Labour to support export production. Poverty reduction efforts are loaded where men use their authority to seize control over resources targeted at women. Development strategies need to be informed by an analysis of gender relations and to support women's own attempts to change the rules and practices which strengthen these gender hierarchies<sup>37</sup>

## **Growth of women entrepreneurship**

Recently there has been a great shift toward women entrepreneurship and it's due to the breakup of the traditional joint family system, a rising standard of living, opportunities for the higher education of women, growing awareness for economic independence, the realization of their potential and credit and other facilities provided by organization/institutions

## **Rural Women in Development (WID) Approach**

**World Bank (2002)**, Defined the term "rural women in development" which came into use in early 1970 after the publication of Ester Boserup's a Women's Role in Economic Development (1970). This approach was developed recognizing rural women's role in development. It focused on the mainstreaming of women in development through legal equality, equal access to education, property, economic opportunities, and employment

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<sup>37</sup> Socio-economic profile and demography profile by UNFPA@3003, [www.unfpa.org](http://www.unfpa.org)

by providing skill training, micro-credit. The fundamental rationale of the WID approach was that women are an untapped resource that can provide an economic contribution to development. The WID approach aimed to mix women into the existing development process by targeting them, often in women-specific activities. Essentially, WID gave importance to women's productive roles and stressed the integration of women into the market economy, as it was based on the evidence that women's subordination was directly linked to their prohibiting from the formal marketplace.

Thus, WID projects typically have been income-generating activities where women are taught a particular skill or craft and sometimes are organized into marketing cooperatives. Often a welfare outlook is added to projects, and women are taught aspects of cleanliness, literacy, or childcare at the same time.<sup>38</sup>

### **Women and Development (WAD) Approach**

Generally, the Women and Development approach probably emerged in the second half of 1970. It draws some of its theoretical base from the dependency theory although reliance theory, for the most part, like Marxist analysis, has given remarkably little specific attention to issues of gender subordination. The Woman and Development approach provides a more critical view of women's position than Women in Development. Women have always been part of the development process-therefore assimilating women in Development is a legend. The Women and Development perspective focuses on the relationship between women and development processes rather than purely on strategies for the integration of women into development, and This approach accepts women as an important economic actor in their societies. Theoretically, the Women and Development viewpoint recognizes the impact of class, but in practical project design and implementation terms, it tends like Women in Development, to group women together without taking strong analytical note of class, race or ethnicity, all of which may exercise a powerful influence on women's actual social status. Women and Development offer a more critical view of women's position than does Women in Development, but it fails to undertake a full-scale analysis of the relationship between patriarchy, differing modes of production and women's subordination and oppression (**Rathgeber 1989**).

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<sup>38</sup> [www.worldbank.org/](http://www.worldbank.org/) defines and explains in details the bellow approaches

## **Gender and Development (GAD) Approach**

The Gender and Development approach offers a holistic perspective looking at all characteristics of women's lives. The Gender and Development (GAD) approach is different from Women in Development and Women and Development in the sense that it acknowledges the multi-dimensional nature of women's subordination. Furthermore, it advocates that women as "corporeal beings" are universally the same as the multiplicative role. However, females as "cultural beings" are context-specific, changing with time and context. This approach believes that it is not the woman's reproductive tasks that make them subordinate to men, but it is the culture that is responsible for male command and female subordination. It recognizes women's contributions inside and outside the household.

Supposedly, the Gender and Development approach seeks not only to integrate women into development but also to look for the potential in development initiatives to transform unequal social/gender relations and to empower women. A long-term goal of Gender and Development is the equal partnership of women and men in defining and directing their collective future. The Gender and Development approach not only seeks to understand women's subordination, but it also prompts us to examine all development initiatives and provides some direction for future action. Using the social construction of gender as a keystone it became obvious that relationships between men and women can be changed and those specific development strategies can promote and support changes. Thus, the underlying supposition of the Gender and Development approach is that people should be agents of their own development.<sup>39</sup>

Rural Women development-oriented interventions enhance wellness as well as target solving problems, providing opportunities for participants to develop knowledge and skills, and engage professionals as agents instead of authoritative experts. It clearly mentions women's progression as 'a process of increasing personal and interpersonal power so that female individuals, families or communities can take action to improve their situations'. Thus empowerment is a transforming process constructed through action. From these definitions, we can see that development works in a process that leads to a host of opportunities, an increasing inability to exercise independence, a capacity to

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<sup>39</sup>The Census of India can be found at [www.censusindia.gov.in](http://www.censusindia.gov.in)

define one's goals and act upon them, development in decision making, bargaining and negotiation capacity. It further relates to an intellectual process of doing and being as well as analyzing the situations and events which will eventually strengthen self-reliance, independent rights are giving them the capacity to solve problems, through knowledge and skills (**Rathgeber 1989**).

## **Importance of Rural Women Entrepreneurship Development**

**Women Under-employed and unemployed:** The women's populace constitutes around 50% of the world population. A large number of women around the world are unemployed. The world economy suffers a lot because of the unequal opportunity for women at workplaces.

**Equally competent and intelligent:** rural women are equally competent. Nowadays, women are even ahead of men in many socio-economic activities especially in rural areas in India and Afghanistan.

**Talented:** Women are as talented as men. Previously, women were not allowed in higher education like men and hence their talents were wasted especially in Afghanistan. But nowadays, they are also allowed to go for higher studies and it inspires women to show their talents which will not only benefit them individually but also to the whole world at large. Today, many women are occupying the top position of international companies.

**The overall development of society:** The main advantage of rural women entrepreneurship development is that there will be a general development in society. The money that women earn does not only help them and or their families, but it also helps to develop the society.

**Economic Profits:** rural women entrepreneurship development also leads to more economic benefits not only to the individuals but also to society as well. Unlike earlier days when they stayed at home only and do only kitchen kinds of stuff, nowadays, they roam outside and also earn money like the male members of society. Rural women

entrepreneurship development helps women to stand on their own legs, become independent and also to earn for their family which grows the country's economy.

**The decrease in domestic violence:** rural women entrepreneurship development leads to a decrease in domestic violence. Uneducated women are at higher risk for domestic violence than educated women.

**Drop in corruption:** rural women entrepreneurship development leads to advantageous in case of corruption. Women's development helps women to get educated and know their rights and duties and hence can stop corruption because women are less corrupted.

**Decrees in Poverty:** rural women entrepreneurship development also reduces poverty. Sometimes, the money earned by the male member of the family is not sufficient to meet the demands of the family. The added earnings of women help the family to come out of the poverty trap.

**National Economic Development:** Women are increasingly participating in national development programs. They are making the nation proud by their outstanding performances in almost every sphere including medical science, social service, technology, engineering and etc.

### **Effects of Rural Women Entrepreneurship Development on Women's**

Rural women entrepreneurship development refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:

Freely live their life with a sense of self-worth, respect, and dignity, have complete control of their life, both within and outside of their home and workplace, to make their own choices and decisions, consume equal rights to participate in social, religious and public activities, have equal social status in the environment, have equal rights for social and economic justice, determine financial and economic choices, get equal opportunity for education, get equal employment opportunity without any gender bias and get safe and comfortable working environment

Might be listening to the news, reading newspapers or magazines, you would have gone through incidents and accidents with women in India and Afghanistan. While rural women entrepreneurship development in India will take a look at the rich heritage and enlightened societies of the past where women were treated as equals, the concept of India and Afghanistan itself evolved quite recently, relative to the sum of its part histories. But the truth is that in modern India, the woman has always been a second-grade citizen, no matter what its esteemed leaders have said or done.

It is hard to measure how slow-moving the cultural exchange of the world is when you find out that there are several places across the country where harmful customs of the early world coexist with modern usages and thought. However, that may come as hardly any surprise to anyone who has lived in India and Afghanistan.

### **Key security challenges affecting women's ability to participate in rural entrepreneurship economic activities:**

The findings from the discussions have revealed several security challenges, all of which have an impact on women's ability to participate in conflict resolution, community decision-making and public life in general. Within the human security framework, the thesis argues the main security threats for Afghan women according to the result of the conversation, the main problem is security threats for the Afghan community and poverty, and gender-based violence, along with marginalization in society, where the latter includes lack of economic and political progress, freedom of mobility and limited access to education. All challenges within the human security framework are typically closely linked, one does infrequently appear alone. This resembles the understanding of human security in the findings of this study, where the threats are mostly linked to each other. The threats are limiting women in fulfilling their potential and achieve their ambitions in life. Furthermore, these threats are also a limiting factor to one of the main goals of human security, namely to empower. Empower the people they are able to look out for themselves and for others. The social elimination of women in many parts of

Afghanistan is a factor slowing down further development and it is different from the context of India, women's feel more insecure because of the sexual abuses in the society, cultural restriction in some places, but economic opportunities are more often and much better compare with Afghan women's.<sup>40</sup>

## **Challenges**

There are several challenges that are currently troubling the issues of women's rights in India and Afghanistan. A few of these challenges are presented below. While a lot of these are redundant and quite basic issues faced across these two countries, these are contributory causes to the all-embracing status of women. Targeting these issues will directly benefit the progression of women in India and Afghanistan.

**Table 4.24: The challenges and factors effecting rural women involved in Small business (Rural Entrepreneurship Development Programmes) in India and Afghanistan,**

| No | Characteristics                     |
|----|-------------------------------------|
| 1  | Family Restriction                  |
| 2  | Gender                              |
| 3  | Age                                 |
| 4  | Marital _Status                     |
| 5  | Household size                      |
| 6  | Education                           |
| 7  | Size of Land                        |
| 8  | Traditions/customs                  |
| 9  | Distance                            |
| 10 | Lack of Technology Availability     |
| 11 | Lack of Banking system              |
| 12 | Lack of support from the government |

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<sup>40</sup>More information on the women challenges and issues can be found at <http://www.nfhsindia.org/index.shtml> (2010-08-10).

Based on the findings of the study, “Insecurity, gender, age, marital status, household size, education, size of land, off-farm income, distance, cooperative membership, low annual interest rate, lack of technology availability, nonexistence of banking system, family restrictions, customs and traditions, private sector and absence of support from the government and international community” were the factors influencing the rural women entrepreneurship development in India and Afghanistan.

However, it is important to remember not to ignore the hard work of Afghan women. Talking with elders and religious leaders served as a very useful start, but much of the hard work is being done by strong and capable Afghan women, as agents of change. As a social actor, they have experienced decades of war and violent conflict. They have sought alternative ways for rural women's development, for instance through secret schools, networking, and skill-building during the Taliban rule, in order to hinder the total disintegration of communities. All this within a framework of restricted resources and restrictive cultural practices, Again, in order to break down gender power relations, one must first understand the meaning of gender in the Afghan local context, through a focus on the women's own experiences of daily life.

**Table 4.25: Percentage of Restrictions faced by Rural Women Entrepreneurs in accessing Rural Development Programmes in India and Afghanistan**

| <b>Restrictions faced by Small Business to Access Rural Development Programmes</b> |                               |              |                    |
|--|-------------------------------|--------------|--------------------|
| <b>No</b>  | <b>Restrictions</b>           | <b>India</b> | <b>Afghanistan</b> |
| 1  | No Technology                 | 20 %         | 70 %               |
| 2  | No Banking System             | 12 %         | 90%                |
| 3  | Lack of Collateral            | 7 %          | 85 %               |
| 4  | High-Interest Rate            | 33 %         | 60 %               |
| 5  | No agricultural loans         | 21.4 %       | 90 %               |
| 6  | Lack of knowledge             | 34 %         | 67 %               |
| 7  | The amount given is too small | 41 %         | 50 %               |

|    |                                |      |      |
|----|--------------------------------|------|------|
| 8  | Delay in approval of the Loans | 38 % | 73 % |
| 9  | Short Repayment Period         | 26 % | 67 % |
| 10 | Lack of information            | 47 % | 49 % |
| 11 | Long-distance                  | 42 % | 70 % |

Level of restriction the rural women entrepreneurs faced while accessing rural entrepreneurship development programs in India and Afghanistan were different, facilities and services were much better in India and it remains at the lowest level in Afghanistan. In some parts, it remains similar in both countries. Explained in the above table.<sup>41</sup>

## **Education**

(UNDP, 2012)<sup>12</sup>, While the two countries have grown (from) leaps and bounds since their independence where education is concerned, the gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. Not only is an illiterate woman at the mercy of her husband or father, but also she does not know that this is not the way of life for women across the world. Furthermore, the norms of culture that state that the man of the family is the be-all and end-all of family decisions is slowly spoiling the society of the country, and in the case of Afghanistan only 22% of women are educated mostly in big cities while the rural areas are forgotten due to many reasons, still husband is the only decision-maker as head of the family.<sup>42</sup>

## **Health and Safety**

The health and safety concern of women are supreme for the wellbeing of a country and is an important factor in gauging the rural improvement of women in a country. However, there are alarming concerns where maternal healthcare is concerned. The main causes of maternal mortality are:-

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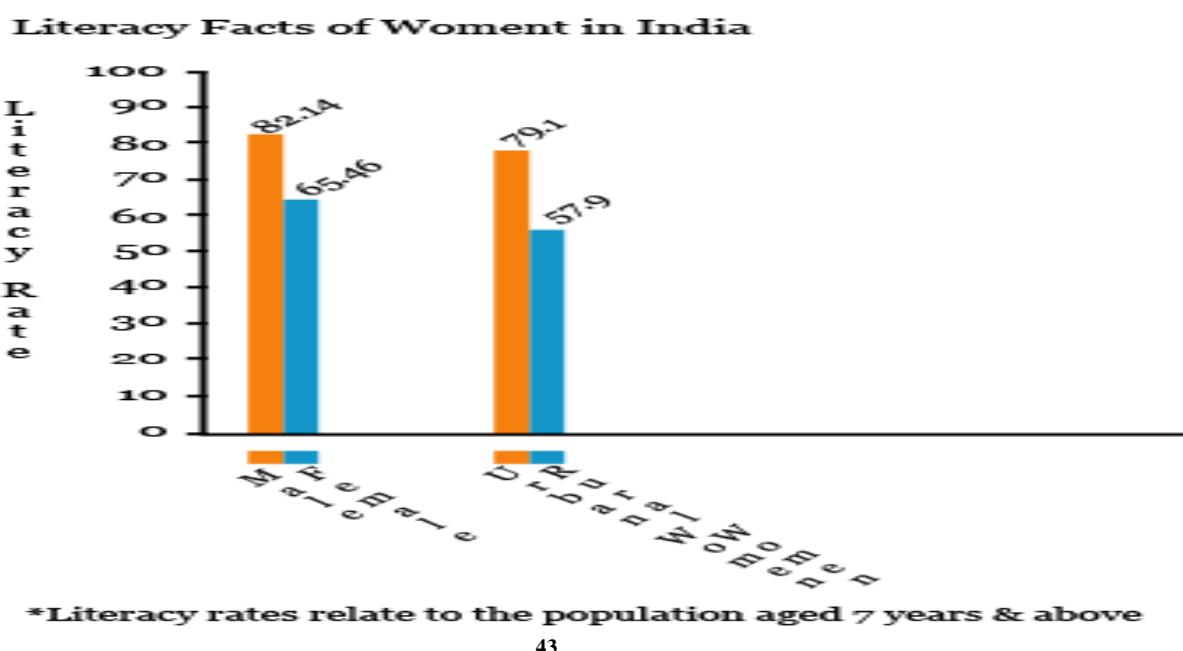
<sup>41</sup> Prepared by researcher based on women entrepreneurs (respondents) data collected from research location in India and Afghanistan

<sup>42</sup> Millennium Development Goal of the United Nation via United Nation Development Program (UNDP, report 2012).

While there are several programs that have been set into motion by the Government and several NGOs in these two countries, there is still a wide gap that exists between those under the protection and those whom not.

Poverty and illiteracy add to these complications with local quacks giving ineffective and downright harmful remedies to problems that women face. The rural economic development of women begins with a guarantee of their health and safety. Below figure shows India literacy rate:

**Figure 4.4: The literacy facts of women in India**



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Afghanistan's population is roughly 34 million. Of this, 15 million are males and 14.2 million are females. Almost 22% of the Afghan people are urbanite and the remaining 78% live in rural areas. As part of local tradition, most females are married soon after completing high school. They live as housewives in the family for the remainder of their life and the literacy rate of women in Afghanistan is 24%.

Eradicating this gap and educating women about their real place in the world is a step that will largely set this entire movement rolling down the hill to crash and break the wall of intolerance, negligence, and mistreatment.

Below are some of the cultural and family barriers against women which is common in both the countries (India and Afghanistan), discrimination, lack of education, knowledge,

<sup>43</sup> [www.United](http://www.United) Nation Survey @2007-20012, the above figure shows literacy rate in India and NSSO

and skills, Economic constraints, Domestic violence, both physical violence and forced-and child marriages, lack of security, insecurity particularly in rural areas, weather problem, demographic issues, centralization, remoteness, lack of technology accessibility, no banking system in rural areas of Afghanistan, traditional effects and legal issues.

Around the world, nearly 98 million girls are not in school. Globally, 1 out of 3 women will experience gender-based violence in her lifetime. In the developing world, 1 out 7 girls is married before her 15<sup>th</sup> birthday; with some child, brides are as young as 8 or 9. Each year especially in Afghanistan, more than 287,000 women, 99 percent of them are in developing countries and the remaining are in under-development countries, a huge portion of women die from pregnancy- and childbirth-related complications.

While women make up more than 40 percent of the agriculture labor force only 3 to 20 percent are landholders, and despite representing half of the global population, women comprise less than 20 percent of the world's legislators.

### **Actions Taken**

The United Nations Development Programme constituted eight Millennium Development Goals (MDG) for ensuring equity and peace across the world. The third MDG is directly related to the rural women entrepreneurship development in India and Afghanistan. The MDGs are agreed-upon goals to reduce certain indicators of disparity across the world year by year.

The third MDG is centered towards promoting gender equality and empowering rural women: It says that “Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education by not later than 2015”

While India's and Afghanistan's progress in this front has been brave, there are quite a few corners that it needs to cut before it can be called as being truly revolutionary in its quest for understanding what is rural women entrepreneurship development.

The Ministry for Women and Child Development (MWACD) was established as a department of the Ministry of Human Resource Development in the year 1985 to drive the holistic development of rural women and children in the country. In 2006 this

department was given the status of a Ministry, in 2003 Ministry of women affairs in Afghanistan with the powers to formulate plans, policies, and programs; enacts and amends legislation, guiding and coordinating the efforts of both governmental and non-governmental organizations was established, working in the field of Women and Child Development, **MWACD (2003)**

## **Conclusion**

From the analysis and interpretation part, it is understood that rural women entrepreneurship development in rural areas crucial for the economic development of a county, that's why this study in India and Afghanistan is very critical and important in seeing connections between India and Afghanistan rural development programs and systems.

Still small entrepreneurship development specifically rural women entrepreneurs development in Afghanistan is the key to achieve goals, economic growth, equal distribution of government and international community aids. This will motivate people in remote areas especially women to do business and become economically independent and transporting changes in their society and family.

It is found that rural entrepreneurship development funds/loans with the low-interest rate are one of the important aspects to get more rural women into entrepreneurship activities in rural areas in India and Afghanistan.

The institutional credit can play a crucial role in supporting the agriculturalists to realize the full potential of agriculture as a profitable activity and enable them to have a sustainable farming system considering the difference in geographical locations in India and Afghanistan, being flat and mountainous.

The analysis of this study also revealed that the majority of women participants in rural entrepreneurship development activities are satisfied and wish to continue with low-interest rates due to low-income rates and that rural development programs have significantly improved their small business and livelihood.

In Afghanistan, especially, Women SMEs who participated in rural microcredit loan programs for rural development have improved their livelihoods than non- participants

and see it as encouraging for non-participants to join in the future. The impact of rural development programs in empowering women entrepreneurs has drawn the policymakers' attention in India and Afghanistan and needs a sustainable and stable system and support.

# **CHAPTER FIVE:**

# **FINDINGS, SUGGESTIONS, AND**

# **CONCLUSION**

## **FINDINGS, SUGGESTIONS, AND CONCLUSION**

### **Introduction**

This chapter summarizes the whole study; suggestions are made and then conclude the thesis. In addition, the areas for further future research are also given.

It's an overall study of the role of women entrepreneurship (development) in small and medium enterprises and on rural women consent and its development in India and Afghanistan, big or small and how it can be worked out between the two countries, The review of literature reveals that studies have been conducted on Role of Women in Rural Entrepreneurship Development in Indian framework but not in Afghanistan context which is a big gap and that needs research to be carried out to link the research gap.

The Review of Literature clearly shows that there is a big gap in this regard in Afghanistan and no study has been carried out, therefore an attempt made to fill this gap by taking up the study on “ROLE OF WOMEN IN RURAL ENTREPRENEURSHIP DEVELOPMENT-A STUDY IN INDIA AND AFGHANISTAN”.

Rural women entrepreneurship development is not limited to their partaking in the government or elections. It is a broad area. By rural women's economic development, It means that political development, economic development, and social development. In fact, these three areas of rural women's development are mutually strengthening. In this study, the attention is on how to improve the economic status of un-educated rural women in Afghanistan and India.

Advancing on women's economic entrepreneurship development sets a direct path towards gender equality, poverty abolition, financial insertion, and economic growth. Women make huge contributions to economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home. Their input to families is remarkable.

Women are not helpless in front of present challenges. Around the world, they are decision-makers for themselves, their families, villages, businesses, and governments. Rural women's economic improvement means that women have the authority to make

their own decisions regarding the use of their resources, which leads to wealth for families and communities.

In accumulation, rural economic improvement of women can pave the way for rural women to be enabled politically. Political enabling allows women to take control of the policies that will benefit their economic stand-up. The story of Pari Gul from Afghanistan tells us a lot. Her story motivates other women in her neighborhood to find sources to promote them to run small businesses to support themselves and their families.

### **Findings of the Study:**

- The globalization, liberalization and other socio-economic forces have given some relief to a large proportion of the population. However, there are still quite a few areas where rural women entrepreneurship development in India and Afghanistan is largely missing which are mentioned below;
- There needs to be a sea – change in the mindset of the people in both the country. Not just the women themselves, but the men also have to redesign (to wake up) to a world that is moving towards fairness and equity. It is better than this is embraced earlier than later for our own good.
- There are several Government programs and NGOs in both the Country, but there is still a wide gap that exists between those under the protection and those not.
- Poverty and illiteracy add to these problems, the improvement of rural women begins with an assurance of their health and safety.
- Rural women entrepreneurship development could be achieved only if their economic and social status is enhanced. This could be possible only by adopting certain social and economic policies with a view of the total development of women and to make them realize that they have the latent to be strong human beings.
- In demand to create a sustainable world, we must begin to rural women entrepreneurship development and empower women.

The majority of respondents who interacted in the visited locations have gone to school. The literacy rates among them, especially in Afghanistan, were preliminary school and few bachelor holders in urban areas. In India, the respondents either have done high school or Under Graduation. And there is a sharp drop in their education level in Afghanistan after preliminary school. The reasons found were insecurity, the marriage of respondents at an early age and few defendants ‘parents’ couldn’t have enough money to get them higher education.

More than half (52%) of the respondents in Afghanistan are coming from a poor family, Below Poverty Line (BPL) and in India also the situation was the same. These are the groups whose earning is less than Rs.150 per day. 27% of the respondents earned less than \$2 per day. The remaining earned Rs. 200 per day. In India, only a few lacked awareness about rural development but in Afghanistan, the majority don’t have enough knowledge of the rural development programs.

The normal number of people staying in a family is 5 in India and the average number of people staying in a family is 8-10 in Afghanistan. Those who are staying in joint families have multiple-hands earning to run the family. 65% of respondents have at least 2-4 children to be fed at home. The majority percentage of the women entrepreneurs do not sustain for long in Afghanistan due to the withdrawal of support from the International Community and government in remote areas.

The Average year of entry of respondents into the rural development program was 2009 in India and 2005 to 2010 in Afghanistan. After 2009- 2010, there has been a sharp drop in agencies whereas late repayment and the number of respondents clients joining every year by 37% (approx.) In India, 63% of the respondents have withdrawn from the program during 2012. There has been a rapid increase in the dropping of customers since 2011. The average stay of a user in the rural development program is found to be less compared to the initial stages in both countries.

It was found that the majority of the respondent used to save some amount on a monthly basis. 65% of the respondents have appreciated the rural development programs of government or NGOs because it enabled them to have the habit of savings, and have discoursed that they have understood the importance of how a small amount of savings would turn out to be a big amount and do miracles with their lives in future in India but

in Afghanistan due to lack banks availability in rural areas, the respondents buy assets rather than savings.

It is obvious that 27% of the respondents have remained out of the program and the remaining was dissatisfied for various reasons and they would never want to come back. 11% of the respondents have been forced to remain out of the program by the authorities because of no improvement in their skills and also due to multiple-borrowing in agreement. 40% of the respondents want these rural development programs to continue. On the whole, 62% of the respondents seem very potential to take the risk of initiating business by skills they have learned during the rural development programs.

A significant majority (98%) of the respondents were found to have properly utilized the financial support they have received benefitting them. 20% of the total respondents were involved in income-generating activities like - manufacturing honey (small firms), carpet manufacturing, stone selling, stitching of bags, tailoring, retailing of clothes, shoe business, vegetable vending, etc., 14% have utilized it completely for agriculture (fertilizer, seeds, equipment). 35% have used it for their children's education. 31% have used it for multiple purposes like—clearance of old debts, buying assets for home, house repair or marriage of their children, and livestock.

The difference seen in the pattern of supply disbursement between India and Afghanistan arises as the rural system in India is stable and sustainable but in the case of Afghanistan availability of loans depends on the availability of NGOs, or government line ministries in the rural areas and availability of the fund from donors. These funds are given to the Community Development Councils (CDCs) to spend on rural development activities. The decision to share the amount in various proportions depends on the individual needs in the group. It is also found that representatives with good track record and property own house (influential) are entitled to a larger amount of funds for rural development activities rather than others.

In both the country only 19% of the BPL people have used the financial support received for micro-business and micro-service activities and used these funds for agriculture. The degree of utilization of funds for livelihood purposes, the amount put forth for aspirational (education) is 33%, consumption purposes (29%). Those who earn less than

\$1 per day also follow a similar pattern and are no better in utilizing the fund for livelihood purposes. It is also because the poor need considerable investment besides credit for them to move beyond survival and increase their incomes. The rising cost of living and lack of orientation on different avenues of generating income are forcing even low-income respondents to utilize the fund for consumption purposes. Also, growing awareness about the Right to Education ‘and free mid-day meals ‘have resulted in the regulars sending their children to schools at the cost of their livelihood in India. The United Nation World Food Program (UNWFP) food for education resulted in encouraging families to send their children to school special girls in Afghanistan, So, the result goes inconsistent to the good-old belief that Low-Income (Poorest) people utilize finance for livelihood purposes while high-income (poor) utilize finance for meeting motivated purposes.

The results have given rise to two developments in the responses of rural development happiness or unhappiness. The dissatisfaction of the entrepreneurs can be attributed to the sudden decrease in financing rural activities during 2012-18 in Afghanistan and in the case of India private sector has done well. Satisfaction is among the few who manage to succeed in their business observed.

In the case of microfinance, there is a higher degree of satisfaction only among BPL regarding tenure given time for repayment of finance and other income-strata people demand an extension. The majority (90%) of recipients of various income strata have a greater level of wish towards ‘the amount of monthly installment being paid by them. The other limitations like the speed of loan authorization; method of collecting the installment; repayment schedule and the manifestation of the grant of credit (add-on loans) are good as it is at present. The tendency is that trades don’t require more frequent loans but want larger sum as loan even if it is once or twice match in the context in both countries.

When enquired about the leadership of their group in rural areas in India and Afghanistan, majority of the respondents reported Problems with the position of leadership as they had to undergo a lot of difficulties in doing a different kind of rural activities, collection of fund installment from the group members and nobody used to volunteer for being a representative. Those who have left the program out for their

personal reasons 22% happy and those who want to make a come-back (40% - concealed) have agreed that whoever took Leadership of their group was leading well. Since 62% are positive it ought not to be a significant reason for dropping out of the rural development program.

Nearly (55%) of the members are satisfied with the size of the group consisting of 10-12 members in India. The number is different in each CDC in Afghanistan. 38% of the respondents are found to be very dissatisfied with the Composition of their group members as they weren't cooperating enough either to make regular progress or to attend the group meeting on time. While other 42% of the respondents opined that they have very co-operating group members.

More than half of the respondents in Afghanistan and (52%) in India agree that microfinance plays a critical role in rural development, the majority in Afghanistan were dissatisfied with the lack of availability of banks in rural areas due to insecurity. They accuse the government of acting partially on rural development systems; Indian respondents have expressed that additional finance shall be given for the quick payers of installment as whatsoever amount is given was not enough to fulfill their purpose.

A significant percentage (76%) of the respondents have agreed that the amount of interest charged shall be reduced for the early payers of loan because they are loyal to the organization and if it is done they might not go to other money lenders in India. In Afghanistan, there are only two sources of funding NGOs and government banks.

Large numbers of the entrepreneurs have agreed that whatever amount they would repay as monthly installment either to NGOs, government or banks shall be outsized for them. Any rise in the size of the reimbursement amount would put their decision to continue in the business program at distortion. Only a few respondents of higher-income categories assured that they could pay up to a higher amount as monthly installments for larger sums of loan.

48% of the respondent/beneficiaries in Afghanistan have opined that they need timely and regular support from the government and private sector to do their business properly and microfinance funds during a particular month or a period in a year. If that is not

available during the required time, they would go to another source of funds. Usually, in India, most of the loan disbursement from India Development Fund (IDF) will take place during June-August and January-March. In Afghanistan the Afghanistan Development Fund (ADF) disbursement done some times in October and March of next year because of the fiscal year, the modification between these two matters a lot. It is found out that the majority of those who are missing the sync are low-income beneficiaries.

It is understand that the Shop keepings, Agriculture entrepreneurial activities, Livestock (animal husbandry), Commerce, Handicraft, Salaried, and Self-Employment were the main occupation of the respondents in India and Afghanistan.

This study is carried out to find out the impact of Income Generation or Microeconomic development of women entrepreneurship in rural areas of India and Afghanistan and its effect on social life, economic improvements, infrastructure development, better education and finally involvement in the political system for better hope in future for rural women entrepreneurship development. The rural women enlargement was understood in terms of the Involvement of women in household and social decision making, participation in household decision making, involvement and status in the community.

The research findings place Afghan women's inadequate economic participation within the wider frame of the policy environment and deep-rooted socio-cultural barriers. The first circle of the research, information mapping, examines interventions for enhancing women's economic and development status in Afghanistan, including international resolutions and governmental strategies, legal amendments, and procedures and mechanisms. Reviewing gender developmental and economic indicators, it studies the conduct and the extent to which women's access to human rights and to economic engagement have - or have not - been spoken in the past decade. The second sphere of the research, Situational Analysis, discovers the views of women participants and their communities on development projects that were implemented in rural and urban Kabul, Mazar-e-Sharif and Bamyan to enhance women's economic opportunities and activities. It takes a closer look at the socio-cultural processes that help or hinder women's participation in the income-generation participation that the policies and strategies of the Afghan government and international agencies seek to engender financing. In doing so, it

looks at the interstellar between Policy and implementation, and between strategy and praxis.

Research findings indicate that although the achievements of the past decade are numerous, pale in comparison to the cumulative deprivations faced during the preceding of the past three decades, and are, further, challenged by current severe poverty. Gender gaps are wide across sectors and strategies in Afghanistan. At the governmental level, they are deceptive in the following: in legal instruments; in the implementation of policy and in the outreach of ministerial policies and national strategies for gender development. Further, even as many policies are well-positioned and cover much more ground, some tend to lack context and gender-sensitivity while others offer broad-based vision with little material direction.

Most of the women themselves very often perceived that they received more respect from their families and their communities- particularly from the male members- that they had before joining rural development programs. The economic contribution of women changed their position in the households and they were given a due reputation in their family and community as well.

## **Suggestions**

This study explores the rural women entrepreneurship development in rural areas of India and Afghanistan. The current pomosity of women's "development "calls for greater participation and decision-making of women in the economic, political and social spheres and strengthening the role of women in rural development in India and Afghanistan. For this few suggestions are made below:

- The first and foremost priority should be given to the education of women, which is the grass root problem. Hence, education for women has to be given special attention.
- Awareness programs need to be organized for creating alertness among women especially belonging to a weaker section about their rights.
- Women should be allowed to work and should be provided enough safety and support to work. They should be provided with proper wages and work as par with men so that their status can be elevated in society, especially in Afghanistan

- Strict implementation of rural development programs must be made and Acts should be forward there to restrict the gender bias practices customary in the society.
- To improve Afghan women's economic opportunities in rural areas, they need access to more and better jobs easily available at their neighborhood, a business climate that supports them in starting and doing business and financial system that gives them access to financial services tailored to their needs. This is especially true for women living in rural areas and vulnerable environment.
- The focus should not be merely on the political enablement of rural women only in urban areas. Now, the focus should be on how to enable rural women in order to build a connection between them and women in urban areas.
- Women are not helpless in front of existing challenges. Around the world, they are decision-makers for themselves, their families, villages, businesses, and governments. Women's economic development means that women have the authority to make their own decisions regarding the use of their resources that leads to prosperity for families and communities.
- In addition, economic improvement can pave the way for women to be developed politically. Political development allows women to take control of the policies that will benefit their economic standing.
- One of the main requirements in policy and programming is the material acknowledgment of the isolated nature of women's lives. Much of the primary and secondary evidence in this research suggests that women's participation in economic development and entrepreneurship development can be examined through the lenses of gender solidarity, as well as through contextualized project and rural policy programs that are well-monitored. Increasing women's access to economic opportunities will require reinforcing existing strategies, especially in: education, health, economic development, and religious affairs. All four converge in the field of what could be termed as "creating women's spaces".

## **Reinforcement of the policy environment**

- At the central level of the government, across line ministries and within the Central Statistics Organization (CSA) there has to be a revised understanding of women's contribution to the economy and to the economic development of Afghanistan. The specific review and implementation of the Afghanistan National Action Plan for Women (NAPWA) and Afghanistan National Development Strategy (ANDS), in collaboration with the line ministries, can address many of the gaps that the country is facing today in human development and poverty reduction. In parallel, the greater participation of women in economic activities can be engendered through women-friendly legislative reviews that can protect women's well-being.

## **Addressing human development gaps:**

- Both in India and Afghanistan Safety, physical mobility, and political participation, are of extreme importance. One of the routes to take in addressing these gaps is to adhere to customary and traditional norms and values in gendering facilities. The holdup here is a lack of access to separate but equal resources for women, particularly for girls and younger women newly arising in rural societies.

## **Engendering women's spaces**

- Women's Economic Development in India and Afghanistan can be achieved by creating spaces and enabling the environment research and evaluation unit in rural areas.

## **Concentrating on achievable;**

- A strong and active cross-sectoral network of women entrepreneurs is imperative. A network that operates at a pan - India and Afghanistan level, across cities and provincial/state headquarters to build a robust women-to-women service delivery model (from manufacturer to retailer to processor to exporter) and to strengthen entrepreneurship development among women are needed for the domestic and international markets.

### **Engendering financial services:**

- Access to finance, capital, and collateral remains a challenge especially in Afghanistan and women lack insurance and risk guarantee. In the current microfinance, the climate offers women limited opportunities, especially in the rural informal sector and in small-scale and micro-entrepreneurs. Large scale investment in medium, small-scale, and micro industries that make better use of women's entrepreneurship development business skills and Labour participation is needed. In parallel, Labour and financial reforms need to be initiated. Given Afghanistan's socio-cultural background as well as the gender dynamics prevented prior to 2001, the situation at present could be called encouraging. Even though socio-cultural traditions that shape gross gender disparity cannot be addressed in a decade, the economic improvement of women in terms of policy in Afghanistan is greatly complicated by the interlinked absence or limited presence of human rights. In order to create free, fair, and favorable opportunities for women's equitable access to the monetized market, a "level playing field" in the world economy is necessary. Much depends upon the nature of the switch and the terms of the agreement negotiated as well as the turn the economy may take, but a focused national policy on women's economic development with protective measures is needed. While short-term initiatives and medium-term investments by politicians, academicians, civil society activists, political parties, and religious scholars, tribal elders, provincial councils, members of commerce and trade, and other groups are critical to maintaining the momentum of the past decade, long term human resource investment in women's economic improvement is vital for the upgrading of society.

- **Participatory Identification of Poor (PIP):**

This is a clear process, where the level of involvement of the community is very high, it is the center of decision-making process by the community, which is one of its best model used in India for Identifying poor in every community and then to plan the rural development activities specifically focusing on women can be used in Afghanistan.

- The legal feature of rural women entrepreneurship is another test in Afghanistan, symbolically government line agencies, NGOs and UN agencies do a lot focusing on easily accessible places and cities but not in rural areas and rural localities in Afghanistan, it is suggested that a better and sustainable system should be drafted by

the Afghan Government to last for long and it should be self-governed by community via election.

- In light of the unfair distribution of financial aids and the non-availability of microfinance banks in remote areas, due to security challenges happen, therefore the improvement in security is highly recommended in rural areas.
- Family Decision making is still traditionally held by Men. This concept needs to be changed. The only way to change it is the economic independence of women and education at the grass-root level.
- The role of women in rural entrepreneurship development is very interesting and central in rural development because if the mother is educated or involved in doing business, the whole family is living in prosperity, it can be applied to the village, district, and cities.

International research's studies have been carried out on "Empowering Rural Women through Micro Finance", their main purpose was to find out the role of microfinance in qualifying women. The findings of the study provided that Microfinance has the potential to have a powerful impact on rural women's enhancement, although microfinance is not always empowering all women. Strengthening women's financial base and economic contributions to their families and communities play a role in empowering them. Some of the most valued benefits include expanded business and social networks, improved self-esteem, increased household decision-making power, and increased respect and status from both male and female relatives and community members in the societies.

Afghanistan is one of the youngest countries in the world, with 63 percent of its population aged under 30 and 400,000 new workers are estimated to be entering the workforce every year for the next decade. More than 8 million students are enrolled in school, including more than 2.5 million girls, however, the regular targeting of girls attending the school continued disgrace against girls' education, and the increasing influence of violent radicalism is posing increased challenges.

During the current planning cycle of 2013-2017 and beyond, important transitional events will occur within the political and security arenas that could negatively impact

women if intercessions are not made to ensure their active participation. Ensuring women's participation in elections, peace negotiations, and overall engagement in governance and government at national and subnational levels will help to preserve gains made to date and create resilience in those institutions responsible for Afghanistan's gender agenda.

Investing in gender equality and women's development can unlock human potential on a transformational scale. Women account for one-half of the potential human capital in any economy. More than half a billion women have joined the world's workforce over the past 30 years, and they make up 40 percent of the agriculture labor force. According to the (World Bank), countries with greater gender equality are more prosperous and competitive.

When women participate in cowered society and politics, governments are more open, democratic and responsive to citizens. When women are at the negotiating table, peace agreements are more inclusive and durable, and simply by empowering rural women farmers with the same access to land, new technologies and capital as men, we can increase crop yields by as much as 30 percent helping to feed a growing population in the country.

The joint efforts of the Government of Afghanistan, India, the international community and local civil society organizations have directed substantial progress for women and girls in Afghanistan, including in education, political participation, and economic improvement. Rural women's development has once again risen as a critical issue for Afghanistan, after years of being pushed aside in favor of issues surrounding politics, the economy, and security. The National Unity Government (NUG) has committed to rural women improvement, eradicating violence against women, and changing sexist societal mindsets, recognizing that without institutionalizing the equal rights of women, if these are not in place, the country will never be able to stabilize and develop in a sustainable way.

There are more women holding positions of power than at any other time in the history of Afghanistan: 27.7 percent of the seats in parliament are held by women, four ministries and the Afghanistan Independent Human Rights Commission are led by women Furthermore, three women have been appointed as ambassadors. Afghanistan

is one of only two South Asian countries with a National Action Plan in place for implementing UN Security Council Resolution 1325, were as evidence of a commitment to promote women as participants in leadership and peace-building.

There is still a lot of work to do and from time to time again we are reminded of how brittle and reversible these gains are. UN Women is working in India and Afghanistan to support the government's ambitious roadmap for achieving gender equality, to ensure that we not only ensure this progress is not reversed, but also that it provides a platform for further improvement for women and girls across India and Afghanistan.

**Table 5.1: Challenges of Entrepreneurs in India and Afghanistan**

| No | Challenges of Entrepreneurs          |
|----|--------------------------------------|
| 1  | Insecurity especially in rural areas |
| 2  | Weather problem                      |
| 3  | Demographic issues                   |
| 4  | Centralization                       |
| 5  | Remoteness                           |
| 6  | Lack of technology accessibility     |
| 7  | No banking system in rural areas     |
| 8  | Traditional effects                  |
| 9  | Legal issues                         |
| 10 | Survival                             |

**Table 5.2: Challenges of Women Entrepreneurs in India and Afghanistan**

| No | Challenges of Women Entrepreneurs  |
|----|------------------------------------|
| 1  | Coping with a fear of failure      |
| 2  | Balancing business and family life |

|           |  |
|-----------|--|
| <b>3</b>  | Building a support network             |
| <b>4</b>  | Owning your accomplishments            |
| <b>5</b>  | Struggling to be taken seriously       |
| <b>6</b>  | Dealing with limited access to funding |
| <b>7</b>  | Defying social expectations            |
| <b>8</b>  | Tradition and Norms                    |
| <b>9</b>  | Education                              |
| <b>10</b> | Lack of Opportunities                  |

**Table 5.3: Characteristics and Rewards (stimulus) of Women Entrepreneurs in India and Afghanistan**

| <b>Characteristics</b>               | <b>Rewards</b>         |
|--------------------------------------|------------------------|
| Motivation                           | Being the boss         |
| Risk-Taking                          | Do what you enjoy      |
| Willingness                          | Be creative            |
| Creative                             | Building an enterprise |
| Decision Making                      | Own Schedule           |
| Managing funds to start the Business | Business from home     |
| Full Responsibility for the Business | Self Confidence        |
| Feeling alone and insecure           | Independent of others  |
| Uncertain income levels              | Empowered              |
| Survival                             | Economic Independence  |

Entrepreneurs in rural areas of India and Afghanistan are facing challenges as indicated in the above table (5.1). In rural areas of India and Afghanistan

women, Entrepreneurs faced challenges as specified in the above table (5.2). The above table (5.3) indicates that respondents Characteristics and stimulate them to undertake extra rural activity which results in rewards for them.

### **Direction for Further Research**

Rural Entrepreneurship Development Programs and Micro-finance are important tools to bring (into being) better outcomes in terms of income, assets, and livelihood of borrowers especially for small women entrepreneurs in India and Afghanistan.

This study was limited to the “Role of Women in Rural Entrepreneurship development – A Study in India and Afghanistan” on Small Business in 3 provinces/states in India and Afghanistan.

The future researches should be done specifically in Afghanistan at the provincial, regional and national levels.

Another area of future research should be to investigate the impact of risk attitude facing rural women by financial sectors in India and Afghanistan for the rural entrepreneurship development.

### **Conclusion**

The study has analyzed the impact of rural development programs on rural women entrepreneurship development in terms of involvement in domestic responsibilities, participation in household decisions, involvement, and status in the community. Further, the impact of family background, family size, and education of family head-on women's improvement were also analyzed. The study shows that those women who have access to economic activities and social activities Income Generation Programs have more income-generating opportunities and are resultantly more empowered as demonstrated by changes in the involvement in household tasks, participation in family decisions, improved status in family and community. The study also revealed that systems available themselves are not enough for rural women's economic improvement since the family size and education of the family head also influence their development.

Therefore from the achievement in the field of income/employment and in the educational front, the scenario of rural women's development seems to be comparatively poor. The need of the hour is to identify those loopholes which are witnessing the realization of the progress of rural women and this initiative must start from the women folk itself as well as more importantly policy initiative must be taken by the state and society. Let us take the oath that we want an equal society where everybody whether men or women get the equivalent opportunity to express and uplift one's wellbeing and wellbeing of the others in society.

The results of the study showed that those women who actively participated in micro-credit for rural development programs improved their household income. This economic contribution by women changed their position in the households and they were given due importance in household decisions and their social status has increased. Accordingly, the assumption that increased income empowers women is hereby accepted. The policy implication is that income generation programs for rural women should be strengthened both at the public as well as private level. This will not only empower women socially and spiritually but also will contribute to poverty allocation at the national level.

In Afghanistan the systems in place are the National Solidarity Programme (NSP) created by the Government of Afghanistan to strengthen the ability of Afghan communities to identify, plan, manage and monitor their own development projects and the **Citizens Charter** Program (CCP) the first-ever inter-ministerial, multi-sectorial National Priority Plan (NPP), where Ministries will collaborate on a single program using a package approach. The key service delivery ministries involved are MRRD, MoE, MoPH, and MAIL. The Citizens' Charter Program will go one step further than NSP and bring the CDCs to the forefront of program delivery and all development activities thereafter. The Community Development Councils (CDCs) will be linked to the sub-national government to improve communication and coordination from the community to the district, provincial and national levels, which will increase Government visibility and accountability

Rural women entrepreneurship development is to empower women to make their own decisions for their personal dependence growth. Empowering rural women is to make them independent in all aspects of mind, though, rights and decisions. by leaving all

the social and family limitations. It is to bring equality in society for both males and females in all areas. Rural women entrepreneurship development is very necessary to make a bright future for the family, society, and country.

This thesis has examined the causes of rural women's development in rural India and Afghanistan, with the aim to see if intra-household gender-related constraints are present. The aggregate model showed that there is a divide between India and Afghanistan that the factors of women's progress vary between states and within states. Geography, environment, and community play a part in shaping the informal institutions, which, in turn, shape rural women's entrepreneurship development possibilities. When looking at the different development variables the results showed that they are determined by different things. This verifies the relevance of investigating the different sides of rural women's development and not looking at it as an overall index. Rural women's enhancement is multidimensional and at different stages of the entrepreneurship development, process women may have different needs.

This study shows that social and cultural norms are present with regard to determining women's status within the household and the role she has in society. The gender-related constraints found in intra-household relations were captured in the variables showing if a woman ever had delivered a birth, how many sons live in the household if the husband lives with his wife. These were more often found to be significant. Furthermore, the husband's education and the husband's perceptions of his wife's progress also show the interplay between members of the household in determining rural women's progress. In India and Afghanistan, education and income seemed to have a greater significance on rural women's improvement.

The economic status of a woman, shown by a variable indicating whether if she can support herself and her children, has a strong positive marginal effect on women's voice and mobility in India in order to increase women's economic status, policies should continue to support women's organizations such as self-help groups, which are directed towards education, vocational training, employment and access to microfinance for rural women entrepreneurs in rural areas in India and Afghanistan.

The findings in this thesis support policy that has been used to empower rural women in India and Afghanistan, e.g. promoting education and delaying the age of marriage

(with an exception of decision-making in the household). The education of both men and women is a highly relevant investment with regard to rural women's improvement. Although this is an end in itself, it is not enough to address rural women's progress with regard to mobility, voice, decision-making power in the household, freedom from domestic abuse and property rights. Women need to understand their rights, which they can do through education, but gender-related constraints hinder their possibilities to use them. The results show that educational policies should be directed towards less developed areas, where there is a lack of universal primary school education. In India, there seems to be a greater significance of education (both men's and women's education) on all aspects of rural women's development, mobility, voice, administrative power, freedom from violence and property rights. However, in Afghanistan, the effect of education was insignificant except on women's freedom from domestic abuse were husbands' education showed a positive marginal effect. Women's age at marriage was seen as a significant determinant when it comes to mobility, decision-making in the household and freedom from domestic violence. Therefore, constant efforts towards delaying a woman's age at marriage must be encouraged in India and Afghanistan.

Moreover, social norms captured by the groups in which women belonged were also relevant in determining their economic development. Hindu-Muslim differences were found in women's mobility and women belonging to Scheduled Castes were in disadvantageous problems when it comes to property rights. This indicates that more needs to be done when it comes to deprived groups in society and that the national legislation in place must be implemented. The results encourage the accountability of policy-makers and further implementation of existing laws. New mechanisms need to come into place regarding gender roles and challenging traditional structures are essential to creating a workable change for women in society and for overall rural women's development.

Seeing ahead, India should now look beyond development and trade to mobilize productive Indian investment in Afghanistan's rich natural resources and local industries from a strategic angle focusing on adding values, raising entrepreneurship, generating employment, finding new markets for its products and catalyzing a righteous cycle of investment and growth in Afghanistan in a mutually beneficial partnership. The recently opened Chahbahar route to the Arabian Sea and the 5-nation

Lapis Lazuli corridor to Europe have opened new opportunities to connect land-locked Afghanistan to world markets inhibited so far because of lack of transport routes and infrastructure.

These headline stories and figures, however, marks considerable progress that Afghanistan has made over the last 15 years in terms of GDP growth, life expectancy, poverty reduction, education, health, especially maternal and child mortality, infrastructure and media freedom. 16 years of democracy and international assistance have enabled a coming of age of a bright new generation aspiring to build a new Afghanistan free from terror and warlordism.

The majority of the respondents in Afghanistan believe that rural development systems are only in papers and this needs to be changed to be practical while in India recipients believe that systems are working well but fairness and transparency should come into place, 33% of the respondents disagreed this. It is found out that those who are demanding a change belong to low-income strata, and those who strongly disagree with the change belong to high-income levels.

The principal casualties for women's human rights in Afghanistan continue to be education, health, public and political participation, and safety. These are four important indicators of women's well-being that are connected directly to the economic enablement of women. The effect of the gender gap is loudest to: access basic health services, particularly in reproductive health; addressing gender-based violence; female absolute enrolment at primary school levels and in retention at secondary and tertiary levels; women's highly inadequate access to justice and rule of the law; and, women's minimal public and political participation

This research also shows that women's economic participation is hugely dependent upon two main factors: localized, community-based perspectives being merged into a project's programming; and, strong links to markets being developed for the project's effectiveness and sustainability. While an Islamic framework validates a project's legitimacy, enhancement of income for the women drives significant changes in self-perception and ability at levels enough to bring about altered gender roles within the family and the community. Such women are able to contest accepted gender frames of reference and can cause some alteration in the perception of women as a "dependent."

Although all women in this research are unequivocal about the rights that income generation has conferred upon them, the changes in attitude are clear in projects that enhanced or produced visible income generation/rural development programs.

(MRRD/ANDS Report 2012)<sup>11</sup> identified that the efforts of some of the strategies, programs, and projects implemented in the past years that built capacity and skills among women are beginning to bear fruit, in urban Afghanistan and select pockets of rural Afghanistan being the drivers of change. There are immense potential and opportunities for women in small and medium enterprises, particularly in horticulture, poultry, agri-business, and manufacturing. In these sectors, protective measures are required to cultivate and sustain their initial development and growth vis-a-vis their potential in the engaging maximum number of women. The need now is to harness the positive results of many micro-level projects for women implemented in the past decade and to attach their energy and knowledge into clear peak and macro-level policies that can shape the national economy. Women-only occupational groups and producer associations need to be nurtured and strengthened in an enabling environment through regulatory reform, investment, and trade links. Women's participation should be acknowledged and formally encouraged through policy, incentives, and compensation. For women's economic potential to be realized in full, ministries and their strategies, as well as international aid, have to be fully-oriented towards the Afghanistan National Development Strategy (ANDS) and to all principles of the National Action Plan for the Women of Afghanistan (NAPWA). It is crucial to review all policies and strategies of ministries to ensure NAPWA and ANDS are being implemented fully in letter and spirit. Further, there is also a large gap between broadly stated principles in some policies and the specifics that are then provided within the policies themselves. Coordination and monitoring mechanisms need reinforcement as do accountability mechanisms.<sup>44</sup>

Today we have noticed different Acts and Schemes of the central Governments as well as state Governments to empower the rural women in India. But still in India women are discriminated against and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, reproductive healthcare. Women are found to be economically poor all over India. A

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<sup>44</sup><http://www.mrrd.gov.af> and [www.andis.gov.af](http://www.andis.gov.af) Afghanistan National Development Strategy @2012

few women are engaged in services and other activities. So, they need economic power to stand on their own feet on balance with men. On the other hand, it has been observed that women are found to be less literate than men. According to the 2001 census, the rate of literacy among men in India was found to be 76% whereas it is only 54% among women. Thus, increasing education among women is very important in empowering them. It has also been noticed that some of the women are too weak to work. They consume less food but work more. Therefore, from the health point of view, womenfolk who are weak to be made stronger. Another problem is that of workstation harassment of women. There are so many cases of rape, the kidnapping of girls, dowry harassment, and so on. For these reasons, they require the development of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, rural women entrepreneurship cannot be possible unless women come forward and help to self-empower themselves. There is a need to probably reducing feminized poverty, promoting the education of women, and prevention and elimination of violence against women.

**Professional Inequality:** is experienced in employment and promotions. Women face countless handicaps in male customized and conquered environments in Government Offices and Private enterprises.

**Morality and Inequality:** Due to gender bias in health and nutrition there is an unusually high mortality rate in women reducing their population further especially in Asia, Africa, India, and Afghanistan.

**Family Inequality:** Household relations show gender bias in the immeasurable small but significant manner all across the globe, more so, in India e.g. sharing the burden of housework, childcare and unskilled work by a so-called division of work.

To improve Afghan women's economic opportunities in rural areas, they need access to more and better jobs easily available in their neighborhood, a business climate that supports them to start and carried out business and the financial sector that gives them access to financial services personalized to their needs. This is especially true for women living in rural areas and vulnerable environment.

These worthy projects are not really communicated to a bigger audience in Afghanistan. We believe that such projects are really making a change in the lives of Afghan women in rural areas and are good examples of rural women entrepreneurship development. The focus should not be merely on political enhancement only in urban areas. Now, the focus should be on how to empower rural women in order to build a connection between them and women in urban areas in India and Afghanistan.

Afghans urge other members of the international community to follow the steps of South Korea, India and begin to support rural women entrepreneurship development projects in rural areas of Afghanistan. This is a real project that makes a difference in the economic condition of the country.

India has stressed that gender equality and rural women's development are essential factors for the success of the peace process in Afghanistan. India's Permanent Representative to the UN Ambassador Syed Akbar Uddin cited the example of an Indian NGO named Self-Employed Women's Association (SEWA) which is working with the women in Afghanistan and providing vocational training in areas of food processing, garment stitching, and embroidery.

The result of the research brought into the impact of rural development system in India and Afghanistan with the help of Micro-finance on the improvement of rural women. This effect calculation study was carried out to ascertain rural women entrepreneurship development through microfinance and income generation programs by government, private sector, NGOs, Micro-finance banks in India and Afghanistan. Both primary and secondary data were collected for the purpose. The secondary data were availed from content analysis, reports and publications available research reports and journals.

### **Policy implications of the study:**

The bank loans to rural entrepreneurs in rural entrepreneurship development may be expanded to the rural areas where such a facility is not available in order to develop the Small and Medium Enterprises for rural women, more rural activities, production and adopt Rural Development Innovations.

Small women entrepreneurs should be trained and should use rural microcredit loans provided by microfinance banks in order to enhance they're economic for more improvements and to increase their production activities in remote areas in India and Afghanistan. There is also a need to invest more in rural entrepreneurship development especially for women in order to increase their standard of living in society.

The Government of India and Afghanistan should work together with both Commercial Banks and Microfinance Institutions to implement rural entrepreneurship and agricultural financing policy for rural women, and new measures should be taken in order to increase the provision of better rural development programs especially in Small and Medium Enterprises of Afghanistan low interest and low-interest rate.

There is a need to promote the development of rural development technology that contributes to reduce poverty and hunger, thereby facilitating the achievement of the Millennium Development Goals of the United Nations through the implementation of these goals. Financial institutions should implement training and activities that encourage women to maximize further women entrepreneurship development programs to be able to deal with the financial system and Micro-finance scheme.

**APPENDICES AND  
BIBLIOGRAPHY**

## APPENDICES

### Appendix (Questionnaires)

**Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan,** a Sample survey of rural women entrepreneurs, rural women political figures, rural system beneficiaries, UN agencies and NGOs in India and Afghanistan.

I am Mohammad Kazim Karimi, perusing research on the topic “**Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan**” in the process of collecting data for my research, I would kindly request you to give your consent to conduct the interview and collect the data for my research, assure you that the data will be used only for my research propose, the information collected will be kept confidential and will not be recycled for any other intended.

#### **Personal Information:**

Age: \_\_\_\_\_ Education: \_\_\_\_\_

Marital Status: \_\_\_\_\_ Number of children\_\_\_\_\_

Fragment of any organization? If yes, which?

|                            |            |                           |           |              |
|----------------------------|------------|---------------------------|-----------|--------------|
| Age                        | 20-25      | 25-35                     | 35-45     | 45-55        |
| Education                  | Elementary | 12 <sup>th</sup> standard | UG        | PG           |
| Marital Status             | Married    | Not Married               | Divorce   | Not Divorced |
| Number of Children         | 1-2        | 3-4                       | 4-5       | 5-6          |
| Member of Any Organization | Yes        | No                        | Partially | Maybe        |
| If yes/details             |            |                           |           |              |

**Identification:**

1. Illiterate, 2. Literate (without formal education), 3. Primary school, 4. Middle School, 5. 12<sup>th</sup> Standards, 6. H.S.C. completed 7. Graduation (Completed) 8. Other (specify)

**Marital Status?**

1. Married, 2. Unmarried, 3. Divorcee, 4. Widow

**Financial status?**

1. Annual income from the business ( )
2. Anual income of Family ( )

**Family Description?**

1. Nuclear, 2. Joint, 3. Extended

**Family Members?**

- a) 1-2
- b) 3-4
- c) 5-6
- d) 6-8

**2.1. Head of the Household?**

1. Father-in-Law, 2. Husband, 3. Other, 4. Self

**2.4. Do you have income-earning assets?**

Yes or No

If yes income before starting the business ( )

Income after starting the business ( )

**Name of your Entrepreneurial Activity?**

1. Manufacturing, 2. Beauty Parlor, 3. Printing, 4. Flower/ Bangle shop, 5. Grocery Shop, 6. Fish/ Vegetable, 7. Tailoring, 8. Importing or exporting services 9. Any other please specify

**Which factors motivated you to start a business?**

1. To support family earning, 2. To gain social recognition, 3. No job, 4. To pursue interest, 5. Independence/ Self Confidence

**What do you do in your enterprise (name of your business)?**

1. Production, 2. Production of raw material, 3. Bargaining, 4. Marketing, 5. Other (specify)

**Have you gained the confidence to run your enterprise?**

Yes or No and if yes:

**Are you confident about going alone to places?**

Yes or No

**Have you borrowed a loan for starting a business?**

Yes or No

**If yes, which is the source of the loan?**

1. Internal loan, 2. Bank, 3. NGO/ Government, 4. Money Lender, 5. Government Agency, 6. Co-operative Society

**How did you find the process of borrowings from financial institutions?**

Favorable 2

Unfavorable 1

**Do you possess your own land for business?**

Yes or No

**Types of business training Received?**

1. Training in banking, 2. Skill-based training, 3. Training in social awareness, 4. Functional Literacy, 5. Importance of group, 6. Training in gender equality. 7. Training in business entrepreneurship

**Do your family members accept your advice/suggestions in Household matters?**

Yes or No

**In your opinions what are the reasons for your success in entrepreneurship?**

Knowledge (1), Leadership (2) self-confidence (3) experience (4) others (        )

**Please state your level of satisfaction from your business?**

(1) Highly satisfied (2) somehow satisfied (3) likely (4) and not satisfied (5) highly unsatisfied

**Do you think that this is due to you are becoming more enterprising and its related activities?**

Yes or No

If yes how has the change come about?

***Security***

- Do you feel secure?

|        |       |        |       |
|--------|-------|--------|-------|
| Always | Often | Seldom | Never |
|        |       |        |       |

- Why are you afraid of?
- Who are the people you most afraid of in the community?
- Have you ever experienced violence in the community?
- If yes, what happened to mention?
- If someone in the community is a victim of violence, there anyone they can approach?
- Yes/no?

|                | YES | NO |
|----------------|-----|----|
| Police         |     |    |
| Local Shura    |     |    |
| Family         |     |    |
| Teacher        |     |    |
| Health Service |     |    |

|                   |  |  |
|-------------------|--|--|
| Religious Leaders |  |  |
| Husband           |  |  |
| Relatives         |  |  |
| Others            |  |  |

- What would you need from your community in order to feel safer?
- Do you feel safe when traveling between your home and your school/other places?
  - Do you travel or with a Mahram?
  - Do you go alone to the market or with a family member?
  - Do you know any Afghan laws protecting the rights of women?
  - If yes, which law(s)?
  - If yes, what does the law(s) mean to you?
  - Is there a right you wish to have as a woman?
- What obstacles are limiting you as a young woman entrepreneur?

### ***Participation***

- What are the most important disputes in your community?

| Level of importance | Very important | Important | Less Important | Not Relevant |
|---------------------|----------------|-----------|----------------|--------------|
| Money               |                |           |                |              |
| Land                |                |           |                |              |
| Water               |                |           |                |              |
| Marriage/Divorce    |                |           |                |              |
| Armed Conflict      |                |           |                |              |
| Domestic Violence   |                |           |                |              |
| Legal Issues        |                |           |                |              |
| Others              |                |           |                |              |

Who solves community disputes now?

- Do you participate in solving disputes?
  - If yes, how do you participate?
  - If no, why do you not participate?
- How can women contribute to solving community disputes?
- Do you participate in community decision-making?
  - If yes, what is your level of influence?
  - If yes, do you feel confident in your role?
  - If no, why do you not participate?
  - If no, would you like to participate?
- Are there any obstacles to women's participation in community decision-making?
- Have you ever felt discrimination against (because you are a woman)?
  - If yes, how did you feel?
- What are the three most important security challenges that affect your life?
- What are the three most important security challenges that affect your ability to participate?
- What are the main consequences of the security challenges that you are describing?

## **Appendix (Questionnaires)**

### **Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan, a Sample Survey of Rural Women Entrepreneurs in India and Afghanistan**

I am Mohammad Kazim Karimi, perusing research on the topic “**Role of Women in Rural Entrepreneurship Development – A Study in India and Afghanistan**” in the process of collecting data for my research, I would kindly request you to give your consent to conduct the interview and collect the data for my research, assure you that the data will be used only for my research propose, the information collected will be kept confidential and will not be recycled for any other intended.

#### **Personal Profile:**

*Name:* \_\_\_\_\_ *Occupation;* \_\_\_\_\_

*Agency:* \_\_\_\_\_ *Marital Status:* \_\_\_\_\_

*Education:* \_\_\_\_\_ *Gender:* \_\_\_\_\_

*Age:* \_\_\_\_\_

How did you start your business?

---

Did you receive any professional training after your formal education?

---

What is your spouse’s occupation? (If married)

---

What work were you doing before starting this business?

---

Apart from this business, what is your other source of income?

---

According to your opinion what are the resources for your success in entrepreneurship?

What type of business you do?

---

How many employees do you have at present?

---

What were the most important reasons/events, which made you to start your own business?

---

Do you make any contribute to the household's monthly income?

---

Please state the amount of your contribution to the household's monthly income?

---

What proportion is it of the total household's monthly income?

---

Did you personally own any assets before starting the business?

---

Did you sell any of these assets without getting permission from your husband?

---

Do you personally own any assets at present?

---

Can you sell any of these assets without getting your husband's consent?

---

How was your income before starting of the business?

---

How was your income after starting of the business?

---

Are you a member of any business association?

---

Have you participated in any trade fair?

---

Can you travel freely at present without your husband permission?

---

Please state your perception of intra-household decision-making process before starting your business?

---

Please state your perception of intra-household decision-making process at present?

---

Please state your perception of division of labor in the household at present?

---

Problem faced by you as a woman entrepreneur?

---

Please give suggestions for improvement?

---

State the level of education of women entrepreneurs in your country or areas of work?

What are the Policies and procedures available for improving women entrepreneurship in your country?

How is women entrepreneurship development placed in the legal framework in your country?

What are the positive and negative impacts of women entrepreneurship in your country or area of work?

What are the challenges, gaps for rural entrepreneurship and women's rural entrepreneurship development?

How do you list the source of income before starting the business and after starting the business for rural women entrepreneurs?

How is your repay of loan presently and what are the problems/reasons for non-repayment of loans?

Please give recommendations for improvement?

Has business entrepreneurship enabled you to command more respect in the family/neighborhood?

Yes or No, if yes please explain the reason

---

Do you enjoy better status in the community (village/ caste)?

Yes or No

Leadership status before and after business?

---

What is your involvement in social and political activities?

---

Problem faced by women entrepreneurs and suggestion for improvements?

---

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## **PAPERS PUBLISHED/PRESENTED:**

- Published a paper on the title; “**Role of Women in Rural Entrepreneurship Development -A Study in India and Afghanistan**” in Proceedings of International Conference on Global Economy, Finance, Banking, and Accounting, - A New Paradigm on March -15-2018 at Ballari Institute of Technology and Management organized by Department of Management Studies. Ballari, Karnataka, India. The paper is published in the Asian Journal of Management.
- Published a paper on the title: Role of Micro-Finance Banks for Empowering Women Entrepreneurs in Afghanistan, in the 4<sup>th</sup> International Conference on **Changing the Business Landscape** (Implications for Management Education and Research) 4<sup>th</sup> April 2018 at St. Aloysius College Autonomous. (AIMIT) Mangalore. Karnataka. India. The paper is published in Conference Proceedings.

## **PAPERS PRESENTED:**

- Presented a paper on the title: “Women Empowerment in Afghanistan” Two-day international conference on Contemporary Innovations in Industry and Commerce (CIIC – 2019).
- Attended and presented a paper on the title; “Role of Women in Rural Entrepreneurship Development A – Study in India and Afghanistan” in International Conference on Global Economy, Finance, Banking, and Accounting, - A New Paradigm on March 15, 2018, at Ballari Institute of Technology and Management organized by Department of Management Studies. Ballari, Karnataka, India.
- Attended and presented a paper titled: Role of Micro-Finance Banks for Empowering Women Entrepreneurs in Afghanistan, in the 4<sup>th</sup> International Conference on **Changing the Business Landscape** (Implications for Management Education and Research) 4<sup>th</sup> April 2018 at St. Aloysius College Autonomous. (AIMIT) Mangalore. Karnataka. India.