

**WOMEN ENTREPRENEURSHIP AND EMPOWERMENT: A SOCIOLOGICAL
STUDY OF WOMEN ENTREPRENEURS OF AGRA**

SUMMARY

Submitted

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SUMMARY

Women form a significant human resource of the nation. They should be taken as an important instrument for the development and growth of economy of every nation. Women's status in Indian society has changed from time to time. In ancient period women enjoyed an equal status with men in every walk of life. Women had the right to education, shared equal rights, liberty to choose their partners and had freedom to take part in social and religious activities. It is apparent that importance was given to women in ancient period.

The position of women became very dejected during the medieval period. After independence the Indian Constitution entrusted men and women equivalent rights without any discrimination against women. In modern Indian society the position of women is equal to that of men in all social, economical, educational and political forms.

The principle of gender equality is protected by the Constitution of India in its Preamble, Fundamental Rights and Directive Principles of state. Indian Constitution also gives authority to the state to take on measures of positive discrimination in favour of women.

Globally, women's empowerment has recently gained substantial significance as an area for policy and policy interventions in most of the organizations and it has become one of the key concerns in the course of development of nations all over the world. They have renowned the benefits of the empowerment, which can be attained through effectual participation of women.

Today, women are moving ahead and becoming major economic force with the growth of technology and business environment. Women of today are contributing lot in the growth of society. It is not possible to neglect this economic force. For the speedy growth of economy of any country, it is important that men and women both participate for the progress of the nation.

Women entrepreneurship is an important tool for women empowerment. It involves access to resources and market, control on resources, actual ownership and power to make and act on decision, these may be a significant factors for empowering women. A country like India with such a vast population and problem of unemployment, entrepreneurship can be the best instrument for women to empower herself.

Entrepreneurship leads women to their equal participation in social, economic, political and cultural decision making. Women entrepreneurship helps in bringing change in attitude of society by connecting both women and men in development and it helps in removing discrimination against women for greater extent. Thus to achieve the objectives of sustainable development it is important to empower women entrepreneurs and the factors hindering the growth of women entrepreneurs should be eliminated so that women can fully participate in business.

Women are now ready to enter and do all kinds professions like trade, industry, engineering etc. now-a-days rural women in India are also engaged in small-scale entrepreneurship programme. They are empowering themselves to cope with the changing times and using their free time and skills for setting and sustaining businesses. The entrepreneurial activities not only generate income for them but also enhance their potential of decision-making which led to their overall empowerment. It is also beneficial for them in the sense of contributing in family income while taking care of their own home and household tasks.

OBJECTIVES OF THE STUDY

- To study the socio-economic background of women entrepreneurs of Agra.
- To analyze the relation between women entrepreneurship and women empowerment.
- To examine the problems and challenges women entrepreneurs face in managing their businesses.
- To study the factors that encouraged women entrepreneurs to start their own business.
- To study the role of government for strengthening women entrepreneurs.

HYPOTHESIS OF THE STUDY

- Age, income, education and experience play a significant role in empowering women entrepreneurs of Agra.
- There is a positive relation between women entrepreneurship and women empowerment.
- Financial constraint, marketing problem, role conflict and lack of education is the major problems and challenges faced by women entrepreneurs in managing their businesses.

- Economic needs, family responsibilities and desire to be independent are the major factors that encourage women to start their own enterprises.
- Governmental schemes and policies helping women entrepreneurs by providing them trainings and giving them financial and marketing assistance.

RESEARCH METHODOLOGY

AREA OF THE STUDY

The study has been conducted in Agra district.

RESEARCH DESIGN

The study is an empirical research designed in a descriptive way used to find out the relation between women entrepreneurship and women empowerment, problems faced by women entrepreneurs while running their business and the factor

UNIVERSE OF THE STUDY

The universe of the present study was women who have been running their own enterprises in rural and urban areas of Agra District for minimum of three years. The study was restricted to certain businesses carrying out by women entrepreneurs like; Beauty Parlour, Tailoring/Boutique, Coaching Centers, Grocery/ Cosmetic Shops and Bags/ Toy making.

SOURCES OF DATA COLLECTION

The study concentrated on both on primary and secondary sources of data. Interview method was used for primary data collection. Self Structured interview schedule was prepared and covering the Socio-economic profile of women entrepreneurs of Agra district, relation between women entrepreneurship and women empowerment, problems and challenges of women entrepreneurs, factors that encourage women to start their own enterprises to collect primary data. A relevant and necessary literature for secondary data collected through books, journals, local publications, newspapers, web sites, government reports, survey reports etc.

SAMPLE SIZE AND SAMPLING METHOD

The present study is based on women entrepreneurship and empowerment in Agra district. So the sample respondents for the study were drawn from women entrepreneurs who were running their own businesses in Agra District. The primary data collection was based on

the classification of women entrepreneurs according to urban and rural area of Agra district. There are fifteen blocks in Agra District of Uttar Pradesh namely, Achanera, Akola, Bah, BarauliAhir, Bichpuri, Etmadpur, Fatehabad, FathepurSikri, Jagner, Jaitpur Kalan, Khandauli, Kheragarh, Pinahat, Saiyan and Shamshabad.

Ten blocks out of fifteen blocks have been conveniently selected. Simultaneously ten major localities of Agra city had also been conveniently selected. Snow ball sampling technique and Convenience sampling method was used to identify women entrepreneurs from the area. 69 women entrepreneurs were located and interviewed from selected blocks of rural Agra and 121 women entrepreneurs were located and interviewed from ten selected localities of Agra city.

Thus the number of women entrepreneurs selected for the study in Agra District is listed below :

| S no. | Rural | Sample Size | Urban | Sample Size |
|-------|-----------------|-------------|---------------|-------------|
| 1. | Achanera | 4 | Bodla | 10 |
| 2. | Bah | 11 | Balkeshwer | 11 |
| 3. | Bichpuri | 4 | Dayal Bagh | 19 |
| 4. | Fatehabad | 9 | Kamla Nagar | 14 |
| 5. | Fatehpur Sikiri | 8 | Khandari | 10 |
| 6. | Jaitpur Kalan | 7 | New Agra | 12 |
| 7. | Kheragarh | 6 | Raja ki Mandi | 13 |
| 8. | Pinahat | 5 | Shah Ganj | 11 |
| 9. | Saiyan | 6 | Surya Nagar | 14 |
| 10. | Shamshabad | 9 | Vijay Nagar | 8 |
| | | 69 | | 121 |

190 women entrepreneurs were selected according to the five most common entrepreneurial activities. The list of selected women entrepreneurs is given in the following table:

PRESENTATION OF DATA

The researcher collected data from 190 women entrepreneurs in Agra district through self structured interview schedule. The collected data was tabulated and analyzed in pie charts and bar diagrams. Further, the data was codified to facilitate the analysis by using excel. Percentage has been used to show the impact and comparison between rural and urban area.

MAJOR FINDINGS OF THE STUDY

SOCIO-ECONOMIC BACKGROUND OF WOMEN ENTREPRENEURS

This has been found that number of rural women entrepreneurs was less (36.32%) in comparison to urban women entrepreneurs (63.68%). Although this is evident that the rural women entrepreneurs are also coming up and undertaking entrepreneurial activities to make herself economically and socially empowered.

It is evident that maximum numbers of women entrepreneurs from rural as well as urban area are in the age group of 21-30. Young women are entering in businesses and running them successfully to make their selves empowered in all spheres.

It is evident that level of education is increasing among women. Urban women entrepreneurs were representing the raise. But there was a gap between urban women entrepreneurs and rural women entrepreneurs. The percentage of rural women entrepreneurs in higher education was quite low (10.14% graduates and 7.25% post graduate).

This is clear from the research maximum numbers of women are Hindu in rural as well as urban area.

This is evident that most of the women in rural as well as urban area are married. Percentage of married women is more in urban area in comparison to rural area. Married women found entrepreneurship uncomplicated, they could do their household work with their business duties together.

This is clear from the research that nuclear family structure is increasing in present society. In both rural as well as urban area nuclear families are more than joint families. However joint families are still prevalent in rural society.

This is clear from the research that most of the women entrepreneurs from rural as well as urban area are having 3-6 years of experience with the percentage of 48.95. On the other hand women with the experience of 12 and above years are second highest in experience.

This has been found that setting up business had change the family income of women entrepreneurs. This improved the financial condition of women entrepreneurs and empowered

them to take decisions. The financial independence helps the women entrepreneurs to lift their standards of living. With this they offer their financial support to their family.

This is clear from the research explanation that maximum numbers of women entrepreneurs in rural area were housewife before starting their venture. However in urban area most of the women entrepreneurs were in job.

This has been proved that most of the women entrepreneurs from rural as well as urban area had done certificate course and started their enterprise.

This is clear that joint families were more in rural area, most of the women entrepreneurs said their father-in-law was head of the family. On the other hand in urban area maximum numbers of women entrepreneurs' husbands were head of the family.

This is evident from the above table that maximum numbers of women entrepreneurs in rural as well as urban area were in the business of garments/tailoring. It was easy for rural women to do such business with their household chores.

This has been found that most of the husbands of urban women entrepreneurs were graduates. Whereas in rural area the percentage of intermediate pass husbands of women entrepreneurs was more.

It is found that maximum number of women entrepreneurs' husbands in rural area are engaged in business. On the other hand in urban area maximum number of women entrepreneurs' husbands are in jobs.

This can be marked that maximum numbers of women entrepreneurs in rural as well as urban were having two dependent.

The study discloses that most of the women from rural as well as urban area do not own income earning asset by their name. Whereas some women entrepreneurs owned a property by their name.

This is clear that work schedule of women entrepreneurs in rural area is flexible. Whereas in urban area maximum number of women entrepreneurs have fix work schedule. Rural women entrepreneurs were doing their business activities from their home, they were doing their household and business duties simultaneously.

It found that maximum number of women entrepreneurs work 4-8 hours in rural area. Whereas maximum number of women entrepreneurs in urban are work 8-12 hours. Urban women said that more work was need in urban area to establish their business in the dynamic business world.

RELATIONSHIP BETWEEN WOMEN ENTREPRENEURSHIP AND EMPOWERMENT

ECONOMIC EMPOWERMENT OF WOMEN ENTREPRENEURS

This is clear from the above explanation that most of the women entrepreneurs in rural area shared their income with family members/husband. Although rural women entrepreneurs' control over their income is gradually increasing and they had acquired the potential to spend their money by their own. On the other hand most of the urban women entrepreneurs had the control on their income.

This is clear from the above explanation that most of the women entrepreneurs from both the backgrounds were having independent bank account (78.26% in rural and 86.78% in urban). While some women entrepreneurs in rural as well as in urban area were not having any bank account (2.90% in rural and 5.78% in urban).

This is evident from the above explanation that most of the women entrepreneurs from rural area always asked their husband before buying clothes for their children/for their own. Whereas most of the urban women entrepreneurs never asked their husband before buying clothes.

This is clear from the above table that most of the women entrepreneurs had often asked their husband before buying jewellery for themselves. They said, jewellery is quite an expensive stuff that's why they had to take advice of their husband before buying it.

This is clear from the above explanation that maximum number of women entrepreneurs from rural as well as urban area said, they discuss with their family/husband and then decide where to invest their money.

This is clear from the above explanation that maximum number of women entrepreneurs in rural as well as urban area said they first discuss with their family/husband and then decide to buy any large household item.

This is evident from the above explanation that 44.93% women entrepreneurs from rural and 46.28% women entrepreneurs from urban area said they consult first and then decide to buy any gift for social function. Whereas 33.33% rural women entrepreneurs and 38.84% urban women entrepreneurs said they discuss and decide. It was basically the collective decision.

SOCIAL EMPOWERMENT OF WOMEN ENTREPRENEURS

This is evident from the explanation that maximum number of women entrepreneurs in rural area were only consulted while visiting friends and family and 33.33% women entrepreneurs had to discuss with their family/husband then decide. Whereas 35.54% women entrepreneurs in urban area had to consult with their family/husband to take decision and 35.54% had to discuss first and then decide to visit family and friends.

This is clear from the explanation that maximum number of women in rural area were only consulted while visiting outside village/town/city and 33.33% women entrepreneurs had to discuss with their family/husband then decide. Whereas 36.36% women entrepreneurs in urban area had to consult with their family/husband to take decision and 38.84% had to discuss first and then decide to visit outside village/town/city. However 2.90% women entrepreneurs in rural area and 6.61% women entrepreneurs in urban area were having the authority to take decision over going outside village/town/city.

This is evident from the above explanation that in rural area maximum number of women entrepreneurs had to discuss with their family/husband to decide to go health care centers and hospital. And 24.64% women entrepreneurs had to consult to take decision on going health care centers and hospital. On the other hand in urban area 42.98% women entrepreneurs had to consult with their family/husband to take decision and 37.19% had to discuss first and then decide to go to health care centers or hospital. However 23.19% women entrepreneurs in rural area and 6.61% women entrepreneurs in urban area were having the authority to take decision over going health care centers or hospital.

This is clear that maximum number of women entrepreneurs in rural area had to consult with their family/husband before taking decision on their own health care/child health care and 27.54% women entrepreneurs had to consult and take decision. On the other hand in urban area

maximum number of women entrepreneurs had to consult with their family/husband then take decision on their own health care/child health care and 38.84% women entrepreneurs had to discuss with their family/husband and then decide. However 21.74% women entrepreneurs in rural area and 14.88% women entrepreneurs in urban area were having an authority to take decision over their own health care/child health care.

This is evident from the above explanation that maximum number of rural women entrepreneurs (34.78%) said they consult with their family/husband then decide and 30.43% women entrepreneurs were having an authority to decide what food to be cooked in the house. Whereas in urban area maximum number of women entrepreneurs (30.58%) were having an authority to decide.

It is evident from the above explanation that maximum number of women entrepreneurs in rural area discuss with their family/husband then decide. On the other hand in urban area most of the women entrepreneurs said they consult with their family and decide to employ servant.

It is clear from the above explanation that most of the women in rural area said they consult with their family and take decision on number of children. On the other hand maximum number of women entrepreneurs in urban area said they discuss with their family/husband then take decision on number of children. They said that this was a matter of collective decision.

It is clear from the above explanation that maximum number of rural women entrepreneurs said they consult with their family and take decision on education of their own/their children. On the other hand most of the urban women entrepreneurs said they discuss with their family/husband then take decision on education of their own/their children.

This is evident from the above explanation that women entrepreneurs from rural as well as urban area consult or discuss with their family/husband before taking decision over marriage of their own/their children. They said without any discussion in the family such important decision could not be made.

PERSONAL EMPOWERMENT OF WOMEN ENTREPRENEURS

This is clear from the research that women entrepreneurs from rural as well as urban area were perceiving very much self-confidence after setting up their business.

This is evident that women entrepreneurs from rural and urban area said they perceived personality change after setting up their business.

This has been found that women entrepreneurs from rural as well as urban area said they felt much mental satisfaction after setting up their business.

The study discloses that after setting up the business women entrepreneurs from rural and urban area had observed respect in society.

This has been found that women entrepreneurs from both the backgrounds had perceived social recognition after setting up their business. Society started recognizing their importance.

This is clear from the research that most of the women entrepreneurs in rural as well as urban area felt respect in their family. Their family members started recognizing their work and taking it as important as men's work.

TECHNOLOGICAL EMPOWERMENT OF WOMEN ENTREPRENEURS

This is evident that most of the women entrepreneurs from rural area were not using internet (68.12%). Whereas in urban area 63.64% women entrepreneurs were using internet and 36.36% were not using internet.

It is evident from the above explanation that most of the women entrepreneurs from rural as well as urban area were using mobile phone for making voice call for their business purpose.

This is evident that most of the women in rural area with the percentage of 76.81% were not having email id. Whereas in urban area there was almost an equal ratio of having and not having email id. (50.41% yes and 49.59% no).

This has been found that women entrepreneurs in rural as well as in urban said they did not feel like to have website/social networking page. Whereas in urban area 2.48% women entrepreneurs were having facebook/instagram page to connect with their customers and suppliers.

POLITICAL/LEGAL EMPOWERMENT OF WOMEN ENTREPRENEURS

This is evident that women from urban as well rural area were aware of their voting right. Rural women were more aware of their right to vote (44.93% much and 52.17% very much) in comparison to urban women (66.94% much and 22.32% very much).

This is clear from the research that women from both the backgrounds were quite aware of the equality before law. Women in rural area were more aware regarding the law in comparison to urban women.

This is evident that women entrepreneurs in rural as well as urban area were aware of the constitutional right of prohibition of discrimination.

This has been found that rural as well as urban women were quite conscious of the special provisions for women in constitution. They both were have the almost similar knowledge about the special provisions for women in constitution.

This is evident that women entrepreneurs from both the background were aware of dowry prohibition act. Women entrepreneurs in urban area were more aware of dowry prohibition act (76.86% much and 9.92% very much) in comparison to rural women entrepreneurs (57.97% much and 11.59% very much).

The study discloses that women entrepreneurs from rural and urban area were quite conscious of the Child Marriage Act. However, urban women were more aware of the Child Marriage Act (84.30% much and 9.91% very much) in comparison to rural women entrepreneurs (62.32% much and 11.59% very much).

This is clear that women entrepreneurs from both the backgrounds were aware of domestic violence act. They were slightly different in their responses. Urban women entrepreneurs were more aware of the Domestic Violence Act in comparison to rural women entrepreneurs.

This is evident that both rural and urban women entrepreneurs were much aware of sexual harassment act.

PROBLEM AND CHALLENGES FACED BY WOMEN ENTREPRENEURS

This is evident that women entrepreneurs from rural as well as urban area were suffering from lack of finance. In rural area 23.18% often and 23.19% always whereas in urban are 30.58 often and 16.53% always face such problem.

According to the responses given by women entrepreneurs, some of them said that banks have taken a unhelpful attitude while providing finance to them. They discourage women borrowers on the belief that they can quit the business at any time and become housewives again. The

result of this, women entrepreneurs have to depend on their own saving and loans from family and relatives.

It has been found that women entrepreneurs from rural as well as urban area were getting adequate support from their spouse/family. However in rural area 8.70% often, 11.59% always and in urban area 9.09% often, 7.44% always faced such problem.

It is clear that women in rural as well as urban area were facing role conflict in balancing their business and household work. There is a slight difference in rural and urban women entrepreneurs in reference of role conflict. Rural women were more affected with this problem as compare to urban women entrepreneurs. As it has already been mentioned that most of the rural women come from joint family background, they have to perform more responsibilities in comparison to other women entrepreneurs.

The study discloses that women from rural as well as urban area were satisfied with their managerial abilities. They believed that they were having sufficient managerial abilities to run their business.

This is evident that for some extent male dominancy was prevailing in both rural and urban area. Whereas women entrepreneurs were quite confident in their business and they were not affected with such male dominance while running their businesses.

It has been found that rural as well as urban women entrepreneurs were slightly influenced by marketing problem. Urban women were reported to be more affected by marketing problem in comparison to rural women entrepreneurs. 19.83% often and 4.13% always faced this problem in urban area.

This is clear that overload of work was one of the major problems both rural and urban women entrepreneurs were facing. They were taking overload of work problem in a positive sense. They said that as the business expends responsibilities increase and work load increases.

Around 36% of women entrepreneurs were reported to be unconvinced from the infrastructure of their enterprises from both the backgrounds (18.84% from rural and 17.36% from urban). Whereas infrastructure problem was more prominent among rural women entrepreneurs with

the percentage of 55.07% in comparison to urban women entrepreneurs. They had lack of space, equipments, electricity etc.

This is evident that problem of middle man was not an obstructing issue for women entrepreneurs from rural as well as urban area while running their business. There were few women entrepreneurs from urban area who were slightly affected with this problem.

This has been found that women entrepreneurs from rural and urban area had not faced unequal treatment while running their business.

This has been found that rural women entrepreneurs were more affected with lack of mobility in comparison to urban women entrepreneurs. Rural women entrepreneurs said they had to travel or go out of the village for purchasing raw material for their business. And it is not easy for them to go alone. That's why they had to depend on their husband/family member.

This is clear from the explanation that urban women entrepreneurs were more affected with tough competition in comparison to rural women entrepreneurs.

This has been found that women entrepreneurs in rural area were facing lack of professional/technical knowledge more in comparison to urban women. They said "if they were technically qualified, they could enhance their business to a greater extant".

ENCOURAGING FACTORS FOR WOMEN ENTREPRENEURS

This has been found from the research that family responsibilities had compelled women entrepreneurs from rural as well as urban area to start their business. Over all 26.31% women entrepreneurs were agree and 27.37% women entrepreneurs strongly agree to this factor.

This is clear from the research that most of the women entrepreneurs in rural as well as urban area said that economic needs of the family forced them to start a business. Whereas 21.74% women entrepreneurs in rural area and 31.40% women entrepreneurs in urban said that money problem was not an encouraging factor for them to start a business.

This is evident from the above explanation that most of the women entrepreneurs in rural as well as urban area said they wanted an independent life, freedom to take their own decision that's why they started their business.

This has been found that maximum number of women entrepreneurs from rural (52.17%) as well as urban (80.17%) area started their business to give a secure life to their family members and an assured career to their own.

This is evident that Families have played an important role in making a woman to a woman entrepreneur. Families encouraged them to live their own dreams and become independent. Most of the women entrepreneurs from rural as well as urban area were inspired by the advice from their family members for starting their enterprises.

The study discloses that women entrepreneurs from rural as well as urban area felt that non availability of jobs made women to starts their own business for some extant.

This is clear from the study that some women entrepreneurs from rural as well as urban area said that, they were encouraged by their family business. Whereas 73.91% women entrepreneurs from rural and 74.38% women entrepreneurs from urban were not encouraged by this factor.

This is clear that rural as well as urban women entrepreneurs were influenced by stories of successful entrepreneurs and in this hope they started their business. Successful women entrepreneurs' stories inspired them and encouraged them to start their own business.

This is evident that women entrepreneurs from urban area were started their business to utilize their professional skills. Whereas in rural area most of the women entrepreneurs were disagree to this and said their financial requirement were more in comparison to this.

It has been found from the research that women from rural and urban area were having a dream to become an entrepreneur. They started their business to be a successful entrepreneur. However there were women from both the backgrounds who were not having such dream.

This is clear from the above explanation that maximum number of women entrepreneurs in rural and urban area said the purpose for them to start a business was to enjoy a better and a secured life. Rural women entrepreneurs agreed that they wanted to give a better future to their children and a smooth life. This made them to start their business.

This is evident that most of the women in rural as well as urban area said that they started their business for their own satisfaction. Whereas urban women entrepreneurs (66.94% agree and

23.97% strongly agree) were more encouraged by this factor in comparison to rural women (57.97% agree and 13.04% strongly agree).

This is clear from the explanation that maximum number of women entrepreneurs from rural as well as urban area said high profitability encouraged them to start their own business. Urban women entrepreneurs were more influenced by the profit generating activity in comparison to rural women entrepreneurs. Urban women entrepreneurs said that where there is a risk, there is high profit.

The present study on women entrepreneurship and empowerment in Agra district highlights the positive relation between women entrepreneurship and women empowerment. Women entrepreneurs from rural as well as urban area are economically empowering themselves. They are gaining greater control over their income and resources. Personally they are perceiving self-confidence, recognition within the family and respect in society. As far as social empowerment of women entrepreneurs is concerned, they are now becoming a part of decision making within the family. However mobility of women entrepreneurs is somewhere restricted in rural area. Lack of awareness regarding information and technology among rural women hinders the growth of women entrepreneurs. Women entrepreneurs have to face problems in running their business but that does not stop them to grow their business.