

## **SUMMARY**

Women constitute roughly one half of the population of our country. They form a very significant proportion of human resource. But, they were denied and continued to be denied basic human rights and marginalized to such an extent that most of them do not expect equality with men. In this backdrop, it is widely recognized that empowerment of women contributes significantly to the Social Development, which facilitates rapid economic development of a country. The concept of women empowerment was introduced at the International Women's Conference at Nairobi in 1985.

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

The national policy on empowerment of women (2001) reiterates that the principle of gender equality is enshrined in the Indian constitution in its preamble, fundamental rights, fundamental duties and directive principles; a wide gap between the goals enunciated in the constitution, legislations, policies, plans, programmes and related mechanism on one hand and the situational reality of the status of women in India on the

other still exists. Various studies deal with the wide range of issues relating to women empowerment from historical perspective to equity, human rights and social justice. The interdisciplinary focus for delineating the multi-faceted dimensions of women development and empowerment, gender issues and the subject on women empowerment are of great concern for the social scientists, women activists, policy-makers, legal professionals, students, scholars and researchers, human rights activists and particularly to social work educators and sociologists.

Women entrepreneurship is an important area of interest having far reaching implications on the socio-economic development of the country. The current economic scene demands for an effective utilization of human and other resources. Employment opportunities in public sector are on decline. Entrepreneurship is the only effective way to deal with the growing problem of unemployment and empowerment of women. That is why the Government has initiated various schemes for entrepreneurship development. Women population which constitutes nearly half of the total population has relatively low participation in entrepreneurial activities, whereas in developed nations it is not so. The experience of developed nations have demonstrated that when an economy moves from command to a market driven situation, the gender inequalities are generally abridge over a period of time. Women entrepreneurship has a great role to play in the economic development. The emergence of women entrepreneurs and their contribution to the State economy is quite visible in Uttar Pradesh. The number of women entrepreneurs has grown over a period of time, especially after the 1990s. Women entrepreneurs need to be lauded for their increased efforts to stand on their own feet through entrepreneurship and finding a niche for other women entrepreneurs in the organized sector and unorganized sector.

The whole study is divided into three parts which are overwhelmingly interwoven together with the main issue of empowerment of women through entrepreneurship. In the initial part, a theoretical analysis is done on empowerment of women through entrepreneurship. Also this part deals with the role of women as entrepreneurs in economic development. Second part deals with the main survey and data collected on the basis of socio-economic profile of women entrepreneurs and characteristics of their

enterprise, push-pull factors responsible for becoming entrepreneurs, obstacles confronted by women entrepreneurs and managerial capabilities and training needed by women entrepreneurs. Final part of thesis emphasizes on the Government's promotional policies and role of support agencies and what is their impact. Finally the thesis concludes with the suggestions to the policy makers of the country in order to empower women through entrepreneurship.

In the chapter-I Introduction deals with the meaning about empowerment, entrepreneurship and what is the need of the study, women empowerment/development in planning period, this chapter mainly deals with the objectives of the study, scope and coverage and sampling size and design.

## **Objectives of the Study:**

Several factors affect the establishment and operation of enterprises and their business decisions regarding technology, investment, employment, etc. such as, market conditions, availability of infrastructure and the support and promotional framework of the government. It is generally believed that the government promotes women to come forward in the mainstream of development through becoming an 'Entrepreneurs'. The present study examines some of these issues with respect to Women Entrepreneurs in U.P. More specifically, the objectives of the study are; to study how empowerment of women can be achieved through entrepreneurship. To examine the socio-economic factors that influences the growth and arena of activity of female entrepreneurs and to delineate factors inducing women to become entrepreneurs: push and pull factors; to identify problems unique to women in setting up and running their enterprises and analyzing the causes of their relative success and failure; to study the extent of fulfillment of expectations of women entrepreneurs with regard to various support agencies; to study the training needs of women in business for achieving growth in their enterprises; to study existing government policies, programmes, institutional networks and the involvement of support agencies in the form of voluntary agencies in promoting women's entrepreneurship through financial, technical and marketing assistance and to provide support by providing guidelines and recommendations for more effective entrepreneurship development amongst women of the state.

For the study data was drawn both from secondary as well as primary sources. A purposive stratified sampling design will be adopted for this study. At times it is seen that women are used as a scapegoat to reap the benefit advanced by government departments and they are owners of the enterprise but actually someone else is managing the business. Hence we propose to cover those women entrepreneurs who are managing and are also in ownership of their business personally. The study proposed to take a sample of 400 women entrepreneurs that is 200 from organized sector and 200 from unorganized sector, 100 each from the selected urban centre. While drawing the sample care was taken to cover women entrepreneurs from different types of business activity and different size categories in terms of capital and employment and also those who had at least three years of experience and employing more than two workers. Pre-coded interview schedule would be administered to collect the required information about their family background, socio-economic conditions, push and pull factors involved, problems and constraints, etc.

The proposed sample size was 200 units of organized sector and 200 units of unorganized sector, which were stratified in terms of districts, type of activity and age of the entrepreneurs. In the first stage, we selected two districts of U.P. The selection of districts was guided by the consideration that the district should have a relatively large concentration of enterprises with diversified activities. The two districts are Lucknow and Kanpur. The selected districts have a large concentration of traditional and modern industries and services. The sample in each type of location was distributed equally among the three types of economic activities, namely, manufacturing, trade and service.

Due to the specific nature of the survey and the small size of the sample, strict random sample was not considered advisable and practicable. The objective of the study was to capture the views of different sub-sectors of the enterprises owned by women specifically and not to build statistical estimates. The sample thus inevitably involves a degree of purposiveness.

In Chapter-III which is based on theoretical study on empowerment of women through entrepreneurship. The whole chapter deals with the meaning of empowerment of women, entrepreneurship, status of women in our country, process regarding

empowerment and entrepreneurship and how entrepreneurship helps in empowering women.

The chapter is divided in two parts, the first part deals with the meaning and concept of entrepreneurship. Process of entrepreneurship which includes identification of an opportunity, development of business plan, persuade others, gather resources (financial resources, operating resources, and human resource management and information resources), create new venture and change or adapt with time. Different types of entrepreneurs is being discussed on the basis of ownership which includes pure entrepreneurs, second generation entrepreneurs, operators of family entrepreneurs, owned business entrepreneurs, franchisee entrepreneur and owner-managers entrepreneur. On the basis of personality traits includes achiever, induced entrepreneurs, idea generator, real manager and real achievers. On the basis of type of business includes industrial entrepreneurs, trading entrepreneurs, corporate entrepreneurs and agricultural entrepreneurs. On the basis of development includes first generation entrepreneurs, modern entrepreneurs and classical entrepreneurs and others includes Fabian entrepreneurs, drone entrepreneurs, women entrepreneurs, copreneurs, innovative entrepreneurs and imitative entrepreneurs. Also the types of barriers they had to face while establishing their business which includes barriers regarding social environment, environmental barriers, culture/cultural barriers, political barriers and personal barriers is being discussed. Second part deals with the scope of women entrepreneurs, qualities which is required for becoming a successful entrepreneur, why they start their own business and what is the problems face by women entrepreneurs and what are the suggestions for improvement in the status of women entrepreneurs. Also what is the policy framework and programmes supporting women entrepreneurship is taken in this chapter which includes different policies like National policy for the empowerment of women (2011), National level standing committee on women entrepreneurs, Women's Component and Gender focal points and National Commission for Women and programmes includes Swa-Shakti Project, Indira Mahila Yojna, Support to training and Employment Programmes for Women , Employment and Income Generation-cum-Production units (NORAD) and Rashtriya Mahila Kosh. At the last of the chapter how women entrepreneurs or what is the importance of women entrepreneurs in economic

development of a developing country. At the end of this chapter it is shown that what is the importance of the dynamic need of entrepreneurship and how entrepreneurship should be promoted to be taken as a career by women for their empowerment.

In chapter-IV about the characteristics of women entrepreneurs that how they work and what is the socio-economic profile of women as entrepreneurs. About 77% of the enterprises of organized sector and 91% of the unorganized sector are under individual ownership and another 18% of the organized sector and 8% of the unorganized sector are in family owned ownership or owned jointly by family members. About 2% of enterprises of organized sector had the legal status of Partnership Company which is 0% in case of unorganized sector. Lastly it is 4% of small enterprises were private limited company in case of organized sector which is also 0% in case of unorganized sector in the it is represented.

An overwhelming majority of enterprises (over 80%) were set up by the respondents themselves in organized sector and (93%) were set up in unorganized sector by themselves. The proportion is higher in case of Lucknow than Kanpur both in case of organized sector and unorganized sector. Inherited is in the second number with 16.50% (organized sector) and 5.00% (unorganized sector) respectively. 1% of organized sector and 1.50% of unorganized sector is being purchased from someone else. Lastly 1.50% (organized sector) and 0.00% (unorganized sector) started in partnership in it is being shown.

Largest majority of units (54.00% units of Lucknow and 45% units of Kanpur) of the organized sector have been in existence over 10 years whereas it is up to 5 years in case of unorganized sector (67% units of Lucknow and 71% units of Kanpur) of the unorganized sector. In case of organized sector up to 5 years (21% units of Lucknow and 33% units of Kanpur) is being existing and between 6 to 10 years it is (25% units of Lucknow and 22% units of Kanpur) respectively. Whereas in case of unorganized sector between 6 to 10 years (26% units of Lucknow and 19% units of Kanpur) are in existence and above 10 years (7% units of Lucknow and 10% units of Kanpur) are in existence. Both push and pull factors seem to be operative here. The declining employment opportunities in agriculture sector seem to have been forcing rural people to seek non-

agricultural sources of employment and income. However, the life span of the enterprises in rural areas seems to be of shorter duration as compared to urban areas as urban providing a more stable market. Our survey revealed that around 59% (organized sector) and 68% (unorganized sector) were less than 40 years in age average of the entrepreneurs of units located in urban and semi-urban areas was relatively high as compared to the age of entrepreneurs located in rural areas. This proportion was higher in organized sector (around 66%) of Kanpur and (76%) of Kanpur in unorganized sector who lies between the age group of 25-40. Among the entrepreneurs aged more than 55 years, the proportion stands 2% of women entrepreneur of organized sector and 1% of unorganized sector. This indicates that women have entered the field of business to a greater extent during the recent years.

Among women entrepreneurs interviewed, 59% (organized sector) and 68% (unorganized sector) respondents belong to the age group of 25-40 years and another 36% (organized sector) and 15% (unorganized sector) belong to the age group 41-55 years. Women entrepreneurs belonging to older age group (55+ years) includes only 2% (organized sector) and 1% (unorganized sector) of the total sample. The percent distribution of women entrepreneurs by age indicates that most of the women entrepreneurs in Uttar Pradesh are young. Analysis of entrepreneurs according to their caste status shown in Table 4.9 revealed that persons belonging to higher castes, which are economically and socially more developed, own a disproportionately large proportion of enterprises in relation to their share in population. Majority of women belong to Brahmin in case of organized sector (36%) and in case of in unorganized sector it is other castes (41.50%). Only around 3% (organized sector) and 6% (unorganized sector) of the total enterprises are owned by scheduled castes, which belong to economically and socially weaker sections, whose share in population of the state is about 20%. More than half of the enterprises in Uttar Pradesh were owned by upper castes comprising of Brahmin, Vaish and Kshatriya. The proportion of scheduled caste entrepreneurs was also distinctly higher in Lucknow in both organized and unorganized sector. The entrepreneurs owing small enterprises had a better education profile. Thus around 50% (organized sector) and 57% (unorganized sector) of entrepreneurs owing small enterprises had received education up to graduation level, while another 31% (organized

sector) and 22% (unorganized sector) had received post graduation level of education. The data reveals that number of entrepreneurs received technical education are almost equal in both Lucknow (47%) and Kanpur (43%) in case of organized sector. In case of unorganized sector it is 42% (Lucknow) and 56% (Kanpur) and 37% of organized sector have received technical education whereas it is 80% in unorganized sector who have received some other kind of training. Technical training in case of unorganized sector is very less near to 0% (MBA) and 4.50% (Technical Diploma). Not trained in organized sector is just 9% whereas it is 15.50% in case of unorganized sector. Among the women entrepreneurs interviewed, 75.50% (organized sector) and 59% (unorganized sector) are married. 21.50% (organized sector) and 41% (unorganized sector) are unmarried in the sample indicates that young women are gradually becoming interested to be involved in business and entrepreneurial activities. One important issue which clings to our mind, while evaluating socio-economic condition of women entrepreneurs is their involvement in dual responsibilities. Marital status of women poses double burden of looking after family and children and long working hours at the premises of enterprise. In terms of the types of family, most of the women entrepreneurs are in nuclear family in case of unorganized sector (79.50%) and in case of organized sector it is joint family (50.50%). Very high proportion of women entrepreneur has business background in our sample as well. Our respondents of organized sector (58.22%) said that their parental family were engaged in business whereas in case of unorganized sector (51.41%) said that their parental family were in service. Present family were engaged in business (70.79%) in case of organized sector and (44.20%) in business too in case of unorganized sector. Husband is engaged in business (62.80%) in case of organized sector whereas in case of unorganized sector it is more in service sector (58.39%) respectively.

Around 5% (organized sector) and 4% (unorganized sector) earns less than Rs.5000. Majority of women entrepreneurs can be seen earning between Rs. 10000-25000 which is 42% (organized sector) and Rs. 5000-10000 (41%) in case of unorganized sector. Over Rs. 100000 are only 7% women only in case of organized sector. In case of organized sector women earning income between Rs.5000-10000 is 23.50%, between Rs. 25000-50000 is 15.50% and between Rs. 50000-100000 is 7.50% respectively. In case of unorganized sector women who are earning between Rs.10000-

25000 is 32%, between Rs. 25000-50000 is 23% and above Rs.50000 there are no women who are earning above 50000. This shows that are unable to reach properly to public. Around half of the women were aware about some of the business associations (99) in case of organized sector, but in case of unorganized sector it is only 20 in numbers. In case of unorganized sector women who are not aware about any business associations are 180 respectively. Percent distribution of entrepreneurs by membership of business association shows that in Lucknow there are only 18 members and 82 are non members whereas in case of Kanpur there are 33 members and 67 are non member. In case of unorganized sector none are any member of any associations. Rarely in table did 4.20 women who are do members of business associations attend meetings or are actively involve which shows that they are not supportive or active. Often (13), less often (22) and never (9) are the numbers the women entrepreneurs work. Respondents whose data are unavailable is 83 (Lucknow) and 66 (Kanpur) whose data are not available only. In case of unorganized sector no table is presented as not a single women entrepreneur is a member of any business associations therefore, no meeting to be attend.

In the chapter-V it is stated about push and pulls factors responsible for choosing entrepreneurship as a profession by women. There is no common set of traits, psychological attitudes or profiles that apply to the entrepreneurs alike or to which all entrepreneurs generally conform. The respondents were asked about specific reason for venturing into a career which involves so much risks and uncertainties. In the highlight this issue we tried to capture the major motives behind taking up the particular enterprise. The study shows that ‘Interest/ inclination to do businesses’ were the most dominant motive for 19.32% of respondents from organized sector and 20.89 % from unorganized sector. These 19% of organized sector and around 21% of unorganized sector respondents can be distinctively said to be attracted due to “Pull” factor and hence ventured into taking up the recent activity as their profession. Some 18.92% of organized sector and 16.55% of unorganized sector respondents opined that they took up for ‘tapping market opportunities’ as the prime motive, 15.51% (organized sector) and 16.42% (unorganized sector) said they started to work in pursuit of ‘to make more money’ and 11.56% took up to entrepreneurial activity to comply with the “Advice by Husband/Parents/Relatives”. Further some 12.48% respondents of organized sector and

10.04% of unorganized sector said that their foremost motive was to do something constructive for the family/society in accordance to their capability. Significant motivating factor are: ‘Independence’ (stemming from the freedom to do ‘one’s own thing’), ‘Market Opportunity’, ‘Family Background’, a ‘New Idea’ (with business potential), the prospect of ‘Challenge’, as well as a long cherished ‘Dream Desire’ to become an entrepreneur. Internal triggers are the prime motivators, while external factors such as market opportunity are also growing in importance. These are variations in Motivation Triggers on parameters such as region, gender, age, family background, time period and levels of work experience. The most significant motivating trigger for Entrepreneurship was found to be wide ranging across regions – from ‘interest to do businesses becomes the prime trigger in Lucknow and Kanpur. Kanpur has been a traditional trading and business hub that may explain great influence of family background as a prime trigger. On the other hand, Lucknow a centre of educational excellence has emerged as an attractive centre for knowledge of entrepreneurship, driven by increasing service sector. Interestingly, entrepreneurs from all the selected districts valued ‘market opportunities’ as a trigger more than other factors. Only a small proportion of women often took to entrepreneurship in terms of financial liberty, adding more too family pocket, as well as the effective tapping of market opportunities are the most important motivators. The study shows that family members, either parents or husband having business played a vital role in inspiring women 11.56% took up to entrepreneurial activity to comply with the” Advice by Husband/ Parents/ Relatives” of organized sector and 12.75% of unorganized sector.

Also it is discussed that whether women who enter into entrepreneurship had any experience before regarding the type of enterprise they established, after enquiring the respondents the results achieved is 25% stared enterprises in fields related to those in which they had previously worked (as distinct from merely replicating the business idea of their former employers). Thus, the study found instances of a person employed in a beauty parlor starting one’s own beauty parlor, a person with experience in tailoring launching his/her own boutique, and so on. While working as employees, these entrepreneurs identified market gaps and designed innovative products or services, which enabled them to become entrepreneurs. Most of the women entrepreneurs had emulated

their family background (24%) of organized sector and 15% of unorganized sector before getting involved in their business. Among the rest of the respondents, 32% had training directly related to the business in case of organized sector and 44% in case of unorganized sector they had opted for, 25% had previous job experience and were employed by others but it is not the case with unorganized sector they are saying that they have never done such job before or worked as employees in the field in which they own their enterprise and 19% gave no response in this query of organized sector and 41% of unorganized sector. Social barriers faced by women entrepreneurs were also discussed and known in my research work. Among 200 women entrepreneurs, 42% of organized sector and only 8% of unorganized sector played silent role while commenting about their social constraints faced in running their enterprises. At the same time in organized sector 21% and 12% in unorganized sector still felt that their children are being neglected and a similar proportion mentioned that their family is neglected as they had to take main responsibilities in their family life. We can also see that only 7% in case of organized sector and only 1% in case of unorganized sector of the respondents mentioned that the males' ego gets hurt when women run an enterprise by their own. In case of unorganized sector it is the long working hours is objectionable which is 45% whereas it is only 13% in case of organized sector also family is neglected in case of unorganized sector (34%) in the same time it is just (17%) in case of organized sector.

In Chapter-VI tries to tell that with relevant education, work experience, improving economic conditions and financial opportunities, more women around the world are creating and sustaining business ventures. This will not only have an impact on the economies of the countries in which women own their businesses but also will change the status of women in those societies. It is likely that, as we begin this millennium, this will be the century of the entrepreneur in general and of the women entrepreneur in particular. Having discussed how they started their business, the women were asked to comment on any major challenges they had faced during the course of starting and managing their business. The discussion that followed depicts the type of problems being faced by women entrepreneurs. Suggestions for overcoming the problems were sought from other respondents (than the ones who claimed those problems).

From this it can be seen that the challenges women entrepreneurs face are multifaceted, and include those relating to socio-cultural, skills, technological, policy, administrative procedures, financial matters, etc. Shows that the obstacles women entrepreneurs face after starting or setting their enterprise is maximum in looking after children in both organized sector and unorganized sector that is 38.50% in case of organized sector and 18.67% in case of unorganized sector. At the second place is a problem in family responsibilities that is 15.58% in case of organized sector and 14.67% in case of unorganized sector respectively. Least problem is in obtaining funds 0% in organized sector and in case of unorganized sector it is daily household chore which is 4.33%. The role of the family in enterprise start-up and growth is significant and crucial as they are sources of ideas and advice.

On the financial side, the opinions were split. Whereas some had received support from their bankers, others relied on own capital (saving) or family support to cover the financial aspects. Building up a solid knowledge base was also quoted frequently – the knowledge base refers to building management capacities for the business, getting to know customers suppliers and other entrepreneurs who could assist with information and advice.

As indicated above, spouses and family members can play an important role in relation to business idea identification and starting a business. Their attitudes may be positive or negative. Family support or lack of it is of crucial importance in the decision making process for the women entrepreneur and depending on the response from the family the women entrepreneur can either be highly motivated in her new venture or completely demotivated. The majority of women entrepreneurs (80%) in case of organized sector and (90%) in case of unorganized sector responded that their spouses had been positive about their ideas. They were described as having been supportive, happy, positive and encouraging of their wives to start and manage an enterprise. Previous research has shown that such support is crucial for women to be successful (as is the case for men in business) in the running and managing of their enterprise as this requires one being away from home for long periods of time per day which could negatively affect the husband's life-style.

Chapter-VII states that an overwhelming majority of women entrepreneurs sell their produce in the local market. Five percent of enterprises were selling part of their produce in outside Indian markets within the district Kanpur. The proportion of enterprises selling major part of their produce in district markets were around 40%, the proportion of units selling part of their output in district markets was 19% in case of Lucknow and 42% in case of Kanpur. As in case of unorganized sector 99% of part of output is sold in the local market and in case of Kanpur 87% part of output is sold local in the market and 14% within the district.

The respondents were asked to give their perception about the management capabilities of women entrepreneurs. The responses were sought on five point scale of excellence, very good, good, reasonably ok and poor with score of 5, 4, 3, 2 and 1 respectively. The responses were then tabulated accordingly.

As is evident from the table, the respondents claimed that women entrepreneurs are the best in ‘production management’ as score highest i.e.3.86, and ranks 1 in case of unorganized sector it is the ‘problem solving attitude’ with 3.46 it ranks 1. The area which got the second maximum score in organized sector is “problem solving attitude” with score of 3.64 and ranks 2 for unorganized sector it is “production management” with 3.41. This shows an encouraging sign because production management is an important function in an industrial enterprise. The other activities prevail because of production activity therefore it is essential that production management is properly managed so that it fulfills the purpose of taking up the entrepreneurial venture. This is also essential for full capacity utilization to take place so that maximum profits are obtained by the entrepreneur. The importance of problem solving attitude leads to success of an individual as an entrepreneur. This was followed by yet another issue of control and supervision of labour which creates a hell of problem for women entrepreneur as male ego is tarnishes by working under a female boss. But to our surprise the perception of entrepreneur has ranked “control and supervision of labour” as 3 with score of 3.51 in organized sector and 3.36 in case of unorganized sector.

Further to highlight matters of business in order to provide more insight on decision making capability of our women respondents they were probed about persons

involved in taking decisions on different aspects of enterprise control. Major issue in which women (73.5% in case of organized sector and 86.5% in case of unorganized sector took decision was on the matter of fixing the working hours of their enterprise. Such as on matter of fixing the price of a product/service 61.5% in organized sector and 73.5% in unorganized sector respondents claimed to take decisions themselves. 18.5% in organized sector and 16.5% in unorganized sector are supported by their husband, and 19% in organized sector and 5.5% in unorganized sector take decisions jointly. On matter of purchase of inputs and plant and machinery respondents husbands are seen to be taking decisions solely or jointly with the respondents. As a matter of fact we find that near about 50% in organized sector and 62% in unorganized sector our respondents are independent just because they are legally their own boss as we have covered only those units which are solely taken care of by women entrepreneurs or have 51% in case of organized sector and 38% in case of unorganized sector share in the partnership.

The majority of women entrepreneurs (70%) responded that their spouses had been positive about their ideas. They were described as having been supportive, happy, positive and encouraging of their wives to start and manage an enterprise. The majority of the women entrepreneurs, and a further 4.06% of organized sector and 37.5% of unorganized sector do so with “significant others”. The data indicating that the spouse tends to be more involved in the decision-making process (22.69% in case of organized sector and 14.94% in case of unorganized sector jointly with wife and 19.87% of organized sector and 19.9% of unorganized sector takes sole decision-making) than in running the business.

In the chapter VIII the role and impact of the promotional policies of the government is being discussed. The discussion covers various aspects like awareness of the entrepreneurs about the schemes, the extents to which they avail these schemes are found useful by the entrepreneurs availing them.

The survey revealed that 65% of the respondents were aware about any promotional scheme. The degree of awareness was markedly higher in case of manufacturing units (77.78%) as compared to trading units (64.78%) and service units (60.21%). This seems to be so because most of the programmes are oriented towards the

promotion of industry. Units in Kanpur showed a slightly higher level of awareness of the programmes (86.00%) as compared to units in Lucknow (49.00%). This awareness in Kanpur shows that it is historically an industrial city and hence awareness is more there as compared to Lucknow awareness proves that it is new industrial hub and hence gaining prominence recently.

Media source like T.V, radio and newspapers were the most important source of information. Around fifty percent of the respondents acquired information about the schemes from media sources. Also similar proportion acquired the information about the schemes from their friends and relative. Around one-third entrepreneurs learnt about promotional schemes by government officials. This proportion was higher in case of services units and trading units.

Over half of the entrepreneurs found the process difficult and another one-fifth felt it was very difficult. However, around one-third units said that the procedures were easy. A larger proportion of small units found the process easy as compared to micro units. Manufacturing units found the process more difficult as compared to trading and service units.

When respondents were queried about their opinion about policy environment on women entrepreneurs we got the following responses. About one-third respondents claimed that overall policy environment strongly encourages women participation in business activity. 64% said that this sort of environment is rather favourable to women participation in business activity and a small proportion 1% found the policy framework to unfavourable towards women in business. Respondents of Lucknow found the policy environment to be more encouraging as compared to Kanpur under the study. Whereas in unorganized sector which see a totally different point of view as there are no policies or programmes for unorganized sector they are even unaware about the policies regarding organized sector and they are not at all bother about it. When queried 59% respondents in Lucknow have no opinion and 61% in Kanpur also have no opinion regarding overall policy environment. In Lucknow 0% says they do not encourage and they are not even favourable to women participation in business activity as there are no such policies for

women entrepreneurs in unorganized sector, in Kanpur its 6% for strongly encourages and 5% for is rather favourable.

The overall social and policy environment is conducive to women entrepreneurs and they do not face any special handicap in running their business, but are often in an advantages position. Furthermore, it is expected that the effectiveness of government programmes will improve if women officials are made in charge of these programmes. Also programmes and policies related to unorganized sector should also be framed by the government for their progress and growth.

In order to increase the popularity and effectiveness of the promotional policies of the government, it would be necessary to take steps to publicize these schemes more. The process of provision of the schemes has also to be streamlined by simplifying the procedures, reduce the paper work and avoid the delays in sanctioning the schemes. A more positive and proactive attitude of officials dealing with the programmes will prove helpful in attracting entrepreneurs to avail the commission need to be control to minimize harassment and exploitation of the entrepreneurs. Finally, the bias in government programmes towards women activity with the intention to promote them indirectly adds to the miseries and needs to be removed by adopting specific policies for the women enterprise as a whole. Developing skills and techniques on women, setting up of micro-enterprises for women will definitely help in increasing women empowerment. Now a conclusion can be drawn though the nation is marching towards the path of panned development, yet women's plight, plunder and perversion are on increasing in most areas. The path of development is yet to bring a perceptible change on women's empowerment. So to improve the status of women in India socio-economic aspects concerning women empowerment must be carefully addressed. Hence all efforts on the part of the government at the central, the state and the local, the NGOs and the people as a whole must work together to combat with problem of women empowerment. Let us work together to build India with equal development of both men and women. To conclude, an integrated approach is called for making the movement of women entrepreneurs a success. Therefore it can be seen that women in India have come a long way, they have broken the shackles of illiteracy, superstitions and dependency. The call of the present

time is that women become financially independent. But the problem with financial independence of women is that the availability of jobs (in general for both women and men) is very less and hence some new methods have to be sought by women to gain financial independence. Entrepreneurship among women can be eyed as a tool for employment and income generation. The results are somewhat encouraging of women opting entrepreneurship as their career option.

The help from Government is very helpful and beneficial to women entrepreneurs, but the thing is it should be available easily for our women entrepreneurs. Also the policy makers should work and should not ignore the unorganized sector and make and launch some beneficial policies for the women entrepreneurs of unorganized sector.

### **Suggestions for Policy Implications:**

The study leads to the conclusion that by and large the regulatory mechanism is not a major hurdle in setting up and growth of women enterprises in small scale sector, which depend on the market conditions along with the social environment that prevails. Registration was perceived by a large majority of entrepreneurs to be advantageous to the units as it helps in obtaining facilities like credit, market, raw materials and technical know-how. The problem is basically with the way the society responds and hurdles are implemented and the attitude of the family members concerned.

There is a need to make the policy framework entrepreneur friendly and streamline the process of setting and running simple and less bothersome. A few suggestions in this regard for empowerment of women through entrepreneurship are given below:

- To reduce the wide gap between theory and practice
- Policymakers and Planners are merely engaged in their Efforts for Women Development without Monitoring: Need of Reviewing Implementation.
- Lack of Vision for Women Development and Empowerment: Need of Defining Goals.

- Lack of Adequate Educational Opportunities to Women Entrepreneurship: Need of Education and Training to make Women Economically Independent and Self-confident.
- Credit Facility should be easily available.
- Wide Difference between Law and Practice: Need of Narrowing down the Gap to provide Justice to Women in Distress.
- The concept of women entrepreneurship as a matter of fact appeared to have developed the support extended by their respective family thus there is a need to strengthen this support to further enhance their capabilities.
- There is a need to upgrade the general socio-economic condition of women to create general industrial awareness among women. Psychological and societal changes also have to newly inculcate to motivate them to raise above their traditional roles perception responsibilities.
- Procedural corrections at the administrative level are required to ensure that the planned benefits must pass on to the needy and genuine persons otherwise it will lead to wastage of funds. Also policy makers should not ignore the unorganized sector and work on it to provide suitable help for there upliftment too
- The unhealthy practices like use of touts or agents and payment of bribes and commission need to curb to minimize harassment and exploitation of the entrepreneurs.
- The procedures and proforma should be simplified and paper work should be minimizing case of loaning facilities.
- Though a single window system exists, there is a need to make it really effective so repeated visits to various departments and agencies are avoided.
- As women entrepreneurs are found not to be professionally educated and are operating female domains hence high priority is required for women in orientation, education, training and skill development with a view to enable women entrepreneurs to enhance capabilities.
- Periodic camps at different places may be organized so that awareness can be generated and spread at the place where the units are located about different facilities extended by government to women entrepreneurs.

- In order to increase the popularity and effectiveness of the promotional policies of government, it would be necessary to take steps to publicize these schemes more widely through media particularly in the rural areas and among micro units.
- The process of provision of assistance under various schemes has also to be streamlined simplifying the procedures, reduce the paper work and avoid the delays in sanctioning the schemes.
- A more positive and proactive attitude of officials dealing with the programmes will be helpful in attracting entrepreneurs to avail the various benefits. Sensitization, reorientation programmes for various levels of official functionaries, particularly at the all levels, should be organized to make their behavior and attitudes entrepreneur friendly.
- The National Policy for the Empowerment of Women, as approved by the Indian Parliament in 2001, is considered to be the most significant step in the direction of empowering the women who constitute more than half of the population.
- The Government of India established in 1964 Department of Social Welfare to look after women issues from the welfare point of view, the primary focus being on women in distress.
- The Committee on the Status of Women was set-up in 1971 to do a complete review and bring out a report on the status of women in India.
- Women's Welfare and Development Bureau was established in 1976 in the Ministry of Social Welfare to aid the National Committee on Women, which was constituted in September 1976 and also to act as a national point within the Government to co-ordinate policy and programmes and to initiate measures for women's development.
- The Central Social Welfare Board was created in 1953 as the first nation-wide government structure for women welfare and development services for women, children and under privileged groups.
- The Department of Social Welfare with a combination of programmes for reduction of physical disabilities, isolation and vulnerability such as old age pension, widow pension, working women's hostels, etc. was also established by the government.

- The Rashtriya Mahila Kosh (RMK) was set-up on 30<sup>th</sup> March, 1993 as a registered Society under the Societies Registration Act, 1860, under the auspices of the Department of Women and Child Development.
- The Women Development Corporations are the newly created state level autonomous organizations set-up at the initiative of the Government of India in all the states and union territories in 1985-86.
- Self-help Groups also launched various programmes and provide help for the empowerment of women.
- A National Committee on Women under the Chairmanship of the Prime Minister was set-up on 11<sup>th</sup> February 1988 to advice on policy and legal issues and programmes and administrative measures relating to women.
- In January 1991, the government constituted a statutory body called National Commission for Women (NCW) with a specific mandate to study all matters relating to number of activities as follows:
  - setting up of 11 expert committees to tender advice on various women's issues;
  - conducting Pariwarik Lok Adalats, to which nearly 35,000 cases were referred;\complaints and Pre-litigation cell;
  - Legal Awareness;
  - Welfare of women prisoners under trials; and
  - Action on issues of women and children
- Various Non-Governmental Organizations (NGOs) actively work for the empowerment of women of our country.

Developing skills and techniques on women, setting up of micro-enterprises for women will definitely help in increasing women empowerment. Now a conclusion can be drawn though the nation is marching towards the path of panned development, yet women's plight, plunder and perversion are on increasing in most areas. The path of development is yet to bring a perceptible change on women's empowerment. So to improve the status of women in India socio-economic aspects concerning women empowerment must be carefully addressed. Hence all efforts on the part of the

government at the central, the state and the local, the NGOs and the people as a whole must work together to combat with problem of women empowerment. Let us work together to build India with equal development of both men and women. To conclude, an integrated approach is called for making the movement of women entrepreneurs a success. Therefore it can be seen that women in India have come a long way, they have broken the shackles of illiteracy, superstitions and dependency. The call of the present time is that women become financially independent. But the problem with financial independence of women is that the availability of jobs (in general for both women and men) is very less and hence some new methods have to be sought by women to gain financial independence. Entrepreneurship among women can be eyed as a tool for employment and income generation. The results are somewhat encouraging of women opting entrepreneurship as their career option.