

# शोधायतन Shodhaytan

वाणिज्य, कला, शिक्षा, समाजशास्त्र तथा ह्यूमेनिटीज पर  
रवीन्द्रनाथ टैगोर विश्वविद्यालय की शोध पत्रिका

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Organised by RNTU, Bhopal

9-10 April 2021



Special Issue

Proceedings :- IWCEE-2021

*"Think like a queen. A queen is not afraid to fail.  
Failure is another steppingstone to greatness."  
— Oprah Winfrey*

A Special issue for Publication of Selected Research Papers Presented in

International Conference on  
**Women Entrepreneurship & Empowerment**

at Virtual Platform RNTU, Bhopal

9-10 April 2021

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## From the Desk of Editor in Chief

Hello Readers,

“A major shift in mindsets is needed to create suitable conditions to facilitate and encourage women entrepreneurs as current networks are heavily dominated by men, and it, therefore, becomes intimidating and difficult for women. There is also a need to create greater accessibility to financial services and nurture supportive entrepreneurial conditions for women” says, Neha Bagaria, Founder of “Jobs For Her”

If India has to become an economic super power, large scale entrepreneurial endeavour is the key. In its effort to accelerate economical growth, women who form almost half of our strength cannot be left behind. So **“Women Entrepreneurship & Empowerment”** has become the buzz word in the 21<sup>st</sup> century. Government of India has defined women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. The government has framed different policies and programmes at different levels to promote and priorities Women Entrepreneurs. Though efforts were made to empower women in a social, economical and political context over the years but due to lack of synchronization and coordination, the results were not satisfactory. The concept of New India now has woman entrepreneurs at the core. Rabindranath Tagore University is known for being the torch bearer for new initiatives, recognizes and encourages women those are working independently to play vital role in growth of the country. An international conference was organised on **“Women Entrepreneurship & Empowerment”** by Faculty of Commerce & Education, Women Development Cell, RNTU in association with Research Foundation of India and Gurukul Kangri University Haridwar in order to provide a vibrant platform to researchers for sharing their research outcomes related to women entrepreneurship. Four international Women Speakers from Canada, Oman and Shri Lanka shared their views, in this conference. More than 80 papers were received for conference from across the country. **SHODHAYTAN** is happy to dedicate a full issue to this land mark the conference. A jury of experts, selected 21 papers for publication in this special issue of **SHODHAYTAN** and accommodated proceedings of the conference. I am sure readers will find them interesting, useful and thought provoking and conference will go a long way in promoting women entrepreneurship.

I congratulate all the authors and organizers of this conference for successfully conduct.

**Dr. Deepti Maheshwari**

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# Entrepreneurship in the Field of Hospitality with Special Reference to the Women Empowerment - A Comprehensive Transforming Scenario in India

**Dr. Kapil Shanker Tiwari**

Amity School of Hospitality, Amity University, Lucknow (U.P.) India.

## ABSTRACT

*Understanding the significance of women contribution in the hospitality sector and observing the capabilities of women human resources in the aspect of forecasting, utilizing the management resources, capital and business expansion, tremendous organizing and managing abilities has clearly engraved that women are one of the most important key players in the field of hospitality. Discussing about the entrepreneurship, it's totally based on undertaking the risk and analyzing the uncertainties that comes as hindrances in achieving the professional goals. The economic impression of accomplishing gender equality in India is assessed to be US\$700 billion of added GDP by 2025, is a great intimation of women empowerment. Women have multiple times proven their abilities as a successful entrepreneur in the hospitality business. Stirring the potential to become an entrepreneur in the hospitality business, it generates that ample of opportunities are there in hospitality sector that provides broad spectrum of knowledge, builds various skills in the domain specific and transmutes as holistic development. In the current scenario of transformation women entrepreneurs are coming up as an idealistic personality which are being followed as a source of inspiration. This research paper is a drive to ponder the current and future scenario of women entrepreneurship in Uttar Pradesh in the area of hospitality business and emphasizing on issues and challenges in the entrepreneurial abilities and initiates with appropriate exhortation.*

**Key words:** Women Empowerment, Hospitality, Management Resources, Entrepreneurial Abilities.

## I INTRODUCTION

Considering the significance of economic growth, hospitality industry is found to be one of the major contributors in this context. Hospitality sector generates ample of job opportunities which are directly or indirectly associated with the tourism sector. This segment has been identified as the fastest rising industry not only in India but round the globe. This sector deals with the tangible and intangible products, various services along with seasonal fluctuation in its demand. In this instability women entrepreneurship and their contribution has been acknowledged as a key cause in building the economy of the nation with respect to the hospitality deeds. Women entrepreneurship has generated numerous opportunities and offered manifolds solutions to resolve the day to days business issues and challenges. Financial wellbeing of individual and society is the foremost priority of that has been observed in the women entrepreneurship as they are very well aware about the requirement of financial well-being for the happiness and prosperity of the families. More than 51% ownership as a potential stakeholder makes the women an entrepreneur moreover also offering above 51% job opportunities to the women cadre. Reviewing the hospitality sectors, we find that women entrepreneurs are involved in travel and tourism, logistics, welfare and commercial catering, cafes-restaurant and hotel businesses to name a few, in spite of being associated and involved in all the aspects of hospitality industry the desired status and recognition for the women contribution is yet to be identified. They deserve more than to what is being received by them. In the

male dominated society several times the attributes of women entrepreneurs are subsided causing non-appraisal for the performance made by them. However, amidst all such gender biased environment women entrepreneurs have now elevated themselves from the lower scale to mid-scale and from mid-scale segment to higher scale business segments. Considering the ground reality, many places in India still exists where women are considered to be weaker section of the society but they are not ready to accept the transformation of scenario where gender equality is all pervasive and accepted. To understand in a better way women entrepreneur can be segregated as:

- (a) These women entrepreneurs are from the prosperous family background and they don't have any financial constraints to start a new venture in the field of hospitality.
- (b) Educated independent women entrepreneurs who seek the assistance from the commercial / banking sector to meet the funds requirement of the business.
- (c) There are some of the female entrepreneurs who enter into the business due to some of the family issues and have no other option than to become an entrepreneur.
- (d) Women entrepreneurs in the rural segment where they can startup with minimal investment and resources.
- (e) Small scale women entrepreneurs who work for the sake of survival of their family members.

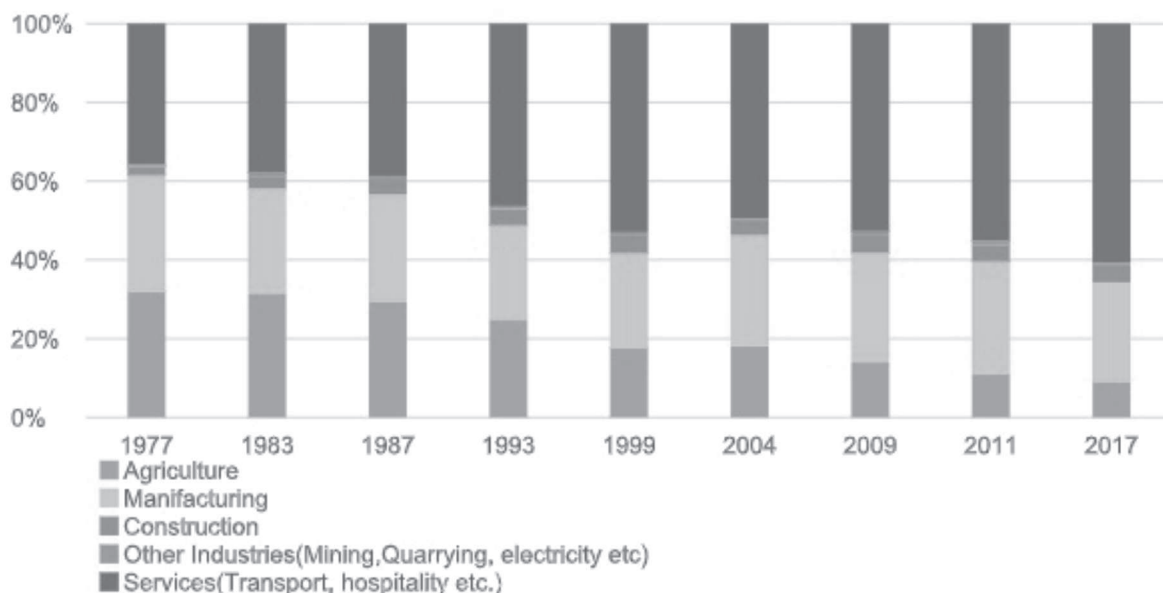
## II OBJECTIVES AND RESEARCH METHODOLOGY

- (a) **Objectives:** Hospitality sector has a great probability to produce entrepreneurial opportunities that leads to more and more direct investment in this sector provides ample of jobs directly or indirectly and assist in improving the status of living. The basic objectives inherent in this research article are:
- To examine the present scenario and discuss the challenges those are faced by the women entrepreneurs in the hospitality sector in India.
  - To evaluate the significance of women entrepreneurship in the hospitality sector in India along with the essential recommendations.
  - To understand the entrepreneurial opportunities in hospitality sector.
  - Highlighting the women empowerment best practices in entrepreneurship.
- (b) **Research Methodology:** This research paper is based on descriptive and exploratory based studies, mainly the data collection is from the secondary sources like renowned journals, hotelier and caterer newspaper, Ministry of Tourism (MOT) website, text books to name a

few. The preliminary factor behind the information collected is to develop a model framework to highlight women empowerment and entrepreneurship in the hospitality sector that can be used by all the aspirants associated with the field of hospitality.

## III DATA ANALYSIS

- (a) **Women Entrepreneurship in the Hospitality Sector:** Similar to the other industry sectors, hospitality has enormous potential to empower the women entrepreneurs with the sustainable financial growth. Understanding the essence of the hospitality industry is to emphasize on empower the women and encouraging them to benefit the society and contribute in strengthening the Indian economy. Hospitality sector has proven to be one of leading contributor in offering employment, financial sustainability and path to develop skills. Women have shown a remarkable contribution in the hospitality units and proven to be outstanding as an employee or as an entrepreneur. The holistic style donates to recognize the causes to identify the elements that inspire the inclination to entrepreneur in men and women and their transformations.
- (b) **Employment by Sectors for Urban Females**



Source: NSSO data; author's calculations.

As per the NSSO data we can easily observe that hospitality has generated ample of female employment opportunities and contributed in the Indian economy.

Entrepreneurial Opportunities in the Hospitality Sector: Keeping in view the entrepreneurial opportunities in the hospitality sector, we get to know that it is one of the key sectors where the job openings are unrestricted. Recurrent alteration in transportable pattern, extremely modest market and numerous types of tourist demands generates the ground of business opportunities. Creativity is



considered as another measurement that always boosts enterprise and practicing something new. Under mentioned are the zones where potential entrepreneurs can enjoy the blossom.

**(c) Challenges of Women Entrepreneurs in India:** A Forbes statement reflects that an enormous 40% of women desire to enter into the entrepreneurship in spite of its challenges, as they want elasticity, swift advancement and wish to take control of their future and charge what they deserve.

Some of the challenges faced by the women entrepreneurs in India are:

- (i) Financial Constraints** - Money to business is what food is to the body of human and so it is vital for any of the business operations and establishment. Though, women struggle in accumulating the funds as they have their own priorities of family and they give it more weightage.
- (ii) Fierce competition** - Women in the current scenario has to struggle to find their position in the man's owned society and entrepreneurship is none other than that.

- (iii) Lack of education** - In our country nearly 60% women are yet illiterate which one of the major challenges is for the women in India to become an entrepreneur.
- (iv) Balance between family & business** - Females have to maintain the enough work and personal life balance as they have to specially look after the families as being their priority.
- (v) Male-dominated society** - Although we talk a lot about gender equality but the fact is that still it is male dominating society.
- (vi) Limited mobility** - To travel without any fear is a big question for the female entrepreneurs when we talk about the mobility around the country even.
- (vii) Lack of a support network** - In the male dominating society we find that there is lack of support network for the female entrepreneurs.

There would continually be somewhat holding you back in life, and the same is the case while commencing a business.



**Fig. 1 – Hospitality Avenues**

**(d) Future Entrepreneurial Opportunities in the Hospitality Sector:** “Educate your women first and leave them to themselves; then they will tell you what reforms are necessary for them. Any society can only be developed when the womanhood development is being given due consideration. Importance of educating the women, equality of gender, mental and physical health wellbeing of women, safety and security are key issues that are recognized throughout the country. India is a country, Goddess Durga and Kali are worshiped and its painful to state that in the same country we witnessed the shameful

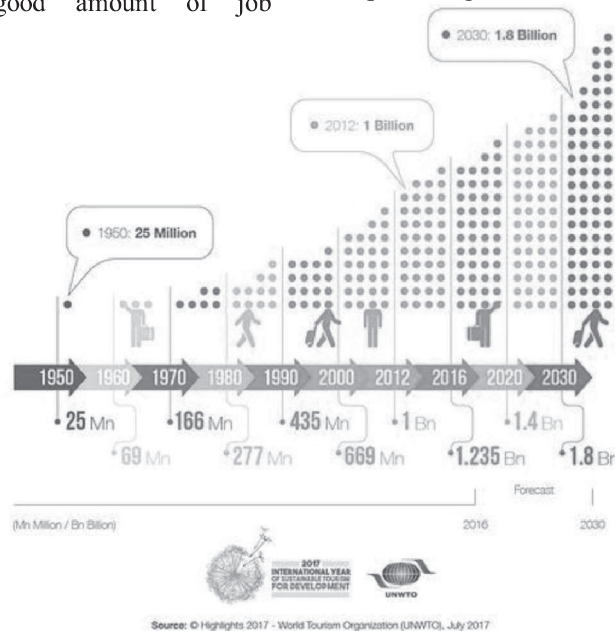
issues like Nirbhaya, moreover we can also witness the child marriage in our country and so on there are numerous examples where we get to know that females have to struggle even for their basic rights and physiological needs.

However, considering women participation in corporate and entrepreneurial practices, India has taken a remarkable lead amongst the countries in the world. Women entrepreneur and female employment is increasing by leaps and bounds. Some of the leading women entrepreneur in the Hospitality sector, who transformed the consistent practices and concept by their extra ordinary inspiration and revolutions

are; Chitra GurnaniDaga (CEO, Thrillophilia), Jayanti Rajagopalan (Founder, Detours India) Sabine Heller (CEO, Asmallworld), Piya Bose (Founder, Girls on the go club).

Attaining the optimum advantages of Entrepreneurial activities in the hospitality sector, there is a significant 'Entrepreneurship Growth Strategy' that will certainly benefit all the stakeholders and the allied individuals. The estimated International Tourist Arrivals as projected by the World Tourism Organization UNWTO will be 1.8 Billion, this much footfall will increase good amount of job

opportunities and enough potential to all the entrepreneurial aspirants willing to start their own ventures in the field of hospitality. Moreover, considering the potential of female entrepreneurs in this sector it strengthens the estimated potential hospitality market, as women cadre has been proven to be more focused in achieving the targets. So keeping the estimated figures laid by the UNWTO 1.8 billion tourists will give 1.8 billion job opportunities. Hence, it clearly reflects that future of hospitality sector is extremely glittering and giving promising contribution in building Indian economy.



**Fig. 2 International Tourist Arrivals 1950-2030**

**(e) Features Promoting Women Entrepreneurship In India:**

- (i) Financial Support by Banking Sectors, Angel Investors, Government Financial Scheme
- (ii) Education and Training by both: Private Institutions and Government Institutions
- (iii) Change in the social requirements
- (iv) Women Empowering
- (v) Motivation and self-esteem (Family, friends, Peer group etc.)

India is rich in its diversity of culture, diet habits, ethnicities, ancient places, merger with recent lifestyle, different territories, with well-connected road transportation, railways transportation, fooding and lodging facilities. However, we are not there in the top ten leading countries that give equal rights to the women to work independently in the society.

There must be definite strategic plans for the entrepreneurial development in the urban and rural areas of our country specifically where tourist footfall is on the higher side. While developing the strategic plans few of the factors must also be taken into considerations like demographic status, on-grounds reality, educated people percentage, socio-financial

strength of that region, time management to resolve the issues. However, focus must also be given into the specific core of tourism that has proven to be well deserving source of women entrepreneurship like agricultural-tourism, eco-tourism, sports tourism, recreational tourism etc.

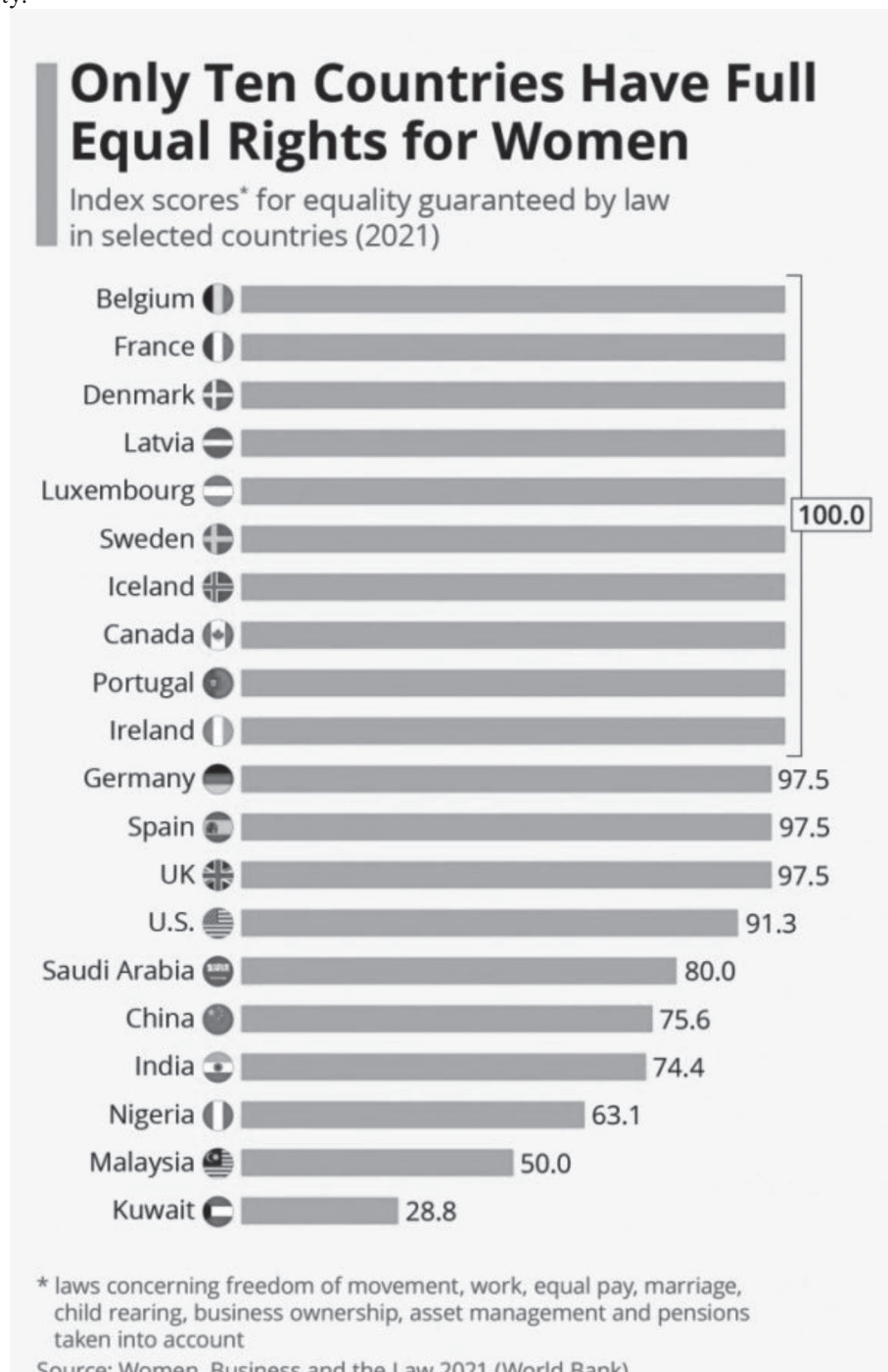
**(f) Challenges:** Under the scheme of Standup India, started by the Indian Government, each and every bank has to offer bank credits of Rs.10 lakh-Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) to a woman recipient to set up an enterprise. But women are unable to access these schemes due to lack of alertness and awareness. Women undergo the below mentioned issues and challenges in the area of entrepreneurship.

- (i) Entrepreneurial mentality
- (ii) Male dominated culture in the society
- (iii) Cut throat competition
- (iv) Insufficiency of all the management resources viz. manpower, money, machinery to name a few.
- (v) Inadequate flexibility
- (vi) Various legal formalities for startups
- (vii) Societal and family issues



(viii) Lack of awareness and education in the society.

(g) **Comparative Status**



**Fig. 3 Comparison based on legal rights**

Keeping the scenario of Indian economy with respect to women percentage, it is observed that women account for only 17 % of GDP in India, that is less than half the entire global average, Annette Dixon, the World Bank's vice president for South Asia, said

in a speech in March of last year. If even half of Indian women were in the labor force, the annual pace of economic growth would rise by 1.5 percentage points to about 9 percent, she estimated.

**Table 1**  
**Global Workers at Risk- Sectorol Prospectus**

Economic Sector	Impact of Crisis on Economic Output	Baseline Employment Situation (Global estimates for 2020 prior to Covid-19)				Mastercard Analysis
		Level of Employment (million)	Share of Global Employment (%)	Wage Ratio	Share of Women (%)	
Education	Low	176.6	5.3	1.23	61.8	Large proportion of females in teaching profession; may be able to teach online; lower risk of job loss
Human Health & Social Work	Low	136.2	4.1	1.14	70.4	Women health workers at highest health risk; economic risk from job loss may be lower
Public Admin & Defense; Compulsory Social Security	Low	144.2	4.3	1.35	31.5	Women engaged in these sectors may be able to continue working from home
Utilities	Low	26.6	0.8	1.07	18.8	Low share of women impacted
Agriculture; Forestry & Fishing	Low-Medium*	880.4	26.5	0.72	37.1	Lower average pay; women in less developed economies who are less qualified, working in informal sectors or have lost their jobs may be forced to seek substitute jobs back home in rural areas. High risk of falling deeper in poverty
Construction	Medium	257.0	7.7	1.03	7.3	Low share of women impacted
Financial & Insurance	Medium	52.2	1.6	1.72	47.1	High representation of females; professionals/technical workers; most may be able to continue working from home
Mining & Quarrying	Medium	21.7	0.7	1.46	15.1	Low share of women impacted
Arts, Entertainment, Recreation & Others	Medium-High*	179.9	5.4	0.69	57.2	High proportion of women; lower average pay. High risk of job loss or inability to generate income due to lockdown & social distancing requirement
Transport; Storage & Communication	Medium-High*	204.2	6.1	1.19	14.3	Severe disruption in transport, travel & global supply chains puts women working in these sectors at high risk of job loss

Notes: \*denotes sectors that include subsectors that have been affected in different ways  
Source: "ILO Monitor: Covid-19 and the world of work". 2nd edition, updated estimates and analysis. 7 April 2020. International Labour Organization.

#### IV RECOMMENDATION AND CONCLUSION

The research work carried out suggests that some recommendation for future progress of entrepreneurship in the hospitality sector. This comprises: Identification of possible areas which inspires maximum entrepreneurial opportunities. After the introspection under mentioned recommendations are proposed for women entrepreneurship in India

- (a) Ministry of Tourism (MOT) offers huge range of tourism packages that includes water tourism, light and sound show, various tour packages, wild life tourism facilities, medical tourism, pilgrimage tourism packages, eco-tourism on grand scale. Tourism sector development is not at par as many entrepreneurial concepts still persist untouched when compared to other developed countries. Indian Tourism Development Corporation (ITDC) is synchronizing with self-help groups in collaboration with IHM and HUNAR SE ROZGAR TAK (HSRT) programme which

comprises of 6 to 8 weeks skill development training programme in the area of food production, food and beverages, bakery and patisserie, housekeeping utility etc. this has promoted the society to enter tourism and hospitality industry as tour guides drivers etc.

- (b) Indian Tourism Development Corporation (ITDC) should tie up with resident rural people in tourist places and assist in providing them training and marketing assistance to run enterprises as an entrepreneurs at mid-scale or small scale businesses like inns and other lodging units, small scale or mid-scale eating joints, local sight-seeing operators, professional photography at tourist destinations, ethnic souvenir emporiums, packaging and delivery services, linguistic services to meet the language barriers, ethnic wears showroom, travel and tour operating business, art galleries and traditional wears shop, destination wedding planner etc. ITDC must also promote to organize recreational fares, product exhibitions and carnivals, handicrafts exhibitions and competitions, local culinary delicacies.
- (c) NGO's working towards women empowerment must enable the women assist them to start up their new ventures in the field of hospitality.
- (d) Women must be imparted skilled based education so that they can develop the skills in the hospitality traits; hence, Hunar Se Rozgar Tak (HSRT) must be promoted.
- (e) It is being found that many of the female entrepreneurs are gaining success in the concept of 'Work from Home' (WFH) and offering tiffin services to the potential clientele and enabling themselves more and more independent.
- (f) Government must take an initiative and start a movement like 'Beti Bachao Beti Padhao' must be step ahead to 'Beti Bachao, Beti Padhao aur Usey Swavlambi Banao'. It means save the female child, educate them and then make them an entrepreneur not only to work for earning their livelihood but also employ good number of locals in their establishments. Government is desired to take the inventiveness of strategy preparation evolutionary support and recommendation services, hospitality sector should take care of entrepreneurial volunteering, services and product development, incubator cells must be established in the educational institutions and cultural change is expected to empower women entrepreneurs by offering due business support and guidance by the competent agencies.
- (g) Formulation of 'Single Window Clearance' its functioning will assist all the female entrepreneurs to meet all the pre-requisites of legal formalities at one place and it will avoid their running here and there.

- (h) Establishment of "Female Entrepreneurs Incubators" at a district level by the Government authorities and their access must be user friendly with the help of technological advancement. Online assistance, business setup and advancement session must be organized on regular basis.
  - (i) Taking the Tourism aspect of hospitality, it has enough potential whether we talk about urban or rural tourism, inbound or outbound tourism, recreational or medical tourism. If the respective tourism departments of the state promotes the volunteering program specifically to the women cadre, it will not only strengthened them but also it will improve the GDP and image of our nation where gender equality will reflect and this will be considered as developing women entrepreneurship.
  - (j) Generating different and specific target oriented entrepreneurial accomplishment plan focusing the hospitality sectors.
  - (k) Special emphasis on the women contribution as an entrepreneur in the hospitality business specifically.
  - (l) Government must take some more initiatives and provide assistance to the women entrepreneurs who are directly involved hospitality business development and expansion.
  - (m) Government must give subsidy to all the entrepreneurs who are independently involved in the entrepreneurial activities.
  - (n) Hospitality forums must organize 'Business Development Programmes' so that the it must motivate to more and more upcoming entrepreneurs.
  - (o) Imparting social consciousness for women education, women employment and social development.
  - (p) Time to time award and appreciation must be given by the various hospitality sectors, institutions and Government authorities and units.
- Moreover, it is to emphasize that entrepreneurship is yet untouched and unused in the Indian hospitality sector especially for the women cadre. It is extremely imperative on the part of government to emphasize on founding essential structure and resources, such as incubator cells specifically for women and glittering models, introducing mentorship and leadership schedules, increasing investment opportunities, introspecting the existing educational policies and generating skills to empower the women, promoting funds for the women ventures and upcoming business plans etc. Encourage women to participate and invest in the different companies that are led by female entrepreneurs in order to poise gender inequality.



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## Emergence of Entrepreneurship in Promoting the Skills of Tribal Artisans (A Study of Dang District of Gujarat)

**Pravina Bagul<sup>1</sup>, Dr. Lokesh Jain<sup>2</sup>**

<sup>1</sup>Researcher, Centre for Study in Rural Management, Gujarat Vidyapith, Randheja-Gandhinagar (Gujarat) India.

<sup>2</sup>Professor, Centre for Study in Rural Management, Gujarat Vidyapith, Randheja-Gandhinagar (Gujarat) India.

### ABSTRACT

*Entrepreneurship is the sign of progressive motivated society. It assures self sufficiency and continuous growth of an individual and society by proper utilization of skills and available resources. India was the fertile land of skills and therefore known as bird of gold. In rural area people were self sufficient to satisfy their needs by using mutual skills or art/huner. But this chain has been broken due to various reasons. Youth are not interested to continue their traditional knowledge base skills because of lacking the economic viability and marketing issues. A study has been conducted in Dang district of Gujarat with tribal community to understand the major issues in promoting the skills of rural/tribal artisans. It will disclose the potentiality and way to exploit their skills through inculcate motivational entrepreneurial spirit among them.*

**Key Words-** Traditional Tribal skills, Self-employment, Entrepreneurship in strengthening the tribal artisans, present marketing situation for tribal artisans

### I INTRODUCTION

Entrepreneurship spirit is vitamin for any business concern that assists to grow the business in right direction. There are many type of entrepreneurship in practices. Innovative entrepreneurship is most appreciable type but found rare. Moderate entrepreneurship is following the successful entrepreneur. This type is also contributed to motivate the mass who have capacity and ignite through inspiring the successful cases. Next is passive entrepreneurship which is adopted by the person not by choice but least alternative of livelihood. In most of the cases, these entrepreneurs become unable to meet desired or expected goals because of lacking of enough enthusiasm.

It is said about tribal community that they are close with nature and far from business or industry culture. But they have broken this assumption by setting sustainable skill base livelihood. They are skilful, laborious and eager to develop the crafts to satisfy day to day fundamental mutual needs of their community. It shows their self-sufficiency and swadeshi spirit of co- existence. It may say that although they are illiterate or have literacy up to primary or junior level hardly yet they have wisdom of skill based eco-friendly livelihood. Because they have carried their livelihood activities at very small level and some time in unstructured manner but leave the footprint their hardworking, honesty and love.

Entrepreneurship means readiness to execute the calculated risk taking capability that works on the basis of the principle- Greater profit, greater risk. On this scale, these tribal artisans are not sharp business mind person but they explore their business activities till their limited needs. Thus, entrepreneurship spirit has affected in adverse direction.

In present era, they are not able to explore and exploit the opportunity of entrepreneurship development in their skill base economic activities. Many factors are responsible for this situation. If proper support system become ensures, it will create potential livelihood for tribal community. Hence, we need to consider sustainability in these entrepreneurial efforts to save their dignity and long-run survival with nature.

Certainly, entrepreneurship would play significant in booming up the entire tribal economy. It will contribute in elimination of poverty through controlling over unemployment and migration situation. It will impart an important role in establishment of decentralized economy for nation's building through assuring potential entrepreneurial activities at local level in tribal community.

We need to SWOT analysis of present situation of tribal community regarding their skill base livelihood. Degradation of natural resource, lack of proper infrastructural support, lack of honest and keen facilitation by government schemes, improper financial & marketing support, lack of information about craft promotion, lack of open hand support as well courage or initiation to get benefit of various schemes are found as major drawbacks. As a ray of the strong aspect is their hardworking and creative thinking, knowledge of natural wealth and human value base sensitivity. Sustainable production process and avoid the mass production attitude is another positive indicator to survive the sustainability.

## II OBJECTIVES AND RESEARCH METHODOLOGY

**(a) Research Problem Statement-** Unemployment and underemployment is one of the major issues in tribal and rural area. Tribal community has livelihood skills to manage their living. They are self-sufficient in shelter and in nutrient verities of food grains. They have skills to make their furniture and agricultural tools at local level. They have knowledge / wisdom base service skills in the field of routine or occasional needs and enrich the cultural ground. All mutual skill base huners are serving mutually nearby 20-25 k.m. surrounding geographical areas. In present era, this chain has been broken due to industrialization, urbanization as well as passive attitude of tribal youth.

Now a question arises that the huners are in practice may call self-employment or may recognize as entrepreneur? If not, we need to search the responsible factors and way to appropriate solution. Entrepreneurship is only the guarantee of growing progress. Here in tribal community, geographical area of operation of their huner/art is steady. But they have developed the variety of product range (product line) as per local demand in their job work pattern. It shows the creativity and positivity. It discloses the secret towards space for entrepreneurship and innovation if they promoted and motivated properly. The growth rate of their economic activities is very low and some where it is passive also. As result, some of skills are in danger zone and to be disappearing in near future. Thus revitalization of traditional wisdom base huner/craft/entrepreneurial efforts of tribal entrepreneur is necessary. There is need to analysis the situation and think to maintain their economic viability. Entrepreneurship spirit and organized well planned efforts may play significant role to re-boot the situation and convert such self-employment efforts to entrepreneurial concern. It would push up overall development of tribal community by decorating their skills and management approach with upgraded technical advancement as well as infrastructure and institutional support.

The research will contribute in ensuring the skills identification, its proper utilization, the need of training to upgrade the skills and assess all other required support for tribal craft-men. It will guide them to improve their economic situation, bargaining capacity and decision power through entrepreneurship development. The result of research will be also assists to policy maker or the persons/institutions involved in their development or improvement the standard of living.

A positive hope create towards to improve their production and marketing or overall business system if their economic activities run in planned manner, migration may prevent, poverty may reduce, employment problem for present and next generation will be resolve and they could assure their significant place in the process of building the self-sufficient nation through their strong role in this direction. It is an initial step in search of pathway or potentiality in this regards.

In the light of research problem statement, the study carries following set of objectives.

### **(b) Objectives of the Study-**

- (i) To overview about major tribal art/skills/huner of tribal community in research area
- (ii) To understand the responsible constraints and hurdles in development of entrepreneurship among skills practicer of tribal community
- (iii) To find the way for promoting the entrepreneurial spirit among tribal huner holder community.

**(c) Research Area -** The researcher has selected Jamalapada Village of Ahawa Taluka of Dang district. The village of covered with lot of Jambolana (Jamun) trees and fame as Jamalapada.. The sub tribe casts are Kunabi, Varali, Bhil Kathodi, Bhoys, Patel, Chaudhary. Paddy, Nagali, Variyi, Tuwer, Adad, Kunit food grain crops are local varieties here. Panchayat office, Anganwadi, Primary School and cooperative Milk dairy are main institutions are working in the village. The researcher has selected 4 other surrounding villages where skills were in practice to satisfy mutual needs. These villages are Avyamal, Jamanvihir, Gadhavi and DiwanTrambu. The sample of research units is showing in following table.

**Table 1**  
**Village and Craft-wise sample size**

Sr.	Craft Name	Village wise Situation of Craft Persons Selected as Sample										Total		
		A		J		D		G		J+				
		M	F	M	F	M	F	M	F	M	F	M	F	Total
1	Carpenter	1	-	1	-	5	-	-	-	2	-	9	-	9
2	Mason	-	-	1	-	-	-	3	3	-	-	4	3	7
3	Cultural Artist	-	-	5	-	-	-	-	-	-	-	5	-	5
4	Local Traditional Health Healer	1	-	1	3	-	-	-	1	-	-	2	4	6
5	Local Folk Musician	-	-	-	3	-	-	-	-	-	-	-	3	3
6	Barber	-	-	1	-	1	-	-	-	-	-	2	-	2
7	Tailor	-	-	-	1	-	-	-	-	-	1	-	2	2
8	Bamboo Craft Worker	-	-	-	-	-	-	2	-	-	-	2	-	2
9	Blacksmith	1	-	-	-	-	-	-	-	-	-	1	-	1
10	Rope making from waste plastic	-	-	-	1	-	-	-	-	-	-	-	1	1
11	Domestic worker	-	-	-	1	-	-	-	-	-	-	-	1	1
12	Wireman	-	-	1	-	-	-	-	-	-	-	1	-	1
<b>Total</b>		<b>3</b>	<b>0</b>	<b>10</b>	<b>9</b>	<b>6</b>	<b>0</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>26</b>	<b>14</b>	<b>40</b>

**Note-** A= Avyamal Village, J = Jamalapada, D= DiwanTrambu, G= Gadhavi, J+ = Jamanvihir

(d) **Research Methodology-** The research is primary data base. Personal interview has been organized in the field for data collection by using schedule and semi-participatory observation tools and techniques. Focus group discussion has been carried to know the situation of these craftmen. Appropriate statistical techniques are being used in analysis of the collected data.

### III DATA ANALYSIS

#### A glimpse of craft/skills of tribal community in research area-

##### (a) Tailoring-

- (i) In **Jamalapada** village, Bagul Pravinaben is leady tailor. Fashionable dress and other clothes. And she is expert for Bharath Gunthan work on these clothes as per orders.
- (ii) In **Jamanvihar** village, Manisha Gargoda is ladies and Gents tailor. She provides Training also.

##### (b) Carpentry-

- (i) Vipinbhai from **Jamalapada** is working as single person unit at very small level. He works hard and with efficiency but have very less job work.
- (ii) In **DiwanTimbrun** Village, Bhoys Satishbhai, Bhoys Rajubai, Bagul Satishbhai & Thakare Subhash bhai are working in group and getting enough job work. They apply the principle division of work to increase their efficiency qualitatively as well as quantitatively. Wood cutting, Designing, Polishing are individual expertise areas.

- (iii) In **Avyamal** village, Bhurunkut Sitarebhai is expert in making the wooden- mud house.

He goes in many nearby villages for this work. His family members help him in this work.

- (iv) In **Jamanvihar** Village, Pawar Somubhai, Gargoda Shukirabhai and Bhoys Ramchandra are working jointly and expert in various type of wooden domestic work.

##### (c) Masonry Work-

- (i) Bagul Kailashbhai is mason and has experience of more than 20 years. He taught these skills to other youth of village and carry successfully group projects.
- (ii) In **Gadhavi** Village, Pawar kiranbhai, Pawar Ramanbhai and Bhoys Vijaybhai is concerned with this art. But they are not working in group and facing problem of potential as well as regular employment.

##### (d) Bamboo Craft-

- (i) In **Gadhavi** village, Bhoys Sanantbhai, Pawar Santubhai is jointly working in bamboo craft. No other expert of this craft in nearby villages. But they sell their produce at very low cost and low profit. Because they collect raw material from forest without any cost.
- (ii) In **Jamalapada** village, Pawar Ratilalbhai is doing bamboo craft. He makes very useful items like- Ghoghdu (Traditional bamboo's Umbrella) and Local people are widely use it working in their field and going in forest.



**(e) Music Art-**

- (i) In **Jamalapada** village, Bagul Guntaben, Bagul Kamalaben, Deshmukh Murasaben and Bagul Saritaben team is performed music art in various marriage customs in nearby villages and getting employment.

**(f) Traditional Health Healer-**

- (i) In **Jamalapada** Village, Bagul Saritaben is healing of children's small disease like- In eye pain due Kankara & Dabba. Pawar Sayatarben is another health healer and cures the half headache pain and Gum pain by providing traditional medicine collected from forest. In the same village Deshmukh Gangarambhai is also working as health healer as women disease expert. He also provides local Ayurveda medicine to male for sex related disease.

**(g) Traditional Ladies Health Assistants-**

- Since ancient time almost in each region of India, traditional ladies health assistants are playing very significant role in care of mother and their child. They have experience of easy delivery of child. Here in **Gadhvi** village, Unuben is practicing this skill in nearby villages. She provides massage and other related services to mother and child.

**(h) Cultural Team with local music instrument-**

- (i) In **Jamalapada**, Gavit Sanatbhai, Tulasirambhai, Annabhai, Sayejbhai, Kalubhai, Bastarabhai and Chandubhai team perform their music and dance art with their

traditional instruments- Mado, Pawari, Dhaka. In Occasion of marriage, death, religious function- Dungaldev Pooja, and Mavali etc. Now in marriage's function, this art has been replaced by modern D.J. but remaining occasion, they are continuing.

**(i) Barber Art-**

- It is an essential skill of human civilization. Traditionally a specific community in this service base skills. The women of this community in the village has been serving as women health assistant. In **Jamalapada** village, Gavali Nareshbhai is involved in this occupation. He is fame among youth for fashionable hair cutting. In **Diwan Trambun** village, Kantibhai Thakare is doing same with keen interest.

- (j) **Best from waste- (rope from waste plastic) - In Jamalapada** Gangaben makes strong rope from waste plastic bag and use it in multipurpose.

- (k) **Domestic work-** Gaykavad Buddhiben of **Jamalapada** has various skills of domestic work. People call her from same and nearby villages on social occasion.

- (l) **Wireman electrician work-** Jayeshbhai is wireman of Jamalapada village. He is very social in their profession as well technically sound. He has no difficulty in search of job opportunity. People are satisfied with his work.

- (m) **Blaksmith-** In Avyamal village Chaudhari Damubhai Lahubhai is serving their community by making the agricultural tools and domestic use items.

**Table-1**  
**Age wise distribution of respondents**

Sr. No.	Age (in years)	Frequency	Percentage
1	21- 30	4	10
2	30-40	8	20
3	40-50	16	40
4	50- 60	9	22.5
5	60-70	3	7.5
Total		40	100

Huner in young generation is low.

**Table-2**  
**Education wise distribution of respondents**

Sr. No.	Educational Status	Frequency	Percentage
1	Illiterate	9	22
2	Primary	20	50
3	Secondary	4	10
4	Hr. Secondary	3	7.5
5	Graduate	2	5
6	Other	2	5
Total		40	100

Majority of huner person is low literate.

**Table-3**  
**Average annual income from craft**

Sr.	Particulars	Frequency	Percentage
1.	21000-40000	18	45
2.	40000-80000	22	55
	Total	40	100

Income level is very low of all craft person. Though more than 50 percent are comparatively better.

**Table-4**  
**Craft ownership nature**

Sr.	Ownership Nature	Frequency	Percentage
1.	Established by self	10	25
2.	Carried family business	11	27.5
3.	Working on wage basis	16	40
4.	job work	3	7.5
	Total	40	100

**Table-5**  
**why they join this craft?**

Sr.	Motivational cause to join the craft	Frequency	Percentage
1	Traditional Family livelihood art	9	22.5
2	Easy to learn or practice	8	20
3	Low investment	14	35
4	Use of leisure time	4	10
5	Meet Government Training Assistant	5	12.5
	Total	40	100

**Table-6**  
**In your Craft, is there contribution of their traditional wisdom, knowledge and practice**

Sr.	Particular	Frequency	Percentage
1.	Yes	13	32.5
2.	No	20	50
3.	Mix response	7	17.5
	Total	40	100

**Table-7**  
**In your opinion, Does young generation has interest to join the craft?**

Sr.	Particular	Frequency	Percentage
1.	Yes	8	20
2	No	32	80
	Total	40	100

**Table-8**  
**Is your craft leisure time activity for you?**

Sr.	Particular	Frequency	Percentage
1	Yes	9	22.5
2	No	26	65
3.	Mix responses	5	12.5
	Total	40	100

**Table-9**  
**Are you manage raw material easily to carry your craft business?**

Sr.	Particular	Frequency	Percentage
1	Yes	27	67.5
2.	No (Carpenter & bamboo work mainly)	13	32.5
	Total	40	100

**Table-10**  
**Are you enjoy your craft and feel satisfaction and happiness?**

Sr.	Particular	Frequency	Percentage
1	Yes	26	65
2.	No	14	35
Total		40	100

**Table-11**  
**Are you avail opportunity to join various fairs to promote the craft?**

Sr.	Particular	Frequency	Percentage
1	Yes	13	32.5
2.	No	27	67.5
Total			100

#### **IV A SUCCESS STORY OF BLACKSMITH CHAUDHARI DAMUBHAI LAHNUBHAI OF AVYAMAL VILLAGE**

Chaudhari Damubhai Lahnuhbhai of Avyamal. is master of his family wear all the responsibility. The village is on height. There is problem of water in summer. He lives in Upalu Faliya with 7 Members of family. He is 54 years old and has education 8<sup>th</sup> standard. He has little bit agriculture land where he takes rain base crops with nutrient food grains varieties like Adad, Nagali, Varay, Sitodi, Dangar, Tuver, Vall, Makai and Juwar etc.

From this skill's practice, his annual income is 40,000/- rupees approximately. He has Kuchcha house but has facility of bathroom, light fan, freeze, light, ox for agricultural work & gas stove with separate space.

He has nicely setup layout his production system. He purchased blower and welding machine, hammer and plucking tools arranged at local level. Basically he makes agricultural instruments like hand grass cutter (Datardu), axe (Small & Big Kulhadi), spade (Pavada), Traditional bow and arrow, bullock cart etc. Besides of this he has sharpened the ages of blunt agricultural and domestic items. He also repairs them. His price is very low in comparison of readymade items. His expertise is to make above domestic items and small agricultural tools.

He got 6 month training from kaushaly Vikas kendra Bardoli (Surat). On this basis, he availed loan from bank. Before start his work, he work another workshop on wages. He proved well the principle "Practice makes man perfect" in his craft in service of local people of the village and surrounding area. Technical skill is for this work is experience of heat temperature that he has. He told that he has starts his work when market rate of iron steel was 5 rupees per k.g. Members of family contribute also in various semi-technical and non technical but labourious work like sharpening the various tools, provide various material at work place etc. he is using his full capacity of work. He sharpens 30 hand grass cutter and 40 axes in a day on season. He is competent to

calculate various things perfectly. He knows the science that how much heated required to mold steel iron for any specific purpose on the basis of experience. To save for fire injury, he wears rough cotton clothes.

He is laborious, honest and sweet in behaviour. He has managerial wisdom to work done in systematic manner by proper planning of work, arranging their tools at right place and wise inventory management as per demand forecasting. To meet the requirement of job work, he purchase raw material very wisely with view of proper inventory management. (as per cash available with him for this purpose. Domestic items are making in factory, this production is now reduced.)Thus, he become able to available the items at very low cost in comparison of readymade product of factory. Consumer satisfaction and nice behavior is the secret of his success.

He is continuously trying to innovate various agricultural advance cheep tools and want to develop a tool bank for those villagers who face difficulty and wear loss at the time of crop in absence of own tools. He is trying keenly to transfer this knowledge and skills to next generation.

He told us work is reducing due to readymade items available in Hat Bazar. Income is low to meet the basic demand of family. Many times, it becomes hard to meet health and education expenses and celebrate social occasion like others.

#### **Why local skills base art has been broken-**

- (a) Attraction towards maximum profit/ socio-economic prestige base activity instead of local utility or humanity concern. They are also moving towards urban settlement due to various reasons.
- (b) Due to political economical influence, natural resources are out of reach from real skills practicer. Many skills holders are in difficulty now a day.
- (c) Low interest of younger generation in traditional or labour base skills.
- (d) Entry of machine made products in rural/tribal area at lower rate. It is throwing local skill base producers from market. While they are unable to reduces their cost.

## V MAJOR FINDINGS

Formal education is not hurdle in learn and execution of traditional art/ skills.

- (a) Carpenter is in all villages almost. Those who are working in group are getting work easily. The same situation applied here in mason work and music art.
- (b) Social value trend is change in tribal area also. Preference is given to service man instead of skill practicer as entrepreneurship
- (c) Individual family system is here in tribal community.
- (d) Most of the artisans live in kachcha house. Semi Pucca hoses are constructed with government schemes assistance.
- (e) Besides natural resource like woods, bamboo and meditational plants, most of the artists purchase inventory in nearby market due to less quantity demand and poor/average financial position.
- (f) Learn from their elders approach is in practice. And in some craft/art/skills it is transfer to next generation through informal on-job training by these artisans to younger. Yet some artisans have developed themselves by getting training. And they are trying for entrepreneurial efforts to grow their skills professionally.
- (g) Respondents have opinion that employment and work opportunity at local level is able to reduce various expenses even low profit/income/business turnover. And they can manage other agriculture/animal husbandry and social affairs.
- (h) Other villages benefitted by work artisans due to availability at local level and save money and time. And they are committed to their consumer instead of profit morally/socially.
- (i) Some artists have fear of misuse knowledge or skills and wish to avoid transferring it to other easily specially in case of traditional health healing practices. For them, this art is social service not business.
- (j) Some artisans get tool kit under the scheme of Garib Kalyan mela and department of SSI.
- (k) There is lacking of proper demonstration of skills and loose the opportunity of extension of business.
- (l) Younger generation is less interested in labourious skill base work as livelihood means. They are greedily looking government job till last age limit.
- (m) Multi-skills artisans are also there. They plan work seasonal opportunity of work. Most of the artisans approach for job work (as per order) but is some items they produce in advance in sufficient numbers. It helps them in satisfy the accidental demand. But economic situation is not strong.

- (n) Artisans are less educated but are able to calculate the account on the basis of experience.
- (o) Respondents say that safety is compulsory during working process. Work should not be done in tension. It affects consumer satisfaction level beside the loss of money, resources, and health hazards.

## VI CONCLUSION

It has been found that tribal of Dang district has prosperity of various types of skills to sustain mutual local human needs. In traditional health healing case people have more believe than formal government or private hospitals. Some skills and knowledge has effected due to degradation of natural resources in this area like carpentry and local traditional health healing. Traditional Naliya making work has been disappeared due to increasing cost of other material purchase from outer market. In some extent innovation has been taking place but most of them are follower nature. It prevents real entrepreneurship spirit.

Local huner has close concern with sustainable development goals because they are executed at small level and not the cause of pollution. They support Gandhian economic theory of decentralization and bread labour. It may be a step ached towards self-sufficiency, self-respect, self-reliance and co-existence of all. Local huner may maintain lifelong stability towards sustainable life style. It assures minimum or optimum utilization of natural resources that helps in conservation the interests of forthcoming generation. Tribal, a true brother of nature may maintain this dignity by approaching local skills/huner/arts in practice. Resource may survive, if people has concern and proper care. Gandhian thought's follower Vinoba bhawe said, measurement of prosperity is not money but happiness that bring with mutual cooperation / concern. Such practices have been carried by local skill holder's artisans. Value of work is depending on its utility not market value which decided on demand and supply ration. No work or service may be inferior on the basis of this money. If this lesson has been adopted by our society, there will be endless happiness, equity, equality and joy- a real non-violence creative society as assumed by Gandhiji in Hind Swaraj and Gram Sewaraj. It will strong the dignity of tribal community' Karmshil artisan or laborious section. They could contribute positively in the process of nation's building through inculcating entrepreneurial spirit in their art/skills. Some suggestions may be useful given below-

- (a) Traditional tribal art should be motivated
- (b) Instead of modern machinery, traditional technology should be in practice to maintain environment.
- (c) People should be aware with various laws related with their business.



- (d) Their traditional art or skills should be certified by the competent authority to get the benefit of various schemes and financial or techno-managerial assistance.
- (e) Appropriate training programme should be organise to qualitative and quantitative improvement for value addition purpose as per their interest, capacity and market.
- (f) Single window system should be effective to solve their various type problems. It will provide support and develop self-confidence among them. It will joint them with their roots.
- (g) Entrepreneurship efforts need proper care to identify and enhance the skills and art in women section of tribal society. They should be motivated for idea formation and execution imagination freely or without interruption.
- (h) Rural local economy may be strong if all will work together with the spirit of swadeshi. Both parties should avoid unfair means and practices in their profession. It will help to keep income at local level in many hands continuously. Living standard of all would be up by assuring the availability of good and service concern with fundamental needs. Ultimately things will be in reach of common man across the various monetary and market base hurdles.

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## Role of Social Entrepreneurship for Realizing the Potential of Women Entrepreneurs in Madhya Pradesh

**Namrata Kishnani**

Asst Professor, Dept. of Management, BSSS, Bhopal (M.P.) India.

### ABSTRACT

*Women entrepreneurship has been the focal point of government's agenda for socio- economic development of the country. With emerging footprints of social enterprises in the above direction realizing the huge scope and significant contribution as reiterated in UN-Sustainable development goals. The study outlines the development agenda contributing valuable insights on the same in state of Madhya Pradesh. The study uses both primary and secondary data such as books, journals, websites, etc. and conducting interviews of women beneficiaries working with social enterprises active in handloom sector of Madhya Pradesh which has been dominant soon after independence, run by Holkars as Rehwa Society, women weaves in Maheshwar. The findings show huge contribution of marginalised section of society apart from addressing environmental concerns. However in developing market the philanthropic activity is limited to few sectors or geographic areas for lack of economies of scale to manage or operate in long term. There is lack of awareness and implementation in market. There is need to enhance sensitivity towards this concept, it can be done through public private partnership, government contribution and corporate actions. In practicality there is need to adopt more comprehensive framework for management in emerging markets; investment on technology, training and skill development programs. Finally, sustainability can be achieved through collaborated and planned approach.*

**Keywords:** Women entrepreneurship, Social enterprises, socio-economic transformation.

### I INTRODUCTION

The social transformation and economic alleviation of a country is incomplete until we realize the latent potential of women entrepreneurs which have been limited to papad, pickle and parlour. Their contribution to GDP has been limited to meagre 17% in comparison to 37% global average comprising 8.05 million entrepreneurs (14%) out of 58.5 million entrepreneurs in India. Women entrepreneurs have been trying to break the glass ceiling reaching out new avenues of growth in diverse areas like biotechnology, artificial intelligence, robotics, gamification, financial technology and so on. However numerous challenges of biasness, low decision making, limited resources and perceptive mindset beginning from domestic front reaching beyond investment circles have engulfed her entrepreneurial abilities. Thereby it becomes imperative to handhold women entrepreneurship and her journey as an economic agent from nascent stage through six verticals namely-Incubation and acceleration, Compliance, Funding and financial assistance, Marketing, Skilling / Training and Social Entrepreneurship for creating a sustainable holistic environment. It shall ensure providing knowledge about networking, mentoring and financial products.

Social enterprises are business platforms that harness businesses which advocate sustainable and better living through innovative skills and entrepreneurial mindsets resolving social issues like poverty, education, health facilities for women and children etc. Few studies suggest elimination of gender inequalities may lead to 25-30 percent of GDP gains by 2030. Available data reports of Gender Inequality Index suggest 0.1 reduction in Gender inequality leads to higher economic growth and GDP by 1 percent. They are collectively working with various

government and other agencies employing nearly 29% women in economic activities and central role within the society at large. Social entrepreneurship in last decade has gained growing importance for its competency to generate employment for more women. It has resulted in boosting their confidence and self esteem apart from enhanced living standards and financial independence for better health, education and employment opportunities seeking better decision making. Thereby catalyzing socio-economic reforms seeking community development for national competitiveness.

It has shouldered the responsibility for increasing women employment in workforce along with improving their accessibility to health , education , legal rights and political participation, particularly in the rural and semi urban areas. Their gradual progression in India led by women entrepreneurs in traditional industries(handlooms, food processing etc), have empowered the women workforce facing the gender disparities and barriers with lucrative employment opportunity to work from home at flexible hours. It has a significant impact on generating sense of self worth, confidence and decision making among women, who now have a better sense of financial security and independence. Thus the segment presents a huge opportunity to tap the resources for holistic development of society, with especially tailored schemes encouraging women entrepreneurship and empowerment.

Madhya Pradesh being one of the pioneers in establishing Entrepreneurship Development Institute with the principal intent of increasing employment opportunities and livelihood creating synergy (linkages with) of industry, academic / technical institutions and training/social organisations. It has been proactive in cluster development, self help groups, capacity building, technical training, market and financial linkages, R&D and skill development. Although lot of progress and quantitative increase in social enterprises during the last decade invariably for bringing socio-economic development. Khadiji, Wild wilderness, Museum School, Women Weaves, Rehwa society to name a few active ones working for profits with a social cause.

Thereby the study may prove to be a turning point for tapping the huge potential of social enterprise to train, employ and empower people largely.

## II REVIEW OF LITERATURE

(Mishra & Kiran, 2014). Women entrepreneurship is an instrument for self fulfilment and alleviating the status of women through socio-economic changes. Economic and financial independence of women leads to social transformation in all spheres of society, country and self. However they tend to be self motivated disciplined and directed they face numerous issues at domestic and work place due to existing biasness. Right set of entrepreneurial training, vocational education and training can widen the horizon for economic development.

(Sharma, 2013 ) studied Women Entrepreneurship in India to further ponder the obstacles faced by them mainly to set-up an enterprise or run them for long. Social un-acceptance of women being as entrepreneurs and high priority to family duties or ties has taken productive time and effort. (Vaghela.R, 2013) They also face other hurdles namely lack of education, lack of resources, limited mobility, social barriers, male dominated society, lack of financial awareness, lack of managerial skills, low risk bearing capacity, exploitation by middle men, legal problems, high cost of production, lack of motivation and support from financiers/ bankers or venture capitalist. He suggested promotion of women micro, small and medium enterprises, incentives and subsidies, institutional policies and framework for promoting women led entrepreneurial ventures. It is also necessary to bring synergy between women, economic and social welfare development ministry for developing a garnered road to development. (Rao et.al, 2012) studied women entrepreneurs running micro or small fashion or apparel business enterprises alongside coastal Karnataka to study importance of formal education and training. He emphasized 37% women having formal training in fashion designing and relevant industry experience are most important contributor to successful women entrepreneurship. However they also face problems of finance, stiff competition and lack of resources.

Thomas. A (2016). Women entrepreneurship is the key to achieve paradigm drift in socio-economic transformation in cultivating new epitome of balanced economic development. The new age information technology tools, entrepreneurial trainings and well planned structured holistic approach through inclusive policy framework fostering development of an ecosystem for identifying and utilizing opportunities. All India Sixth Economic Census report (March 2016) conducted a survey during Jan 2013 to April 2014 revealing the miniscule percentage of women entrepreneurs which is 8.05 million out of 58.5 million providing employment opportunities to 13.45 million people. Tamil Nadu being highest followed by Kerala, while most of them working in non-farm sector (66%).

Government shall have to play a facilitator for creating entrepreneurial ecosystem. There are various incentive plans announced wherein they are offered financial help between Rs 10 lacs-Rs 1 crore for setting Greenfield projects, trading or service sector apart from at least one loan to one women entrepreneur, Pradhan Mantra Mudra Yojana to name a few. Apart from this National Skill Development Policy provides skill training, vocational education and awareness on various topics benefitting more than 35.56 lakh women nationally transforming lives of not only women but entire community.

(Molishree, 2020) National and state level interventions for speeding up prospects of women entrepreneurship at grass roots level through educational, financial & banking, tailored knowledge, networking models for capacity building to change the trajectory. Women entrepreneurs from all walks or segments of life in both rural and urban face critical cultural constraints primarily due to gender biases which create a hurdle in scaling up. The program should cater to develop high impact employment creating entrepreneurs, capacity building and enabling solopreneurs or small / micro entrepreneurs, inducing women for to start enterprises and strengthening or scaling productive rural agripreneurs or urban innovative entrepreneurs having huge employment and growth prospects.

(Bain & co and Google, 2020) As pandemic has created intense pressure on job market all the more on women as they hold more administrative or traditional job roles which are set to be taken over by artificial intelligence or other modern technology as per reports of Institute of Women's Policy Research 2019 reliance on improving employment opportunities and entrepreneurship at private micro or small levels will be push the Indian growth story. This will leverage the demographic dividend which is getting squandered as women entrepreneurs usually hire more women creating multiplier effect playing a pivotal role in social transformation (IMF).



Social Entrepreneurship is defined as “individuals with innovative solutions to society’s most pressing social trouble. They are determined and persistent, undertaking foremost social matters and proposing new ideas for wide scale alterations. Rather than departing societal desires to the Government or enterprise sectors, social entrepreneurs find what is not working and solve the difficulty by altering the scheme, dispersing the solution, and convincing whole societies to take new leaps”.

(Ganiger,2013) social entrepreneurship is a novel way to solve or mitigate social problems delivering value while operating business with financial discipline, creativity and commitment of private enterprise for profitability. It addresses issues pertaining to environment, raising quality of life for marginalized people, sustainable development and else. Government should fuel their motivation assisting them with required skills, consultancy and guidance, awareness programs, technical assistance, assist in project report preparation and approvals to start their ventures.

Eric Ries (2011), The Lean Start up suggested “creation of new institutions with long term mission to build sustainable value and change the world for better.” Social entrepreneurs provide organizations with a framework to test new ideas and validate most effective integration of profits, people and planet. The stakes are high for institutionalising socially and economically active start-ups reiterating social changes across business models. United Nations Sustainable Development Goals 2020 for an equitable society is a far achieved objective until we advocate these social changes laying importance on role of women for progressive and economically developed society. India soon after independence realized the strategic significance of empowering women through planned incremental political and economic approach, from education, microfinance, health and so on. However planning and implementation at macro levels in isolation, without any micro level changes in social structure won’t lead to achievement of goals. Social entrepreneurs stand as a ray of hope for accelerating the growth objective alongside strengthening the marginalized.

Social enterprises in small peripheries have tried to address various social or environmental problems anchored a bi-directional role for economic development along with women employment. Social enterprises are understood as “organizations seeking business solutions to social problems” (Thompson & Doherty, 2006, p. 362). They look for community well-being through its social purpose, participation of employees in governance and the balance between social and financial returns (Thompson & Doherty, 2006). Madhukar explains “Social enterprises are benefiting target communities however facing challenges of physical infrastructure, social barriers, cultural prejudices, skill gaps, weak market linkages, inadequate health and education, low asset

management capacity, and impaired decision-making confidence.”

### III OBJECTIVES AND METHODOLOGY

**(a) Research Objective:** The study is initiated to explore the role of social enterprises for women entrepreneurship. It primarily aims for socio economic development ensuring improved status of women and cultivating gender equality. Thereby the objectives are:

- (i) To study the importance of women entrepreneurship.
- (ii) Underlining the potential of the Social enterprises for women entrepreneurship and socio- economic development tapping the vast underutilized resources.
- (iii) Create an in-depth understanding on opportunities and limitations for development of women entrepreneurship and role of social enterprises.

**(b) Research Methodology:** Social enterprises in Madhya Pradesh likewise in India have shouldered the responsibility for catalysing socio-economic growth through women entrepreneurship in rural and urban primarily in handlooms, handicrafts, agriculture & food processing, dairy, education, and other areas by development of clusters or self help groups. The research primarily aims to collecting useful and relevant information for drawing accurate inferences on women entrepreneurship and role of social entrepreneurship in state of Madhya Pradesh. The researcher collects primary data through structured interviews from the woman beneficiaries regarding their financial independence, decision making role, awareness and access to various facilities. It will also draw previous related research on the topic and relevant secondary sources in reports, books and journals and so on along with statistical tools. It will further pinpoint opportunities and limitations for suggesting relevant measures.

Based on above mentioned objectives the following research hypothesis has been developed:

H0: There is no significant difference in socio-economic status of women entrepreneurs supported through personal income generated in such social enterprises.

H1: There is a significant difference in socio-economic status of women entrepreneurs supported through personal income generated in such social enterprises.



#### IV DATA ANALYSIS

- (a) **Sampling Plan, Size & Tool:** The study primarily focus on analyzing and reporting socio-economic status of women entrepreneurs and workforce receiving support in terms of financial and marketing assistance, procurement of raw materials, networking to markets and suppliers, etc for scaling the business. A sample of 125 women beneficiaries pertaining to handlooms in Maheshwar and Bagh (receiving support from social enterprises like Rehwa society, Women Weaves, Tata trusts, etc) were selected from Maheshwar cluster to draw sample using non probability random technique. Further it was interrelated in percentages and Chi-Square in SPSS (Ver. 21) to validate the hypothesis.
- (b) **Analysis:** Social enterprises have been proactive in handlooms, forest & tribal products, education, women hygiene and so on. However handlooms and handicrafts appear to engage most lucrative with respect to research. Thus the researcher has collected data of women working in Maheshwar and Bagh both in Khargon district wherein we found Rehwa society, Women Weaves run by Sally Holkar a social enterprise for promoting traditional handlooms. The following are the findings:

Of the total women workforce, majority don't reach college level while majority (35%) have completed higher secondary education followed 25% completed high school and by 30% primary. With increasing employment, education and government awareness initiatives / campaigns on personal health, hygiene and education nearly 78% women have knowledge and access to anganwadi. However they are hesitant to approach due to family or cultural norms and limitation of finance. A majority of women are employable since last 1 yr -4 yrs primarily due to migration of men to other industries, profession or areas for better income opportunities left with few choices like agriculture, poultry, dairy or weaving. Nearly 70% earn monthly income of Rs. 5001-10,000 due to limited training skills, resources and knowledge unlike a minority having access to government assistance, finance, marketing or technical training assistance. However employment or engagement brings not only economic independence, sense of self worth and participation in decision making regarding their personal or family matters. About 59% of women believe working for themselves reduces their dependence on a spouse or family, while 46% view it as a means to break through the glass ceiling.

A majority (68%) are not fully acquainted but have partial knowledge of Handloom Weavers Comprehensive Welfare Scheme (HWCWS) which provide life, accidental and disability insurance under PM Jivan Jyoti Bima Yojana, PM Suraksha Bima Yojana and Converged Mahatma Gandhi Bunkar Bima Yojana apart from concessional credit under

Mudra Yojana. However only a miniscule 19 % respondents have taken loan / credit assistance of up-to Rs 50,000/- of which 14% for business purpose while rest for household reasons. It is prominently due to lack of documentation, knowledge or credit schemes or awareness programs, inadequate guarantees / business proposals they failed to avail the facility. However the progressive approach towards career, employment and life goals is reflected in their personal savings and vision to scale the business.

55% feel they are discouraged by the banking system due to complex and tedious paperwork, and long approval times apart from relevant knowledge thus have to look for sources of finance in family, friends or community. Approximately 45% report struggle with cultural norms, limitation of mentorship, role models and developed network. While 43% believe lack of professional support from family and spouse and societal biases restricts growth. Achi square test of significance shows that personal income of women empowers them socially and economically giving access to personal health, hygiene, economic independence, education, financial decision making, banking services and so on.

- (c) **Prospects:** Role of women cannot be understated for an empowered society as stated by United Nations Sustainable Development Goals (UNSDG). Numerous social problems within the country can be eradicated with empowering women and facilitating her with education, health, sanitation, hygiene, medical and other facilities. Therein a proactive role of private businesses, community, social enterprises as a brigade of young soldiers for bottom of the pyramid. They have been catalytic in bridging the societal gap exploring the local resources and talent pool for inclusive development and growth.

There are nearly 2 lac social enterprises working in India significantly contributing in Skill development (53%), education (30%), agriculture & allied services (28%), financial inclusion & banking services (26%) and clean energy (26%). They have a strong presence socially and economically backward classes comprising of 70% while the beneficiaries comprise of 82% work with women, 46% with children and 31% with disabled people. Social enterprises are managed by 24% female leaders and mostly employ women. South India leads the female led social enterprises (35%), followed by North India (31%), West India (23%), East India (8%) and North East India (3%). Maharashtra (16%) leads the states followed by Karnataka (15%) with a whopping 50% social enterprises headquartered in Bengaluru followed by Delhi, Telangana (8%) each, Uttar Pradesh & West Bengal (7%) each, Tamil Nadu & Gujrat (5%) each. The survey further clearly indicates the inception of nearly 57% social enterprises within India between 2010 and 2015 consisting of 71% private limited companies. They are mostly led by

youth between the age of 25-40 years with highest (34%) male led enterprises within the age group of 35-44 years followed by 27% below 35 yrs in contrast to 35% female led business falls within the age group of 25-34 yrs.

**(d) Challenges:** Most of the social enterprises lack capital resources (mostly rely on crowd-funding) and clarity of vision. They also lack business acumen, knowledge and skills failing to develop a sustainable revenue model as they are mostly run and managed by young college pass out's or businessmen having middle management experience in corporate. Women employees further also face fear of failure, low mobility and financial insecurities along with low risk taking ability still being huge untapped potential for integrated socio-economic order. As soon after they reach their break-even point they are exhausted of their subsidies, tax concessions and no unique selling proposition adding value for attracting the new class of their prospective customers.

Thereby it requires continuous up-scaling with ICT tools and innovative strategies for every entrepreneurial venture. Entrepreneurial ecosystem comprising of financial set up, product market strategic fit, technical support like accounting or designing software, infrastructure and utility services along with supportive legislative system needs continuous resurrection. Thereby necessitating incessant up-skilling, research and development and connecting the dots to master their skills for long term sustainability and profitability.

## V SUGGESTIONS

- (a) Capacity building / Up-Skilling on continuous basis rather than once in a lifetime event.
- (b) Incubation centers set up jointly by public private funding managed and controlled by social entrepreneurs for skill development and employment opportunities / entrepreneurial guidance.
- (c) Market, design and technical intervention for quality and efficiency of production for better customizing and positioning products.
- (d) Facilitation and procurement of raw materials at economic rates from recognized government organizations or aided units for continuous recognition and support of productive activities during market falls or cyclical fluctuations.
- (e) Revamping its association with communities, partner institutions, government at different levels and international networks (funding agencies or customers) to mobilize resources and human capital.

- (f) Leveraging Rural Tourism benefitting the hospitality and tourism industry which directly and indirectly supports many rural households involved in food, lodging, guides, handlooms and handicrafts, forest or herbal products and many more bringing change in consumption, income and savings pattern.
- (g) Financial literacy among rural women for her financial inclusion in mainstream banking, inculcating the habit of saving and giving her the power of capital formation and resource mobilization to justifiably use the credit assistance and shield of special schemes for improving her livelihood.
- (h) Government support for women and social entrepreneurship. Recognition of Social Enterprises by government and government aided agencies in separate heads rather than MSME's act for benefitting such units under tax exemptions, subsidies, procurement of raw materials and other items benefitting bottom of the pyramid.
- (i) Tax exemptions and subsidies for units employing more women along with incentivising facilities/ other allowance given to below poverty line marginalized women folk by social enterprises to support welfare activities.
- (j) Facilitating education, health and hygiene, affordable housing to fulfil her essential needs (ERG Motivation Theory) or Physiological, safety and social needs to ensure fulfilment of her minimum needs of financial well being for her active decision making role and contribution to self and community.

## VI CONCLUSION

Women entrepreneurship can achieve new avenues with increasing periphery of Social entrepreneurs facilitating the objective of improvement in standard of living presenting a unique Business model. It focuses on bringing profitability with sustainability, constant motivation of human resource and belief of top managerial position with the vision. However it has been constrained to few industries or areas dependent on financiers and paralysed policy framework. It shall strive to bring behavioral changes in community for the socio-economic reasons but barely it achieves the goal failing to register long term commitment with social cause by top managerial positions, loss of vision, organizational sustainability and brand value. The confusion existing between the nomenclature of NGOs, Corporate Social Responsibility and Social Enterprises still remains a point of dilemma especially for availing financial benefits under government schemes and policies. Thus it becomes imperative to recognize growing importance of social entrepreneurs for development of women entrepreneurship in all aspects from embryonic stage to post development.

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**Personal Total Income (Monthly) generated from employment at handlooms \* empowered access to social or economic facilities like personal hygiene, education, banking \_new**  
**Cross tabulation**

Count

				sanitation_new		Total
				No	Yes	
Personal Total Income	Less than 1500			8	26	34
(Monthly) generated from	1501-5000			19	57	76
employment at handlooms	5001-10000			6	14	20
Total				33	87	125

\*1=No,\*\*2=Yes

**Chi-Square Tests**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.479 <sup>a</sup>	2	.001
Likelihood Ratio	27.717	2	.000
Linear-by-Linear Association	7.265	1	.007
N of Valid Cases	100		

**Interpretation**

From the top row of the table, Pearson chi Square statistic,  $\chi^2 = 20.479$ , and p value is = 0.001; i.e. less than significant value of 0.05 therefore we reject the null hypothesis as p value < 0.05 and accept the alternate hypothesis that generation of personal income will empower them socially and economically.



## Nurturing the Womb of Universe through a New Era of Women Entrepreneurs

**Durga Dwivedi<sup>1</sup>, Dr. K.S. Patel<sup>2</sup>**

<sup>1</sup>Research Scholar, Dept. of Commerce, BU, Bhopal (M.P.) India.

<sup>2</sup>Professor of Commerce, Govt., M.L.B. Girls P.G. College, Bhopal (M.P.) India.

### ABSTRACT

*Women are born nurturers. The art of compassion and nurturing is not taught to a woman, she is naturally born with it. A woman or group of women who initiate, organise and run a business enterprise. Government of India has defined women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women. Women have raised above all stereotypes and perceptions when it comes to the entrepreneurial domain. They have successfully evolved in this segment of life, cementing their capabilities to thrive and created an identity for them. The research is basically based on secondary data so we collected most of the information through review of literature, published or non-published research studies, journals articles magazines and newspapers that will provide relevant information for the study. The website information will also be taken or collected during my research study for relevant information. Further the objectives of my research are -To Address the Factors that encourage Women Entrepreneurs and To Examine the Problem faced by the Women Entrepreneurs. Basic Problems Faced by Women Entrepreneurs are listed which is further followed by Finding and Suggestions to Improve Resources and Factors which lead to create hurdles in the way of women Entrepreneurs Growth and Development.*

**Key Words** – Entrepreneur, Women Entrepreneur, Women as Entrepreneurs, Nurturing, Ownership.

### I INTRODUCTION

Women are born nurturers. The art of compassion and nurturing is not taught to a woman, she is naturally born with it. The beauty of being a creator and the creating power she has is unmatched. The power to create lies in a myriad of things, but we can start by embracing the process of nurturing a life inside ourselves.

The gift of nurturing in women is embedded in their psyche by nature; they have the power to nurture life by building a connection via the umbilical cord.

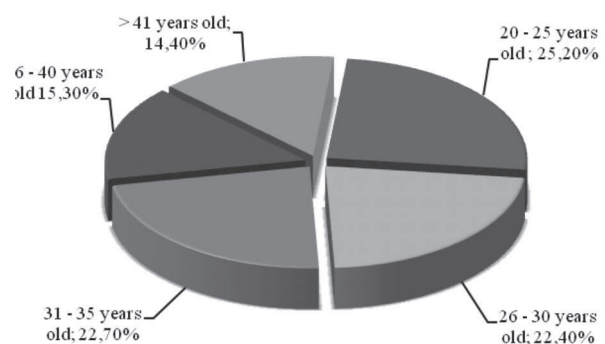
This proverbial ‘umbilical cord’ helps women to empathize and bond with humanity and life and allows them to nurture, not just one life, but by seeding the right virtues, she can nurture, an entire generation or society as a whole.

### II WOMEN AS ENTREPRENEURS

Women have raised above all stereotypes and perceptions when it comes to the entrepreneurial domain. They have successfully evolved in this segment of life, cementing their capabilities to thrive and created an identity for them. The well-established prowess of women in this sector, combined with the gift to create and the nurturing instinct to help develop and protect the young, makes women the ideal choice to innovate in this field.

According to data revealed by Franchise India - More than 163 million women started businesses worldwide and another 111 million women were already running entrepreneurial businesses as of 2016. This accounts for an increase of 10% of total entrepreneurial activity by women in 74 countries since last year, according to the Global Entrepreneurship Monitor 2016/2017 Women's Report. The study shows entrepreneurial intentions increased among women worldwide by 16% from 2014 to 2016 across all economies.

Similarly, women working in the various sectors have contributed tremendously to the betterment of the society.



**Fig 1 : The Age At which Women Entrepreneurs Established Their Business**

### III INHERENT EDGE FOR WOMEN ENTREPRENEURSHIP

#### (a) Inherent Skills

**Top seven business skills that women innately have:**

- (i) **Aptitude for Learning** - To survive in today's competitive world, one should always be ready to learn new things. New technology and tools come replacing old ones, creating a need to learn new skills. All successful entrepreneurs have an aptitude for learning. Do women learn faster? The answer is a resounding Yes. And it has been scientifically proven that girls often mature faster than boys. Not only do they have flair for learning but also they learn faster.
- (ii) **Towering Integrity** - Integrity simply means doing the right thing because it is the right thing to do. In the business world, integrity is a must to become successful and remain successful. As women are naturally evolved to take care of their family, they do the right thing for their families. And they don't hesitate to take hard steps if those steps do any good to their families. Women entrepreneurs with their higher integrity do great in the business world.
- (iii) **Good Sense of building Relationships** - Running a successful business means building relationships with employees, shareholders, vendors, and customers. The stronger relationships one has, the more successful entrepreneur one will be. Women have an ability to build relationships faster, which boosts the chance of their being successful. In a survey, it was found that female leaders excel at "nurturing" competencies such as developing others and building relationships.
- (iv) **Superb Sense of Ownership** - To be a successful business owner, one needs to take the full ownership of one's business. This is very important to ensure business success. Women are blessed with super sense of ownership. Often, they take full ownership of their families. I don't say that men don't do that. My point is woman brain has developed this way – to take care of people whom they love. According to a media report, "Women have evolved over human history to care more than men about the welfare of their children." And this deep care comes from ownership. Women entrepreneurs, due to their superb sense of ownership, nurture and take care of their businesses to a higher degree.

(v) **Flair for Lean Methodology** - In today's cutthroat competition, most companies are experiencing the same thing — to offer products inexpensively and increase profits. The lean methodology is the best way to ensure it. And without any doubt, women are very good at the lean methodology. No woman I know thinks about spending huge right away — be it with their own money or investors'. We all know how good women are at household expenditures. Similarly, when entrusted, they do a bargaining with vendors and negotiation with stakeholders to get the most out of every business dealing.

(vi) **Higher Adaptability** - According to Harvard Business Review, adaptability is a new competitive advantage. Businesses those readily adopt changes based on the need of time grows rapidly. Women are highly adaptable in nature. Be it a daughter, sister, mother, or wife, they adapt brilliantly in their roles to make harmony around them. Due to their superb adaptability, women make highly successful entrepreneurs.

(vii) **Knack for Human Resource Management** - Well, there is a reason why you often meet a woman HR manager. Women have a knack for human resource management, and they understand the emotive aspect of business better. This helps them manage people and business efficiently. Also, they can mediate any conflict in business successfully due to their intuitive nature and higher emotional intelligence.

#### (b) Examples of Women Entrepreneurs Some Famous Women Entrepreneurs in India are:-

- (i) **Dr. Kiran Mazumdar Shaw**- Started her own company, Biocon, in her garage with an investment of 10000 in the year 1978. Loan application was turned due the reasons:-
  - Biotechnology was nascent at the time in India.
  - She was a woman.
  - Her organisation had almost nil assets

With hard work and commitment, Shaw transformed Biocon into one of the leading biopharmaceutical firms.

- (ii) **Ekta Kapoor** - Woman who single handedly founded and made Balaji Telefilms. Currently the creative head of Balaji Telefilms and counted as one of the top 10 women entrepreneurs of today. Known to be fiercely protective of her company and brand, Ekta is also very professional and has strong business acumen.

- (iii) **Shahnaz Husain-** One of the most prominent personalities of the corporate world. The products launched by her Company head their way to leading global stores. Her company Shahnaz Husain Herbals has witnessed tremendous growth. She has received many awards such as "The Arch of Europe Gold Star for Quality", "The 2000 Millennium Medal of Honour", "Rajiv Gandhi Sadbhavana Award" and many more.
- (iv) **Ritu Kumar** - A native of Amritsar. Kumar has been designing the wardrobes com of the three winning Miss India, for their participation in International Beauty Pageants. Ritu's outfits have been patronized by style icons such as late Princess Diana and Jemima Khan.
- (v) **Arathi Kuppuppu** - Cherish Life Company creates apparel and accessories for pregnant women, young mothers and infants. Cherish Life aims to accomplish precisely what the name suggests: to applaud every pregnant lady for the life she creates

#### IV OBJECTIVES AND METHODOLOGY

- (a) **Objective**
  - (i) To Address the Factors that encourages Women Entrepreneurs.
  - (ii) To Examine the Problem faced by the Women Entrepreneurs.
- (b) **Methodology** - This research is based on secondary data obtained from review of literature, published or non-published research studies, journals articles magazines and newspapers. The website has also been used for the research study for relevant information.

#### V PROBLEMS FACED BY WOMEN ENTREPRENEUR

Problems Even though there has been progress in several areas, there remain some challenges for women entrepreneurs. These include a greater likelihood of necessity motivation (compared to opportunity) for women entrepreneurs, lower growth expectations, and higher rates of discontinuance than men. These challenges imply that support for new and established businesses, including coaching, access to capital, education and training, and other resources, would be important to help sustain them over time.

- (a) **Fundamental Problems Faced by Women Entrepreneurs are as follows<sup>4</sup>**
  - (i) Her being a woman

- (ii) Responsibility towards family, society and work
- (iii) Male dominated society
- (iv) Tough Competition with large scale units
- (v) Lack of business training
- (vi) Lack of education
- (vii) Low risk bearing ability
- (viii) Obtaining credit
- (ix) Non-awareness of facilities provided by government
- (x) Marketing
- (xi) Questions by licensing authorities
- (xii) Inadequate encouragement
- (xiii) Lack of social acceptance
- (xiv) Unjust socio-economic and cultural system
- (xv) Lack of freedom of expression
- (xvi) Afraid of failures and criticism
- (xvii) Susceptible to negative attitudes
- (xviii) Non-persistent attitude
- (xix) Low dignity of labour

#### VI FINDING AND SUGGESTIONS

Women are born creator so they have power and will to create any thing that is why Women are rising up to dream for becoming Entrepreneurs and there are various Skills and Factors Encouraging them to choose this Field are- Aptitude for Learning, Towering Integrity, Superb Sense of Ownership, Knack for Human Resource Management, Higher Adaptability, Flair for Lean Methodology and Good Sense of building Relationships. Whereas we encounter some Basic Problems Faced by Women Entrepreneurs which are -Her being a woman, Responsibility towards family, society and work, Male dominated society, Tough Competition with large scale units, Lack of business training, Lack of education, Low risk bearing ability, Obtaining credit, Non-awareness of facilities provided by government, Marketing, Questions by licensing authorities, Inadequate encouragement, Lack of social acceptance, Unjust socio-economic and cultural system, Lack of freedom of expression, Afraid of failures and criticism, Susceptible to negative attitudes , Non-persistent attitude and Low dignity of labour issues.

#### VII SUGGESTIONS

Suggestion would be, focusing on the hurdle Factors and Problems and try to sort it like-

Procedure of getting finance should be simple for women Entrepreneurs, awareness of facilities provided by government by be Provided to women Entrepreneurs, Providing Facilities of Linkages between product, services and market centers, Encouragement to technical and professional Education should be provided to women Entrepreneurs, Inadequate encouragement must be Removed from the mind of Orthodox Society,

business training Should be focused specially on Remote and Backward or Rural Areas.

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# Gender Responsive Budgeting in India: Concepts, Framework & Experiences with Special Reference to the Empowerment of Women Entrepreneurs

**Dr. Ira Bhatnagar<sup>1</sup>, Rituparna Das<sup>2</sup>**

<sup>1</sup>Asso. Prof., HCMR, State Institute of Public Administration, Udaipur (Rajasthan) India.

<sup>2</sup>Systems Engineer, Tata Consultancy Services, Mumbai (M.S.) India.

## ABSTRACT

*In the midst of several initiatives taken across the world for the empowerment of women, Gender Budgeting has evolved as comparatively a new concept. It refers to the systematic examination of budget programmes and policies for their impact on women. Australia was the first country to formally incorporate gender budgeting into its budget process. Since then, many other countries have experimented with gender budgeting. It has also received support from various multilateral agencies for its expansion across the developing world. A significant number of States in India have introduced gender budgeting but the lack of any standardised nomenclature for the different schemes makes it difficult to replicate or to assess them. The paper provides the background and development of the concept of Gender Budgeting, discusses the framework for the implementation of Gender Budgeting, highlights some of the Gender Budgeting experiences from India and other countries and presents the conclusions reached from different learning experiences for the empowerment of the women entrepreneurs. Thus, this paper is a small step to draw attention of people within and outside the government, women's organizations, non-governmental organizations, academia and even common citizens-to ensure that gender budgeting exercises are productive and can gradually become institutionalized as a standard part of budgeting so that India can make progress with greater women's participation in its growth story.*

**Key Words:** Gender Budgeting, Gender Responsive Budgeting, Women Empowerment, Unpaid Care Work, Gender Inequalities, Women Entrepreneurship.

## I BACKGROUND AND DEVELOPMENT

Gender Budgeting has gained prominence in recent years and was given additional impetus by the Fourth World Conference on Women, held in Beijing in 1995, which called for ensuring the integration of a gender perspective in budgetary policies and programmes (Sarraf, 2003)<sup>1</sup>. However, Gender Budgeting had started in Australia in the mid 1980s soon after the Labour Party came into power. By now, there are over 90 countries around the world experiencing gender budgeting and each one has had a unique experience with its implementation.

It is necessary to understand the necessity and concepts related to gender budgeting before analysing the framework and tools for gender budgeting. The goals of human development can only be achieved with the development and empowerment of women. Despite over 62 years of independence, severe gender discrimination still persists. Gender relations serve as the key to understanding the inequalities between men and women. These inequalities are expressed in many ways- explicit and implicit. The explicit measures can be seen clearly from the data such as the sex ratio, literacy rates, health and nutrition indicators, wage differentials, child infanticide, and ownership of land and property. The implicit relations are interwoven in power relations and hierarchies and are comparatively difficult to measure. They are embedded in family, in socio-cultural norms, and these intra-household inequalities result in unequal distribution of power, unequal control over resources and decision- making.

(a) Gender budgeting initiatives have been supported by a number of multinational institutions, foremost among these the Commonwealth Secretariat, the European Community, the World Bank, and institutions of Civil Society, including many women's organizations.

For governments and concerned citizens seeking to redress these inequalities, gender disaggregated data and indices are a means of determining the issues that they must address and monitor to determine the effectiveness of their actions.<sup>2</sup> Gender Responsive Budgeting is one such essential tool which must be used if equality and empowerment are to be ensured because unless sufficient money is allocated to implement all the other tools and strategies, they will not be effective.

A Gender Responsive Budget is a budget that acknowledges the gender patterns in society and allocates money to implement policies and programmes that will change these patterns in a way that moves towards a more gender equal society.

On the other hand, Gender Budgets are also an attempt to assess government priorities as they are reflected through the budget and examine their impact on women and men.

But a mere gender budget statement may not necessarily imply a gender responsive budget. It needs to be clarified that Gender Responsive Budgeting does not imply a separate budget for women and nor can be interpreted as earmarking of funds for gender development. However, Gender responsive Budgeting provides an analysis of the entire budget process through a gender lens to

identify the differential impacts and to translate gender commitments into budgetary commitments. Just as the two inevitable dimensions of Gender Responsive Budgeting- equity and efficiency have to be maintained, the concepts of equality and equity have to be also closely observed. A simply 50-50 division of government money between men and women may look equal, but it may not always be equitable or fair because their needs may be different. For example, in the area of health, men and women may have similar needs in respect to malaria and dengue, but women will have greater needs than men in terms of their reproductive health.

- (b) Aasha Kapur Mehta (1996), " Recasting Indices for Developing Countries: A Gender Empowerment Measure, " Economic and Political weekly, October 26.

Another important aspect is the unpaid care economy- the work that mainly women do in bearing, rearing and caring for their families and the people in our society. Gender budgeting recognises that unless this unpaid care work is done, the economy will not function effectively and people's well- being will be negatively affected. The government needs to develop some support system for such workers.

Gender Responsive Budgeting tends to focus more on women because women and girls are at a disadvantage economically and in other ways. Despite having one of the most progressive federal constitutions and an extraordinary track record of economic growth since the early 1990s, the participation of women in India's economy is still disappointingly low.<sup>3</sup> But sufficient care needs to be taken to prioritise funds for the needs of those among the women and girls who are most in need and furthest behind- for example those who are poor, or those who are unskilled, or are from disadvantaged sections of the society and so on. The significance of Gender Responsive Budgeting for the Government can be summarized as for,

- (i) Identifying the felt needs of women and reprioritising and/ or increasing expenditure to meet those needs;
- (ii) Supporting gender mainstreaming in macroeconomics;
- (iii) Strengthening civil society participation in economic policy making.
- (iv) Enhancing the linkages between economic and social policy outcomes,
- (v) tracking public expenditure against gender and development policy commitments, and
- (vi) contributing to the attainment of the Millennium Development Goals.

In India, gender perspective on public expenditure has been gaining ground since the publications of the report of the Committee on the Status of Women in 1974. However, gender sensitivity in allocation of resources started with the Seventh

Plan and since then, there has been a special focus for it in various Five Year Plans.

- (c) Amb. Karl F. Inderfurth & Persis Khambatta (2012), "India's Economy: The Other Half," Centre for Strategic and International Studies

## II GENDER BUDGETING FRAMEWORK AND APPROACH

There are no standardised tools for the implementation of gender budgeting. This is mainly due to the extremely different national and local conditions governing budgetary and resource-related decisions. Therefore, translation of the given experiences into other contexts is limited. The different base lines and questions of gender budgeting initiatives require a customised adaptation and harmonisation of tools to the relevant needs.

The gender budgeting literature has developed a somewhat stylized approach, adapted from a framework laid out by Elson (2002). It has been applied in a number of recent gender budgeting exercises. Drawing from descriptions in Budlender and Hewitt (2003) and Budlender and Sharp (1998); they suggest the following approach;

- (a) Undertake a policy appraisal, to identify gender issues and resource allocations, and how policies will affect existing inequalities.
- (b) Evaluate the beneficiaries of policies, using survey and other techniques.
- (c) Evaluate public expenditure incidence, using cost data and number of beneficiaries.
- (d) Examine the impact of the budget on time use and the care (or reproductive economy).
- (e) Examine the medium term and how these considerations change the macro economic framework and projections.
- (f) Prepare a budget statement or means to disseminate the results.

This analysis takes forward to an important feature of gender budgeting. It must be integrated into the budget process in such a way that makes it leads to effective policy making as far as gender issues are concerned.

Sharp (2003) suggests combining gender budgeting with other budget initiatives including performance budgeting. Performance oriented budgeting attempts to make government expenditure more effective by focusing on outputs and outcomes rather than just inputs to better assess their effectiveness. This emphasis on outputs and outcomes is very much in keeping with the spirit of gender budgeting.

One of the limitations of the gender budgeting literature is that it generally fails to spell out the precise mechanism by which the rationalization of fiscal policies is to be undertaken to achieve the gender budgeting goals<sup>4</sup>. Thus, gender budgeting

approaches need to be seen from the national, State and the regional perspective.

4. Janet G. Stotsky (2006) "Gender Budgeting," IMF working Paper.

### III GENDER RESPONSIVE BUDGETING: EXPERIENCES

Although some form of gender responsive budgeting or initiatives have been tried in many other countries after Australia and South Africa took the lead in 1984 and 1995 respectively, the experiences have been rather varied. Budlender and Hewitt (2002) provide the most comprehensive survey on recent gender budgeting initiatives. Some additional information for this survey is also drawn from European sources.<sup>5</sup> It is supplemented from UNDP publications<sup>6</sup>.

The experiences can be useful for learning purposes and in illustrating the diverse nature of different initiatives, though they may not be all up-to-date.

Australia was the first country to develop the concept of a "Women's Budget". Instituted in 1984 at the federal level, this exercise was at one point, undertaken in each of Australia's territories and States as well, with varying degrees of success. The original exercise at the federal level was developed within the government, where departments and agencies were required to provide an analysis of the annual budget's achievements in relation to women and girls, to be included in a document circulated with the budget documents (Sawer, 2002). Eventually, however, this initiative suffered at both the federal and state levels. This discouraging result was attributed in part to the absence of effective civil society participation in the initiative and also political changes that resulted in government's low prioritization resulting in its being less sympathetic to gender budgeting objectives.

- (a) The experience of Continental Europe is drawn largely from European Union Publications, Spanish sources and unpublished sources.
- (b) The global experiences in gender budgeting have also been taken from UNDP Asia Pacific Regional Training of Trainers Manual for Gender Sensitive Budgeting.
  - (i) A second initiative was initiated in 1995 in South Africa, motivated in part by changes in the post-apartheid South African constitution that emphasized equality. The Women's Budget Initiative was a joint project of parliament and several non-governmental organizations, with the goal of looking at the gender implications of departmental budgets. But the initiative did not become institutionalised as in Australia.
  - (ii) In the European Union, gender has taken a front burner status. As far back as 1994, a key objective of the structural funds was to equalize opportunities for men and women. The most recently adopted

instruments for achieving gender equality within the European Union include the Framework and Strategy on Gender Equality (2001-2005)<sup>7</sup> and annual gender equality work programmes and the structural funds. The strategy has also identified five areas for promoting gender equality. The economy, participation and representation, social rights, civil life and changes in role and stereotypes. The work, so far, seems to have influenced the policy making process through senior public officials and ministers, but the need is to reach some grass roots women for the institutionalisation of the whole process.

- (a) REX/ 192 - CESE 128/2005, Opinion of the European Economic and Social Committee on Beijing + 10; Progress in gender equality, Brussels, February 9, 2005.
  - (i) The Nordic countries have achieved the greatest gender equality (Schmitz, 2005). They have also forged ahead with gender budgeting in practice. The Nordic countries are characterised by high labour force participation of women and an increase in men's participation in the care of children. There are pilot projects in each Nordic Country which will focus on gender analysis of government programmes. In Finland, Norway and Sweden, the budget will contain an assessment of the distribution of financial resources, between men and women. In Denmark, this analysis will be undertaken with regard to elderly care, and in Iceland, with regard to disability payments. However, the efforts at improving the collection of gender disaggregated statistics, is yet to be seen.
  - (ii) In Spain, under law 30/2003, which establishes that all projects and rules of the government should include a report on the gender impact of the measures undertaken, it is also mandatory to report to the European Union as a condition of receiving structural funds. This initiative comes against a backdrop of increased interest in social reform.
  - (iii) Mexico provides another variation on gender budgeting initiatives (Hofbauer, 2002). In 1994, about 80 women's organizations, feminists and academics who had worked together around the Cario Population and Development Conference established a network called Foro. Their research highlighted the inequities faced by different groups of women regarding their health requirements. In the subsequent years, federal and state committees on gender and equity were established. In 2000, Equidad and Fundar, a think tank involved in budget research to promote democracy, started a joint project on



gender-sensitive budget analysis, operating at the federal level and in four states. The Strength of the initiative is perceived to lie in its combination of solid academic analysis and advocacy based on this research basis but, it also points to the challenges in translating those academic exercises into practical results.

- (iv) In India, formal earmarking of funds for women began with the women's component plan in 1997-98. However, the Seventh Plan (1987-1992) introduced the monitoring of 27 beneficiary oriented schemes for women by the then Department of women and Child Development. The Eighth plan (1992-1997) highlighted the need to ensure a definite flow of funds from general development sectors to women. The Ninth Five Year Plan (1997-2002), while reaffirming the earlier commitment, adopted Women Component Plan as one of the main strategies and directed both the Central and State governments to ensure that " not less than 30 percent of the funds/ benefits are earmarked in all the women- related sectors, for women . " The Tenth plan (2002-2007) and the Approach Paper to the Eleventh Plan continued this process. In the Eleventh Plan (2007-2012) for the first time, there was a Sub-Group on Gender Budgeting, as Part of the Working Group on Empowerment of Women. Again, we see Eleventh and Twelfth Five Year Plans (2012-2017) both have stressed the importance on inclusive growth. So, bringing Indian women in the mainstream is the need of the hour with a focus on health, education, urbanization and governance as mentioned in the Twelfth Five Year Plan. In 2004-2005, the Ministry of Women and Child Development (MWCD) adopted "Budgeting for Gender Equity" as a mission statement and since then has been actively pursuing other ministries with regard to setting up of gender budget cells. To support other agencies, MWCD, in collaboration with the Indian Institute of Public Administration, (IIPA) New Delhi and International Foundation for Electoral systems (IFES) organized workshops for all the Gender Budgeting Cells of Ministries and Departments of Government of India. Lahiri and others (2002) Report on Gender Budgeting Initiatives in India is a report of the National Institute of Public Finance and Policy, commissioned by the government. This report represents an interesting effort at focussing on the gender- differentiated effects of budgetary spending and

although the linkages of such spending to gender disparity measures are only taken in brief, these may suggest us a framework for such analysis to support sensible budget making. A need was realised at the same time to analyse State budgets with a gender perspective since the States' budgets rest heavily on the focus of the welfare, development and empowerment of women. The cases of gender budgeting from the States of Kerala, Karnataka and west Bengal can be cited as relatively successful cases of gender budgeting.<sup>8</sup> Kerala has become the pioneer State in attempting gender sensitive planning and budgeting. In the 2008 budget speech, the Finance Minister of the Government of Kerala announced the piloting of a gender responsive budgeting. In Karnataka, there has been a civil society initiative to examine whether the increased feminisation of governance could alter the public expenditure decisions at the third tier. In 2002, UN Women co-ordinated a study to analyse the budgetary policies of the government of West Bengal through a gender lens. Gender Budgeting initiatives in Rajasthan got a new momentum when the Chief Minister emphasized upon the need for gender budgeting / auditing in the State, in her budget speech for the year 2005-2006. Six key departments were identified in the first phase for gender Responsive Budgeting - Health, Education, Women and Child Development, Registration and Stamps, Agriculture and Social Welfare. Again in 2006-2007, eight departments were selected for a gender based auditing of their budget. The Department of Women and Child created a Gender Cell in 2009. A high level committee led by the Chief Secretary was constituted in 2010. Subsequently, the State Government has also taken a decision to prepare a Gender Budget Statement (GBS), with other budget estimates from 2012-2013. It is hoped that GBS would lead to some clear policy suggestions in near future.

- (a) Lekha Chakraborty (2014), Gender Responsive Budgeting, as Fiscal Innovation: Evidence from India on " Process", National Institute of Public Finance and Policy, New Delhi.



#### IV GENDER BUDGETING AND WOMEN ENTREPRENEURS

Gender inequality poses a significant development challenge in India. India ranks 108 out of 149 countries on the Geneva-based World Economic Forum's Global Gender Gap Report 2018. The ranking is based on a country's ability to reduce gender disparities in four areas: economic participation and opportunity, education, political empowerment, and health and survival. Violence against women and girls persists, both in public and private setups and organisations. As a response to these challenges, a Statement on Gender Budgeting was opened in the budget documents by the Union Government in India since 2005-06. So far, 57 government Ministries/ Departments in India have set up Gender Budgeting Cells. The recent budget has earmarked more money to women specific schemes in the Budget. The spending under the gender budget has risen to Rs. 1.37 trillion for 2019-20 (FY 20), up by over a tenth from the Rs. 1.22 trillion in 2018-19 (FY 19). But, as a share of the total budget, there is actually a marginal decline. The allocation works out to 4.91 per cent of the overall budget. This is lower than the 4.99 per cent in FY 19 and 5.28 per cent in 2017-18. The average share of such spending was confined to 5 per cent during the past five years.

However, even to this day, the gender budget is less than 1 per cent of Gross Domestic Product (GDP). It is important to ensure increase spending on all social sectors as health, education and sanitation, given their impact on women. The need is also to recognise, redistribute and reduce women's unpaid care work as discussed earlier. Secondly, a well thought of accountability mechanism would ensure the proper monitoring and implementation aspects of gender budgeting. Steps as these would help make the Budget more gender sensitive, bridge gender inequality and pave the way for sustained efforts in empowerment of women.

Priyanka Chatterjee, Assistant Professor of Economics at Sharada University, emphasized that the government can also view gender budgeting as a mean towards two specific end goals: One is to increase female workforce participation and the other is to reduce the gender wage gap. "Currently, despite several targeted schemes to encourage girls' education, and increase their enrolment percentage, India has not seen any significant rise in women's participation in the labour force. The workforce participation rate of men and women as per the latest Periodic Labour Force Survey (PLFS) data are 52% and 17% respectively. Though there are reservations for women in employment according to certain programmes like MGNREGA, the same has not improved their participation. Hence the introduction of more such schemes along with proper monitoring and implementation might lead to better result" Said Chatterjee. "The schemes like MUDRA loans, stand up India, encouraging Self-

Help groups to improve women entrepreneurship, also exists. Still, the working condition of women entrepreneurs in India is vulnerable, which proves that just making policies and budgetary allocations are not enough. What is required is also a monitoring and implementation mechanism," pointed out Chatterjee. She also claimed that another important area which the government is yet to address is the prevailing gender wage gap which is enormous. According to the PLFS data 2018-19, women's average wage/income is approximately half or one-third of that of men. (What Women Want from Budget 2021: Balanced Resource : <https://www.news18.com › news › business 31-Jan-2021>)

#### V CONCLUSION

Thus, gender responsive budgeting is a significant initiative to make the entire budgetary exercise more responsive to gender issues. It helps to provide a guideline to the policy makers to apply a gender lens for the overall budgetary provisions in such a way that any National or State budget or even a Departmental budget takes into consideration the gender differential needs in the Budget proposals rather than producing a separate budget. The experience with gender budgeting suggests that Gender Budgeting seeks to integrate gender considerations more fully into the government budget process, but the approach varies in different countries. It may be a separate document presented with the budget or it can be integrated into departmental processes and programme analysis. The research on women entrepreneurship is scarce and scattered with only a few in-depth studies of a very limited nature. There is a wide scope for research on women entrepreneurship in India. The same scenario exists at the State levels also. It may be concluded that despite the many socio-economic and financial hurdles, women entrepreneurs are emerging as significant players in the arena of business. Keeping in line with World Bank Reports, it may be reiterated that any investment on women leads to high social and intergenerational returns. The available insight through an analysis of information and salient findings regarding women entrepreneurs in India will also pave the way for adapting recommendations for future use. It is also hoped that this paper would serve as a focal point for more such studies.

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## Connecting Rural Women Entrepreneur to World through e-startup

**Dr. Nidhi Goel**

Asst. Prof., Dept. of Management, SVR College of Commerce and Management Studies,  
Bangalore (Karnataka) India.

### ABSTRACT

*21<sup>st</sup> century women is keen to play an equal role in the society and is not satisfied playing the second fiddle in a family. Thus we are seeing more and more working women around us. This trend has also resulted in a lot of women entrepreneurs not just in urban area but also in rural area. Lot of government schemes aim at increasing the numbers of women entrepreneurs especially in MSME sector. However what we have realized is that the rural women entrepreneurs have a very limited area to play with; thus it is difficult for them to scale their business beyond a particular point. Hence it is important that they are connected to the outside world. This can provide those abundant opportunities and a level playing field. In order to do so, we need to onboard them on the e-commerce ship. E-Startup can thus be the bridge between these rural entrepreneurs and the world. E-Startups can provide them the platform which can help them reach distinct places. Aim of the paper is to analyze how e-startups can benefit rural women entrepreneurs and help them in taking their business to the next level. The present study is a qualitative one wherein multiple case studies from India will be discussed to propose the benefits of connecting e-startup to rural women entrepreneur.*

**Keywords:** Rural women entrepreneur, E-startup, Case Studies, India

### I INTRODUCTION

**(a) Entrepreneurship-** Entrepreneurship comprises business actions which are the centre of the invention of opportunities, innovation and creativity in the production process and development of economy (Agarwal and Lenka, 2015). Entrepreneurship is considered by the policy maker as an important contributor for the economic development (OECD, 1998). Successful entrepreneurship focuses on innovation and exploitation of entrepreneurial activities emerges from an individual's ingenious spirit into long-term business ownership, employment creation for the other, capital formation and providing economic security to the nation (Appelstrand and Lidestav, 2015).

Globally, entrepreneurship has emerged as a developmental insight for the business world (Lavan and Murphy, 2007). For seeing the importance of entrepreneurship for the world Baumol, (1993) defined the role of entrepreneurship as "If we seek to explain the success of those economies that have managed to grow significantly, compared with those that have remained relatively stagnant, we find it difficult to do so without taking into consideration differences in the availability of entrepreneurial talent and in the motivational mechanisms that drive them". Entrepreneurship symbolizes the innovation and crucial contributor of today economy (Orhan and Scott, 2001; Hisrich, 1990). However, we should not restrict entrepreneurship to one gender only. Now due to multi-faceted pressure women have realized that survival of their family lies only with working together with men (Marlow, 2002). Hence, economic growth of the nation would be unilateral without the participation of women in entrepreneurial activities who constitute approximately half of the population. In spite of their number, there is wide disparity in

women's economic status. So, there is an imperative need to put light on reasons for economic disparity and identify factors to help the condition of women entrepreneur (Agarwal and Lenka, 2015).

**(b) Women Entrepreneur-** A woman entrepreneur is a female who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance and above all a person who is willing to take risks with the unknown because of the adventurous spirit she possesses" (Vinze, 1987). It is a well-accepted fact that women entrepreneurs add exponential growth to the economic growth of the nation. A nation cannot be developed without the contribution of women. Therefore, to invest in women is in favor of nation, emphasized by Ivanka Trump, daughter and adviser of the US president. She said in (GEM-2017) summit, "When women work, it creates a unique multiplier effect. The development of the country cannot be separate or isolated without the development of women. Women's contributions toward their family and work have made them powerful and indispensable network of the society. Accepting the importance of women entrepreneur for India Prime Minister Shri Narendra Modi said "Women First, Prosperity for All" in the (GEM-2017) summit at Hyderabad. Women entrepreneur has been identified as the "major force of job creation and innovation" (Organisation for Economic Cooperation and Development, 2004).

Many researchers have globally considered women entrepreneurship as a fundamental and progressive idea for the world (Scott, 1986). As a result, women entrepreneurship is an essential ingredient not only for world, but at the same time also for drafting

diverse opportunities for the future (Mitra, 2002). Many worldwide organizations have given significant contribution for the women. United Nation declared 1975 as an International Women Year and also declared 1975–1985 as the Women Decade. In September 2005, United Nations organized a world conference in China with the agenda of empowerment of women and also mentioned the policies and programs for the improved and better status in the society. For boosting entrepreneurship among women, NITI Aayog has launched ‘Women Entrepreneurial and Innovation Cell’ which offers financial support Rs.10, 000 crore funds under the scheme Fund of Funds, Mudra micro loan scheme and mentorship to women entrepreneurs. Besides, Government and No-Government bodies are increasing their attention towards women’s contribution to economic development by launching various schemes operated by different department and ministries.

## II RURAL WOMEN ENTREPRENEURSHIP AND OPTIONS

### (a) Status of Rural Women Entrepreneurships -

In the rural area, we have seen the reverse trend compared to urban area. In rural area women are more inclined towards entrepreneurship as compared to urban area. In rural area around 80% of the women indulge them-selves in some kinds of entrepreneurial activities like handicraft, sewing, and pickle-papad making etc. One of the primary reasons behind this difference is the lack of job opportunities in the rural areas. Strained finances also force the women to contribute financially to the family. However, despite of more number of women entrepreneurs in rural area, the financial condition in these areas has not improved significantly. Reason behind it is the type and scale of the activities. Women in the rural areas operate at small scale with low profit margins. They can’t charge high as their clientele is also from relatively poor strata and is very price sensitive. For improving their financial condition, they must scale up their business. Improving the scale of business will not only help them in getting more profit but will also help them improve their quality. They must connect to the outer world so that they can present their offerings to national or global audience. They will need a platform which can help them increase their reach. Digital platforms like whatsapp and facebook have penetrated the nook and corner of our country. Similarly, many e-commerce platforms are now operating and taking businesses to next level. It is important that these rural women entrepreneurs are on boarded on these platforms. They can put their businesses on the digital platform so that it will be accessible to everyone. Digital platform can

be the game changer for women entrepreneurs, especially in rural areas. It can create a greater impact in the lives of women who set up their business in MSME sector in rural and semi-urban areas. Technology is helping women to overcome many problems by timely accessing the right and relevant information about market, capital and customers. Penetration of mobile phones in rural areas is one of the great initiatives bringing these women closer to the outside market.

**(b) E- Startup – An Opportunity -** In 21st century new technology and innovative ideas are playing the dominant role in the progress of India. It is directly associated with the living standard of a country. The term startup is used for a newly established business enterprise without having any previous history. The term e-startup has an element of new technology, innovation and revolution which is directly related with the business activity conducted through the internet. In today’s scenario, Indian e-startups ecosystem is positively correlated with the economic development of India.

Govt of India is also serious about providing a supporting environment for the e-startups. GoI had launched a Startup India portal on 16 January 2016 which is helping entrepreneurs in the self registration process. With the help of this portal they are providing financial support to the upcoming entrepreneurs. GoI is providing the concessional loan along with the foremost important part of startup India it is providing the expert advice to people those wants to become an entrepreneur.

## III LITERATURE REVIEW

Literature survey is important before starting a study. In the present study, the literature is reviewed from major databases such as Scopus and Ebsco. Keywords used were women entrepreneurship, rural entrepreneurship, e- startup etc. The period of search was kept from 2000 to 2020. Syed Shah Alam, et al., (2011) conducted the study on women entrepreneur in Malaysia. During the research, he found the four factors which are directly and indirectly motivate women for entrepreneurship. These factors are family support, social ties, internal motivation and innovation (ICT) technology. In these factors innovation through the ICT technology has played the magnificent role to connect local women with outside world.

Michael William-Patrick Fortunato, (2015) conducted the study on rural women entrepreneur in USA. He found that technology has to ability to put women in a better place in spite of their location. But still we are seeing number of women is very less. It is happening because of the lack of awareness about the technology and it application.



Sonal Singh and Bhaskar Bhowmick, (2015) conducted the research on rural innovation. They found the presence of innovation but in implementation lot of problem women are facing it arises due to illiteracy, lack of market support and glass ceiling issue. Women are not getting the opportunities there because they are female.

Nuning Kurniasih, et al, (2020) they have conducted the research on adoption of e- commerce in the rural area. They found that adoption of e commerce is much dependent on the characteristic of business and readiness and perception of people regarding e-commerce.

Furthermore, many researchers have found that information and communication technology (ICT), mobile banking has played a critical role in women entrepreneurship. They found the evidence of ICT technology which has the potential to uplift the condition of women. With the help of technology women would become aware and educated that help women to take right decision (Kabeer, 1999; Joseph, 2013; Kamberidou, 2013; Ameen and Willis, 2016).

Researchers like Subba Rao, (2004); Bisht & Mishra, (2016) state to connect people with ICT, it should be promoted in the local language of the area where they are operating. This model should run at the low cost so that poor people can replicate with them.

### III OBJECTIVES AND METHODOLOGY

**(a) Objectives Of The Study-** The study was planned with the following objectives;

- (i) To identify the motivating factors that encourages women to set up digital startups.
- (ii) To understand the urgent need of digital startup for rural women in India.
- (iii) To critically examine the major issues and challenges faced by women in digital market with the help of case study.

**(b) Motivating Factors Encouraging Women To Set Up Digital Startups**

- (i) Access to Information:** Google Search and Voice Search bring a lot of information to the rural women. The best part of Google search is that it is available in the regional languages, so knowledge of English is no more a barrier in establishing their business on internet. For putting the business on the online platform they should have basic knowledge of computer and how to operate smart phone. In the present times, Smart phones and internet also provide them with the necessary platforms to educate themselves and how to spread their business in other area.

**Skills needed:** Ability to use mobile phones, use simple mobile apps, tablets

- (ii) Access to Capital:** Government has started various schemes for the promotion of entrepreneurship like Pradhan Mantri MUDRA Yojana (PMMY), StandUp India Scheme, Mahila Udyam Nidhi Scheme by Punjab National Bank, Bharatiya Mahila Bank Business Loan, Stree Shakti Package for Women Entrepreneurs etc. Earlier because of low penetration of internet facility, people lacked awareness about the government schemes. But, in today's time internet has penetrated into the rural area and all the information are easily there. So it is very easy for them to establish and promote their business with the help of various schemes. Technology has the power to realize their dreams and provides the platform to connect with the world.

**Skills needed:** Basic financial literacy, keyboard skills

- (iii) Access to Markets:** With the advent of technology, expansion and establishment of business is decoupled from the location. Irrespective of the base location, it is very easy to scale up the business. All you need is the right skill sets and entrepreneurial mindset. Technology has given various platforms to women to sell their goods outside their territorial boundaries. There are various mediums like creating own website, whatsapp, Facebook etc. Now we are also seeing that many online companies are contracting with many women to sell and promote their goods. It is becoming easier for rural women to exhibit and sell their indigenous products worldwide through these platforms.

**Skills needed:** Using social media like Instagram, Facebook, and taking photographs of good quality

- (iv) Customer service and engagement:** Prior to digitalization, it was next to impossible for these women to engage with their customer base and build long term relationships. But, now women in villages and towns can connect with local customers as well as those who live in cities. With the help of Smartphone's, it is very easy for them to take orders through Whats App, calls, texts, etc from any location. Digitization has revamped the payment system also. Earlier it became a hurdle in the operations of business. But Paytm, Google pay, Phone pay and internet banking has given ease to women to connect business worldwide.

**Skills needed:** Using Whats app and other messaging apps

- (v) **Business in a networked world:** Many organizations in India have come forward to equip women with digital skills. For instance, **Internet Saathi**, a global initiative of Google, has been providing training to women across numerous villages, with the strong conviction that digitally-equipped women can make their own lives and their communities,

**Skills needed:** Navigating simple e-Commerce sites, online transactions.

- (c) **Research Method-** Qualitative research method with a case study approach was used in this study. Case studies functions to get a deeper understanding of a phenomenon or issue in real-life and natural context (Crowe et al., 2011). In this research, we examined the information related with the necessity of e-commerce for the rural women entrepreneur in the Bangalore district. To expand their business in other area it is necessary for them to take the help of e-commerce. For the adoption of e-commerce it is necessary to understand the characteristics of business and women readiness to put their business on the online platform.

## V CASE STUDIES

### (a) Case-1

#### **Interview of Radhika - Makes choir bags and articles**

I am a 12<sup>th</sup> pass married women. I am married since 10 years and have 3 kids. Youngest started going to school last year. Husband works as a conductor with BMTC in Bangalore.

My husband is away most of the times because of the nature of his work and kids are also spending most of the time in school. So I had good amount of free time and I thought of utilizing it.

In my village few years back, an awareness camp was conducted by Government of India and a bank which gave me the idea of starting my business. Coordinators of the camp helped me in paper work and provided training and initial financial assistance.

My family was not very sure if I should take this plunge, but my husband was supportive. Once they saw regular income, they were very happy. Later I got to know about Udaan. This institution is helping women to spread their business to others state and countries. With the help of Udaan I put my business on the Online Platform and its spread. Now I am getting order from Tamilnadu, Kerela and Telangana. After seeing my success story in my village many women have approached me and asking assistance to setup their business.

### (b) Case- 2

#### **Interview of Kamla - Owner of a boutique in Bengaluru Rural District**

I am a widow and I have 2 kids. Elder one is in college and younger is in school.

My husband died in an accident 3 years back and all the responsibilities suddenly came on my shoulders. I had interest in stitching and knitting and thus I thought of opening my boutique.

I contacted an AWAKE association which introduced me to the nearby Bank. They have many schemes for women entrepreneurs. I also got a loan of Rs 3 lakhs under one of the schemes. When I started business I was stitching different kind of blouse and suit which were very popular in my area. Then AWAKE only has given the idea to make a catalogue and put my designs there. Now with the support of AWAKE, I also am getting the orders from Bangalore urban.

Opening and running a business is not an easy job and I had to face lot of hurdles but since I was determined, I could get through. I had to work to secure my children's future and this was a way I used my skills. Now I am proud to being a single mother and become able to provide good education to my children.

I employ 3 – 4 ladies and that gives me happiness. I want to increase my work and employ more people.

### (c) Case- 3

#### **Interview of Kavita - Owner of an Air Purifier Lamp**

I come from farming background. I am married for 15 years and eldest girl is 14 years. I have 2 kids. I am 12<sup>th</sup> pass. My husband is a carpenter.

Since many years, we were making decorative lamps at home. Later we used some organic material and turned them into Air Purifier lamps. It is supposed to not only purify the air but also generate positive energy in the house.

One day on the suggestion of a friend from city, I replaced the local organic material by Rock Salt. On some further study, we could add a lighting option in it as well. Thus, a wooden lamp was now transformed into a much better-looking item which could be placed in the drawing rooms of many houses. However, because of all this, the cost had increased, and I had to find clients who could afford it. Same friend asked me to explore the option of going with Amazon. We contacted them and understood the process.

I am amazed by the response received after placing the item on Amazon. I am getting orders from the entire country. Number of orders has increased many folds.

I have also employed 2 – 3 ladies with me and it is satisfying to support 3 families apart from mine. I don't want to stop now and next step would be to explore the options of exporting it abroad.

## VI CONCLUSION

In this fast-moving economy, it is imperative for society that woman must take up entrepreneurship. Since we know women can multitask very well, it is a God gifted trait to women. It helps them in maintaining their work- life balance. Earlier, many people believed that women come into entrepreneurship only because of factors like poverty, death of bread earner in the family or need of additional income etc. Situation has now changed and women are venturing into business because they have the confidence that they can be equally successful (or even more) in the business field. They have the right attitude, skill set, risk taking ability, innovative thinking and passion which is needed to succeed as an entrepreneur. Today's woman is not satisfied confined in the 4 walls of the house. While they want to have a family, they are equally concerned about themselves. They don't want their education to go waste and that's why we see women breaking glass ceilings one after another.

Presently, Women entrepreneurs are not only earning for their families, but also helping society in achieving the objectives of equitable development. Earlier, entrepreneur word was synonymous to men. According to Raghuvanshi et al. (2017), gender discrimination, low level of education, cultural and social environment is some of the important factors in developing a good environment for women entrepreneurship in India. However, according to Raghuvanshi et al. (2017), poor access to financial resources is also an equally important challenge in women entrepreneurship. Moreover, researchers like Tambunan, (2009) and Semencenko et al. (2016) found that the lack of education and training restricts women to expand their business in developed countries. However, in developing countries, the lack of easy access to credit is the main barrier for women entrepreneur (Eastwood, 2004).

Despite above bottlenecks, many researchers and official reports of organizations like RBI, Ministry of finance, World Bank, International Finance Corporation and IMF have also highlighted the importance of e-startup to connect women with the outside world. Today, India's Digital Startup ecosystem is in a better position, wherein women's participation in the field of entrepreneurship is increasing day by day at a substantial rate.

The result of the present study indicates that rural women entrepreneur can immensely benefit if they adopt technology in whatever they do. They will be in a position to compete with outer world with the help of technologies. It provides the platform for

women to come out from their regional area and explore the opportunities present there in other area. However, it was realized during discussion with women that lack of awareness about government schemes & power of internet is still holding them from achieving their full potential. Women in rural area are still skeptical that to operate internet, they must be highly qualified, learn English but we also have examples from the same place where people are easily using services like youtube, whatsapp etc. It is the responsibility of e-startups to connect with such women entrepreneurs and tell them what can be achieved if they onboard the digital revolution. There are many avenues which can up skill them to do so, women just have to belief in themselves.

It is time we digitally empower our rural women and help them transform their skills into successful businesses. Internet has changed the way we perceive literacy. Rural women can empower themselves with technology, even if they do not know how to read and write beyond basic literacy. Several governmental and non-governmental initiatives are being undertaken to help empower these women digitally.

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# A Study of Problems and Prospects of Women Entrepreneurs during Covid-19 in India

**Dr. Siddharth Saini<sup>1</sup>, Dr. Bhavik Vora<sup>2</sup>**

<sup>1</sup> Asst. Prof., Anand Vihar College of Women, Bhopal (M.P.) India.

<sup>2</sup> Assistant Professor, Shri Vaishnav College of Commerce, Indore (M.P.) India.

## ABSTRACT

*Today Entrepreneurship plays a major role in the development of country as well as society. Businesses were mainly carried by male entrepreneurs before last few decades. But now women has made step out of the boundaries of the house and contributing towards the growth and development of family as well as society. They are not only managing their houses but giving contribution to their occupation as well. In the male dominating world, women are walking with men in every sector of economy of the country. But still the conditions of women are not so well in comparison to men. They have to fight for themselves. Sometimes they do not get support from their partner as well as society. Some people of the society make attempt to realize them as inferior from men. Although government is making effort to uplift the conditions of women to make them self reliant, covid-19 pandemic make a contribution in weakening women entrepreneurship in India. Most of the women have lost their jobs or put shutter on their business due to present pandemic. The present paper is an attempt to assess the present conditions and highlights the key issues faced by women entrepreneurs in India during covid-19 pandemic.*

**Key words:** Covid-19, pandemic, women entrepreneurship, challenges

## I INTRODUCTION

Today women are not confined to the four walls of house but they have been showing great courage in operating business, commercial, administrative activities. During last few decades, Indian women have showing remarkable progress in every sphere. They have been generating employment opportunities for the country. There has been remarkable increase in economic participation of the women in India. But Covid-19 pandemic has widened the gap between male entrepreneurs and female entrepreneurs. Lockdown resulted by corona virus has changed the demand pattern of consumers. Now they have set their new priorities towards expenses. There has been a great loss of revenue in almost every sector of Indian economy. Women entrepreneurs have also been suffered from such shock. Most of the female businesses have been closed.

## II OBJECTIVES AND RESEARCH METHODOLOGY

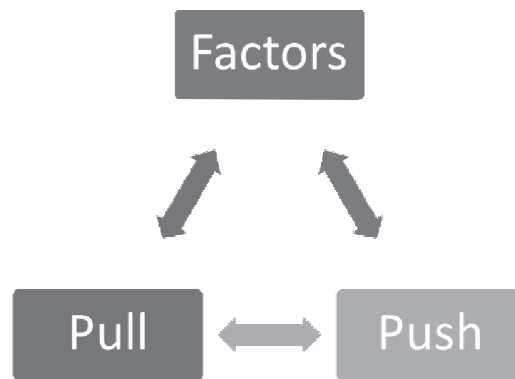
### (a) Objectives of the Study

- (i) To study the factors that play vital role in influencing women to become entrepreneurs.
- (ii) To study the problems faced by women entrepreneurs during Covid-19 pandemic situation.
- (iii) To suggest measures to encourage women entrepreneurship during pandemic situation.

**(b) Research Methodology** - The present paper is based on secondary data. These data is collected from different sources like books, e-newspaper, journals and internet websites. Different research papers based on Women Entrepreneurship were studied. Data collected from Survey Reports of Bain and Company, AWE Foundation, Google, Aspen network of Development Entrepreneurs were taken into consideration in the present study.

## III STATUS OF WOMEN ENTREPRENEURSHIP

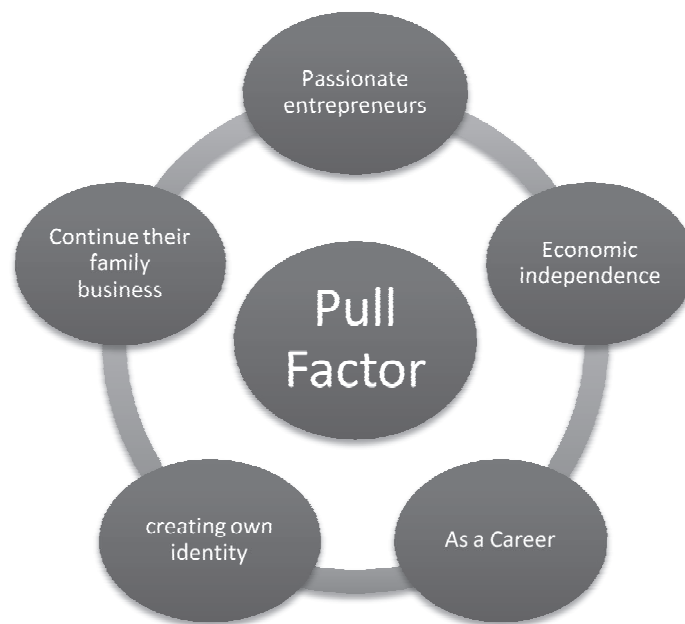
- (a) Concept of Women Entrepreneurs** - Women Entrepreneurs means confident, innovative and creative woman or group of women who take the initiative of starting a business enterprise, organize the factor of production, operate the business, bear the risk of uncertainty of running the business. As per Government of India, an enterprise owned and controlled by a women having minimum financial interest of 51% of the capital and giving at least 51% of the employment generated by the enterprise women.
- (b) Factors influencing Women Entrepreneurs** - It is generally considered that women had carried her business in initial stage were Pappad, Pickles and Powder. These businesses are easily operated by them because they have expertise in this kind of activities which related to their kitchen. This is half true but not all most. Today women are capable of managing both in house and out house activities. They are managing their social life as well as business life. There are various factors influencing women to become entrepreneurs. They are divided into two broad categories i.e. pull factors and push factors as shown in the figure 1.



**Fig. 1: Types of factors**

Pull factors are those factors which motivate woman from herself. It is that factor which makes confidence to do any activity of own interest. There are various pull factors such as financial and social challenges, opportunities, rewards, potential skill etc. It is that factor which motivates women to do for their own

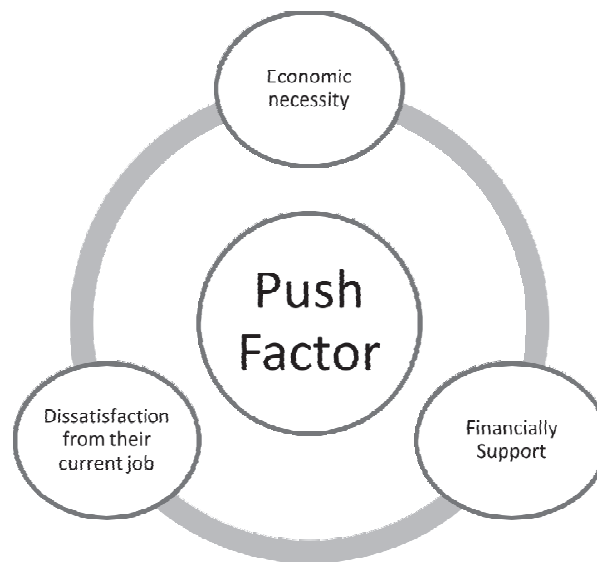
sake and society. They are ready to face challenges and come upfront in the society. These social and financial challenges pull themselves out from the home and make their own identity in the society. Some of the pull factors are shown in the figure2.



**Fig. 2: Pull Factors influencing Women Entrepreneurs**

Push Factors are those factors which are created by either by external factors or bad performance in their current job. These factors push women to go for their

own business enterprise. Sometimes condition of the family pushes her to become entrepreneur. Some of the push factors are shown in the figure 3.



**Fig. 3: Push Factors influencing Women Entrepreneurs**

#### **IV PROBLEMS OF WOMEN ENTREPRENEURS DURING COVID-19**

- (a) **Increased Domestic Responsibilities** - Due to lockdown resulted from covid-19; responsibilities of women have been increasing. They have not only to look after their businesses but also towards family. They have to manage their home with family priorities. As they have to focus on the education of their children because classes are being conducted online. They have to sit with their children. In urban areas, they have to do the responsibilities of managing their home which were earlier fulfilled by servants and helpers. Due to lockdown, health issues and migration of workers to their hometowns, they have to fulfill the needs of their family. So these distractions make them low focused on their enterprise.
- (b) **Lack of Financial resources** - Most of the women have very less tangible assets in their own name. They have very little ownership on assets. They are suffering from lack of financial support. During Covid-19 pandemic, businesses have been badly affected especially women enterprise. Bankers, creditors, investors are not directly ready to provide financial assistance because of lack of credit worthiness and financial securities.
- (c) **Disruptions in Supply chain** - The present pandemic struck hardly supply chain management system. Consumer demand, Production, logistics, supply chain all have been disrupted. Consumers have set their priorities. Consumers are demanding necessities goods. Goods are produced at low level due to low demand. These disruptions in supply chain and

low demand have shaken the business of women entrepreneurs. Due to pandemic, lots of orders have been cancelled. This resulted in loss of revenue.

- (d) **Lack of digital education** - During pandemic, most of the women entrepreneurs have closed their businesses. Some of the women entrepreneurs in urban areas have changed their business model. They are using digital platforms to sell their products. But all women entrepreneurs do not have digital awareness. They do not have digital awareness due to lack of education or digital training especially in rural areas. They do not possess ability of marketing and promoting their products using digital platforms. They don't know to use digital platforms for making payments.
- (e) **Lack of family support** -This is a very big challenge for women entrepreneurs to fetch support from their families before pandemic. Covid-19 pandemic struck the confidence of women entrepreneurs. They did not get support from external as well as internal members. Most of the families have suppressed the mission and vision of women entrepreneurs by setting family priorities first.
- (f) **Lack of financial awareness** -Women Entrepreneurs have less financial awareness as compare to male entrepreneurs. They do not have awareness of government schemes, projects, yojanas, financial incentives, entrepreneurship development programmes, subsidies etc. There are various training and development programmes being conducted by government and other agencies for creating technical and financial awareness in women entrepreneurs.

- (g) **Mobility restriction** - Women entrepreneurs are generally not engaged in field work. They have less mobility factor in compare to male entrepreneurs. Some work or businesses are there where more physical connection or relationship with customers has to be maintained. As a result of Lockdown, less connectivity with customer, mobility restriction and disruption of supply chain contributed a huge loss to the Women entrepreneurs in India. Due to mobility restrictions induced by Covid-19, Women entrepreneurs were unable to understand and assess the priorities and preferences of customers.
- (h) **Working capital crisis** - Women Entrepreneurs suffered a huge working capital crisis during present pandemic situation. They did not get fresh orders from customers even old advanced orders have been cancelled. Customers spend money only for necessary items. Demand was gradually reduced. Huge inventories of goods remained in godown. Women entrepreneurs paid salary of workers out of their personal saving. They have not been able to arrange enough working capital for their day to day business activities.

## V SUGGESTIONS

- (a) The government should encourage women entrepreneurship by enhancing provision of credit especially for Women enterprise with low rate of interest.
- (b) The government should encourage gender parity by procuring goods and services from women entrepreneurs with some reservation.
- (c) The Central and State Government should give more financial incentives to the enterprise operated by Women.
- (d) There should be interventions of experts related with their field which will provide guidance to improve scale of operations and enhancing their leadership and managerial skills.
- (e) The present pandemic provides opportunities to both government and other agencies to make financial services more inclusive for women entrepreneurs so that they can be able to access information, resources etc.
- (f) Entrepreneurship supported organizations should work on digital awareness of women entrepreneurs in urban as well as rural backgrounds.

## VI CONCLUSION

Covid-19 pandemic have shown a great socio-economic impact on the women entrepreneurship. They have suffered a huge loss during pandemic. This pandemic has shown some positive impact also. Some of the female entrepreneurs had already changed their business models and include new services and products. Some of women entrepreneurs have shown response towards Covid-19 by introducing digital and online mode of marketing their products. The reports of the surveying agencies also state that some of the women entrepreneurs believes that this pandemic made them more capable to adapt any situation and their status in the family and society has been get enhanced. Government and Entrepreneurship supported agencies should do more work on reviving women entrepreneurs from pandemic situation.

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## उच्च शिक्षित नौकरी पेशा महिलाओं में गृह-प्रबंधन की समस्या एवं समाधान: एक अध्ययन

दयावंत दशोरा उपाध्याय<sup>1</sup>, डॉ. रेखा गुप्ता<sup>2</sup>

<sup>1</sup>शोधार्थी, शिक्षा विभाग, रबिन्द्रनाथ टैगोर विश्वविद्यालय, भोपाल (म.प्र.) भारत

<sup>2</sup>डीन, शिक्षा विभाग, रबिन्द्रनाथ टैगोर विश्वविद्यालय, भोपाल (म.प्र.) भारत

### सारांश

बदलते समय में महिलाएं आर्थिक, शैक्षणिक और सामाजिक रूप से सशक्त तथा आत्मनिर्भर बन रही हैं। उनकी हैसियत एवं सम्मान में वृद्धि हुई है। इसके अलावा अगर कुछ नहीं बदला तो वह है महिलाओं की घरेलू जिम्मेदारी। खाना बनाना और बच्चों की देखभाल करना अभी भी महिलाओं का ही काम माना जाता है। अर्थात् अब महिलाओं को दो तरह जिम्मेदारी निभानी पड़ रही है। घरेलू महिलाओं की अपेक्षा नौकरी पेशा महिलाओं पर काम का दबाव अत्यधिक है, इन महिलाओं को अपने कार्यक्षेत्र और घर दोनों को संभालने के लिए कठोर मेहनत करनी पड़ रही है। वर्तमान समय में यह देखा जा रहा है कि शिक्षण सेवा क्षेत्र ने महिलाओं को अत्यधिक आकृष्ट किया है। तब अवधि तक कार्य, दृढ़ नियम, राजनैतिक दखलंदाजी का अभाव, सापेक्ष सुरक्षा आदि ऐसे कारक हैं जिससे महिलाओं का आकर्षण शिक्षण क्षेत्र की तरफ बढ़ा रहा है। लेकिन कार्य की अनुकूलता और सम्मान जनक वेतन के साथ-साथ महिलाओं से जुड़ी शिक्षा का स्तर और पारिवारिक स्थिति आदि कारक महिलाओं के समक्ष कार्य और परिवार का दोहरा दबाव उपस्थित करते हैं। नौकरी पेशा महिलाएं अर्जित एवं प्रदत्त मूल्य तथा भूमिका के बीच की किस प्रकार सामंजस्य करती हैं? प्रस्तुत अध्ययन इसी तथ्य के उत्तर की खोज करने का प्रयास है।

**मुख्यबिन्दु**—उच्च शिक्षित, नौकरी पेशा महिलाएं, गृह-प्रबंधन

### I प्रस्तावना

नौकरी पेशा महिलाएं दो तरह की जिम्मेदारी निभाती हैं, घर को भी संभालती हैं और उच्च पदों का कार्य भी पूरी निष्ठा से कर रही हैं। जिसमें वे पुरुष वर्ग से बहुत ही आगे हैं। मां पुत्रों को संस्कार दें जिससे वे सभी महिलाओं को सम्मान दे सकें और अपने अच्छे कार्य से समाज को कुछ संदेश दें। इस अध्ययन का उद्देश्य उन्नत डिग्री वाली विवाहित भारतीय महिलाओं में कैरियर के उद्देश्यों को पहचानना और वर्गीकृत करना था। पच्चीस उच्च शिक्षित महुवा जिला भावनगर गुजरात की नौकरी पेशा महिलाओं का गूगल फॉर्म द्वारा प्रश्नावली के माध्यम द्वारा पूछा गया कि उन्होंने कई चुनौतियों होने के बावजूद नौकरी करना क्यों चुना। नौकरी पेशा महिलाओं के परिवार का स्वरूप, महिलाओं के कार्यरत होने के उत्तरदायी कारण, महिलाओं में वर्तमान नौकरी से संतुष्टि, गृह-प्रबंधन में पुरुषों की भागीदारी, महिलाओं द्वारा परिवारों के साथ सामंजस्य, महिलाओं की वार्षिक आय आदि प्रश्न प्रश्नावली के माध्यम से पूछे गए। यह अध्ययन महत्वपूर्ण है क्योंकि यह उच्च शिक्षा प्राप्त महिलाओं के नौकरी पेशा को जारी रखने के फैसले को प्रभावित करने वाले एक प्रमुख कारक के रूप में कैरियर की दृढ़ता को अवधारणा बनाता है और भविष्य के अध्ययन के लिए एक सैद्धांतिक आधार प्रदान करता है।

### II साहित्यिक समीक्षा

वर्षा कुमारी द्वारा ओडिसा राज्य के राउरकेला शहर क्षेत्र के उद्घमों, बैंक, स्कूल व कोलेजों में कार्यरत महिलाओं जैसे विभिन्न व्यावसायिक क्षेत्रों में कार्यरत महिलाओं की समस्याओं और चुनौतियों का अध्ययन किया गया। अध्ययन में पाया कि विभिन्न आयु-वर्ग में एवं विशेष वर्ग की महिलाओं तथा विभिन्न श्रेणियों में कार्यरत जैसे अविवाहित महिलाएं, विवाहित महिलाएं, तलाक़शुदा महिलाएं और परित्यक्ता महिलाओं की समस्याओं व चुनौतियों में

विभिन्नता पायी जाती है। लेकिन इनके साथ ही निश्चित रूप में सामान्य तरह की समस्याओं जैसे शारीरिक व मानसिक तनाव, नौकरी व परिवार के बीच उचित संतुलन की समस्या परिवार की देखभाल व कार्यस्थल पर भेदभाव आदि का सामना करना पड़ता है।

**सिन्हा रनाड़े (1976) सिंध एवं साड़े** ने दिल्ली व बिहार की कामकाजी महिलाओं के सरकारी योजना के बारे में अपने विचार प्रस्तुत किए, उन्होंने पाया कि महिला कर्मचारियों के स्वास्थ्य, उनकी भर्ती, इनके काम की स्थिति, काम के प्रकार और आर्थिक स्थिति के बारे में कोई अच्छा ध्यान नहीं दिया जाता उनके अनुसार महिला कर्मचारियों की आर्थिक, सामाजिक, शैक्षणिक स्थिति अच्छी नहीं थी।

**सी. एम् पालविया और वी. जगन्नाथ (1978)** ने उत्तर प्रदेश के (कावल गाँव) में आर्थिक रूप से शोषित महिलाएं जो ज्यादातर ग्रामीण क्षेत्र में निवास करती हैं, उनका जीवन वास्तव में चिंताजनक है, क्योंकि उनको काम के लिए काफी दूर तक जाना पड़ता है। कामकाजी महिलाओं के बारे में अपना शोध प्रस्तुत किया, कि जिस कारण वे परिवार को उचित समय नहीं दे पाती। जिस कारण परिवार की सामाजिक, आर्थिक व सांस्कृतिक परिवेश पर सीधा नकारात्मक असर पड़ता है। **शोभा उपाध्याय, सौम्या पण्डित** का अध्ययन मध्यम वर्ग की कामकाजी महिलाओं की दोहरी भूमिका, व्यवसायिक व सामाजिक भूमिका के अंतर्संबंध पर केन्द्रित है। अध्ययन में पाया गया कि मध्यम वर्ग की महिलाएं अपने पारिवारिक जीवन स्तर को ऊँचा उठाने के लिए कार्य करती हैं तथा महिलाओं द्वारा विभिन्न प्रकार की भूमिकाओं के निर्वाह के फलस्वरूप पारिवारिक जीवन में दबाव एवं तनाव में वृद्धि हुई है।

### III अध्ययन के उद्देश्य

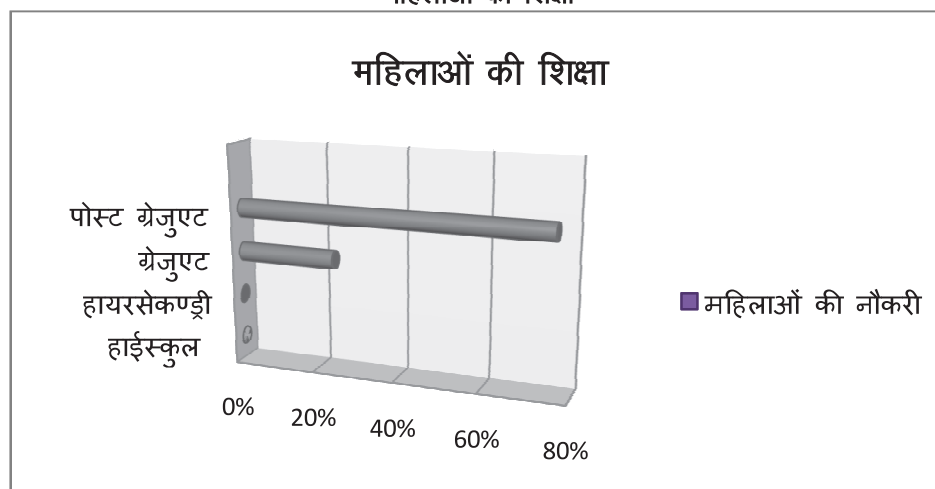
- (क) नौकरी पेशा महिलाओं की नौकरी संतुष्टि विषयक तथ्यों का विश्लेषण करना।
- (ख) नौकरी पेशा महिलाओं की दोहरी भूमिका निभाने के करना उत्पन्न अन्त द्वंद्व की स्थिति को ज्ञात करना।
- (ग) नौकरी पेशा महिलाओं में गृह-प्रबंधन की समस्या एवं समाधान को ज्ञात करना।

### IV शोध प्रारूप

प्रस्तुत अध्ययन अन्वेषणात्मक एवं व्याख्यात्मक शोध अभिकल्प पर आधारित है। अध्ययन गुजरात के भावनगर जिले के महुवा शहर के शिक्षण क्षेत्र में कार्यरत अनेक शिक्षण संस्थाओं में से 25 महिला शिक्षकों का अध्ययन साक्षात्कार अनुभूति द्वारा किया गया है। प्राथमिक स्रोत के प्राप्त किये गये आकड़ों को तालिकाओं के माध्यम से प्रदर्शित किया गया है।

### V विश्लेषण

तालिका- 1  
महिलाओं की शिक्षा

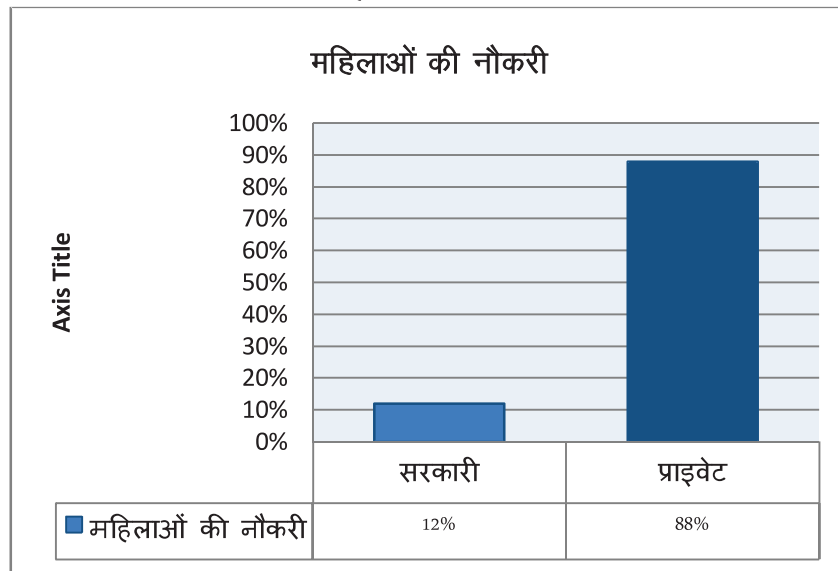


#### तालिका-1

उपरोक्त ऑनलाइन सर्वे महुवा गुजरात की उच्च शिक्षित नौकरी पेशा 25 महिलाओं को गूगल फॉर्म के माध्यम से उनकी शिक्षा के बारे में पूछा गया। जिसमें हाई स्कूल तथा हायर सेकण्ड्री की शिक्षा तक कोई महिला नौकरी

पेशा नहीं थी। सबसे अधिक 76% महिलायें पोस्ट ग्रेजुएट तथा 24% महिलायें ग्रेजुएट नौकरी पेशा है। अतार्थ महुवा गुजरात में महिलायें शिक्षा के प्रति सर्वाधिक जागरूक है और नौकरी करती है।

तालिका- 2  
महिलाओं की नौकरी

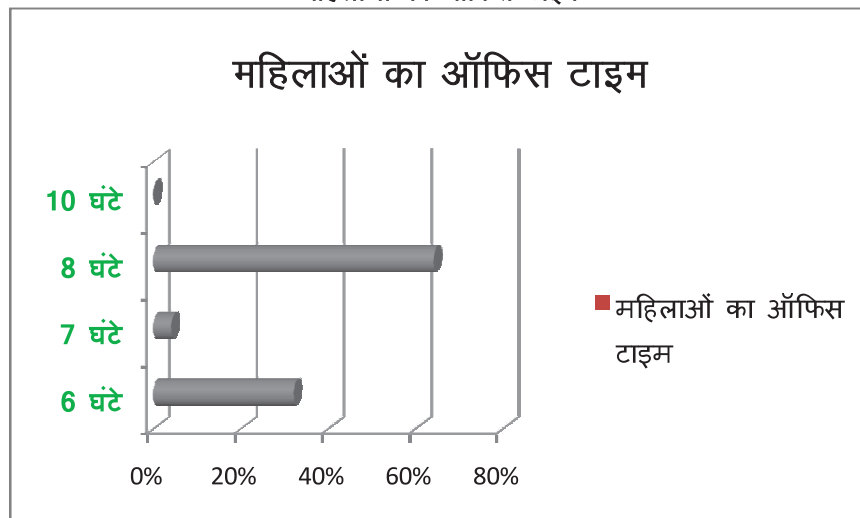


तालिका- 2

उपरोक्त प्रश्न महिलाओं की नौकरी के विषय में पूछा गया। उच्च शिक्षित 88% महिलाएँ प्राइवेट तथा 12% महिलाएँ सरकारी नौकरी पेशा है। इससे यह ज्ञात होता है कि

महिलाओं का अधिक रुझान प्राइवेट नौकरी करने पर है। सरकारी नौकरी पर यहाँ की महिलाओं का रुझान बहुत कम है।

तालिका-3  
महिलाओं का ऑफिस टाइम

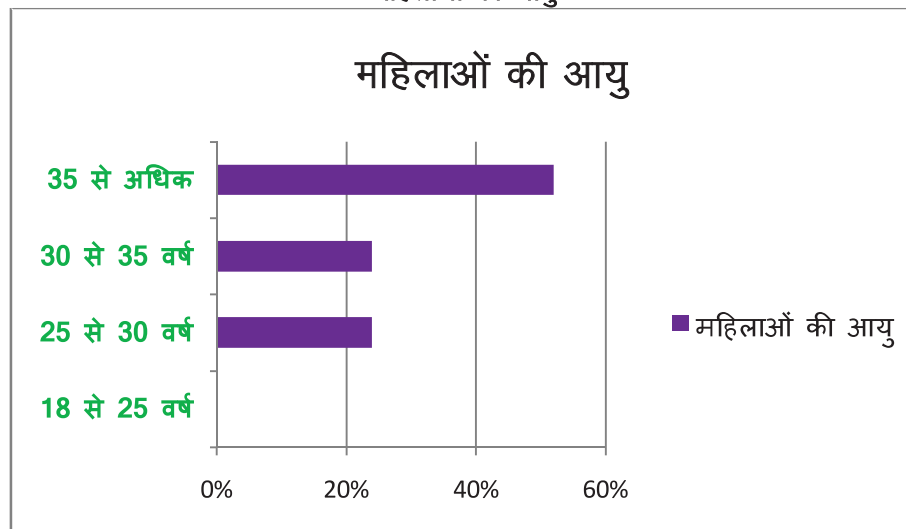


तालिका- 3 के अनुसार महिलाओं से उनके ऑफिस टाइम के बारे में पूछा गया। इस प्रश्न के उत्तर में 62% महिलायें 8 घंटे, 32% महिलायें 6 घंटे, 4% महिलायें 7 घंटे

कार्य करती है अर्थात् 62 प्रतिशत महिलायें सर्वाधिक 8 घंटे नौकरी पेशा कार्य करती है।



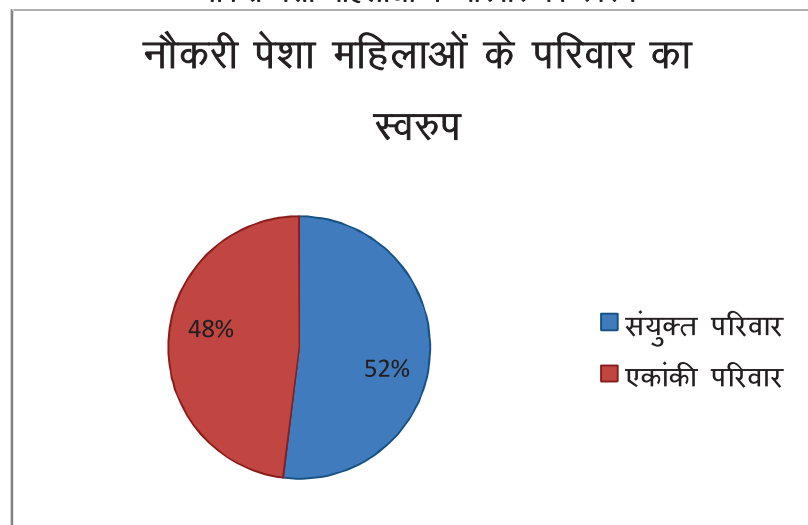
तालिका- 4  
महिलाओं की आयु



तालिका-4 के अनुसार 52% महिलायें जिनकी आयु 35 वर्ष से अधिक है वे सर्वाधिक नौकरी कर रही है क्रमशः 24%-24% महिलायें 30 से 35 वर्ष तथा 25 से 30 वर्ष की

आयु की महिलायें भी नौकरी पेशा अपनाएं हुए है। वर्तमान में 18 से 25 वर्ष की महिलायें नौकरी नहीं करती हैं।

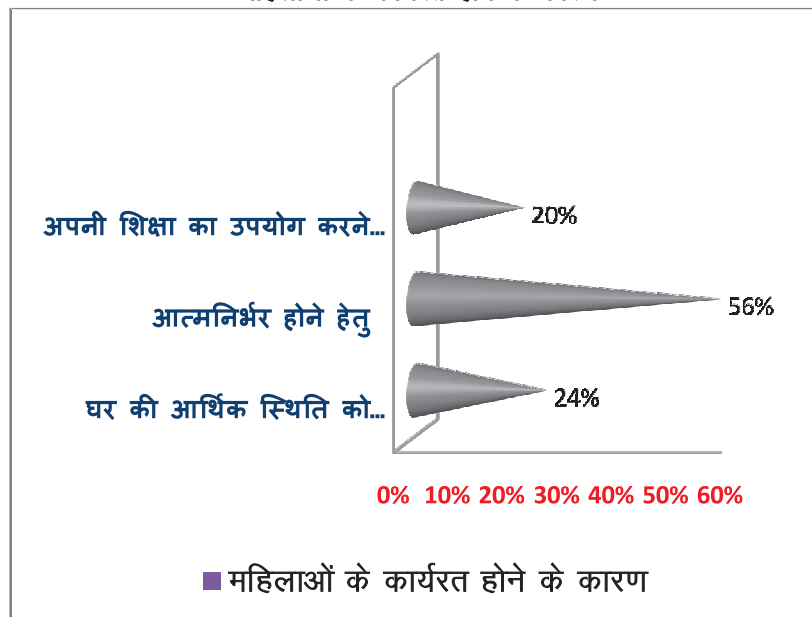
तालिका- 5  
नौकरी पेशा महिलाओं के परिवार का स्वरूप



तालिका- 5 महिलाओं से उनके परिवार के स्वरूप के बारे में पूछा गया है। 52% महिलायें संयुक्त परिवार के साथ रहती है तथा वे

नौकरी भी करती हैं। 48% महिलायें केवल एकांकी परिवार में रहकर नौकरी करती है।

तालिका- 6  
महिलाओं के कार्यरत होने के कारण

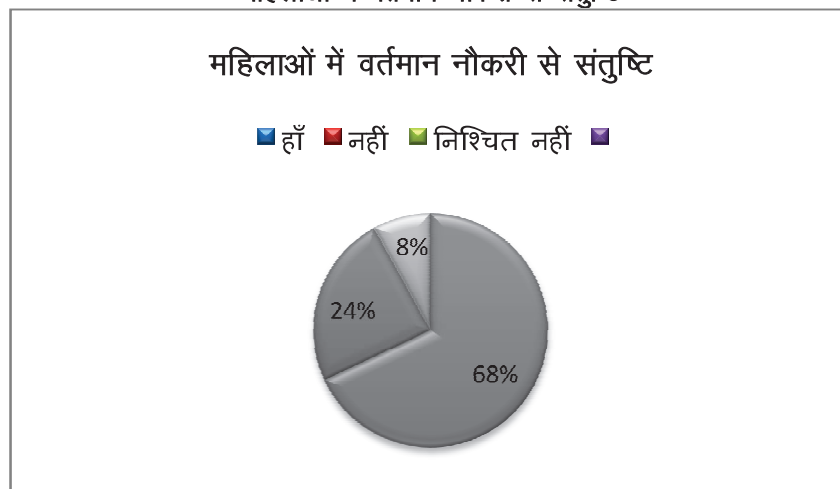


तालिका- 6

महिलाओं से यह पूछा गया कि उनकी नौकरी करने का क्या कारण है। इसके प्रतिउत्तर में 56% महिलाओं ने कहा कि वे आत्मनिर्भर होना चाहती है अतार्थ परिवार पर बोझा नहीं बनना चाहती है। 24% महिलाओं ने कहा कि वे घर

की आर्थिक स्थिति को सुदृढ़ करने हेतु यह नौकरी कर रही है जिससे परिवार को आर्थिक स्थिरता प्राप्त हो। 20% महिलायें अपनी उच्च शिक्षा का उपयोग करने हेतु नौकरी कर रही है।

तालिका-7  
महिलाओं में वर्तमान नौकरी से संतुष्टि

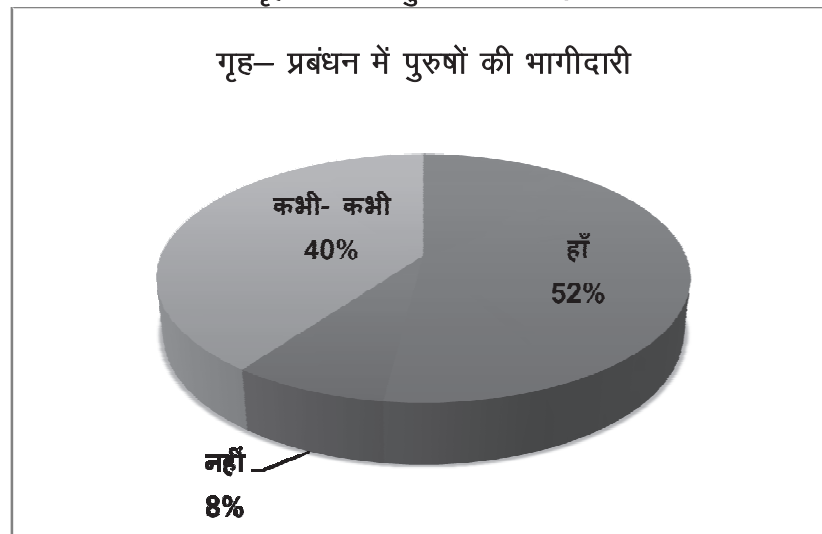


तालिका- 7

जब महिलाओं से पूछा गया कि वे उनकी नौकरी से संतुष्ट है इसके प्रति उत्तर में 68% महिलाओं ने कहा कि वे

अपनी नौकरी से संतुष्ट है। 24% महिलाओं ने कहा कि वे अपनी नौकरी से संतुष्ट नहीं है। और 8% महिलाओं का उत्तर निश्चित नहीं था अर्थात वे असमंजस में थीं।

तालिका-8  
गृह-प्रबंधन में पुरुषों की भागीदारी

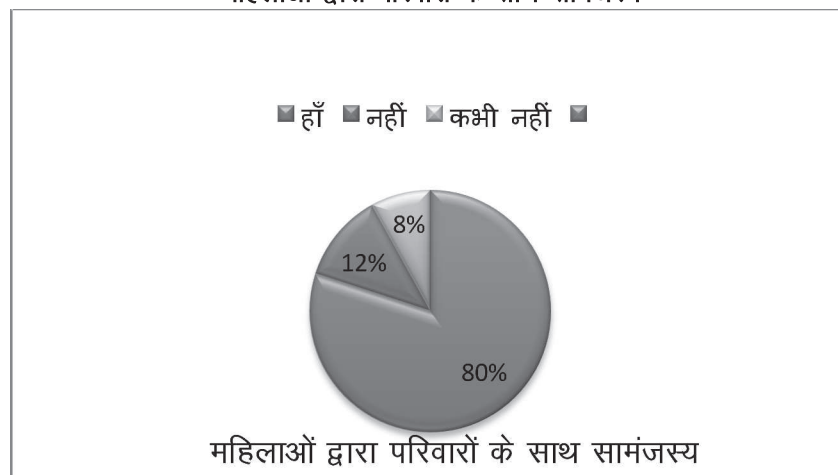


तालिका- 8

महिलाओं से गृह-प्रबंधन में पुरुषों की भागीदारी से सम्बंधित महत्वपूर्ण प्रश्न किया गया। 52% महिलाओं ने कहा कि गृह -प्रबंधन में पुरुषों द्वारा बहुत सहायता मिलती है जिसकी वजह से वे नौकरी कर पा रही है। 40%

महिलायें ये कहती हैं कि पुरुष वर्ग कभी- कभी ही गृह-प्रबंधन में सहायता देते हैं। 8% महिलाओं ने कहा कि हमारे घर के पुरुष हमें गृह-प्रबंधन में कोई सहायता नहीं करते हैं।

तालिका- 9  
महिलाओं द्वारा परिवारों के साथ सामंजस्य

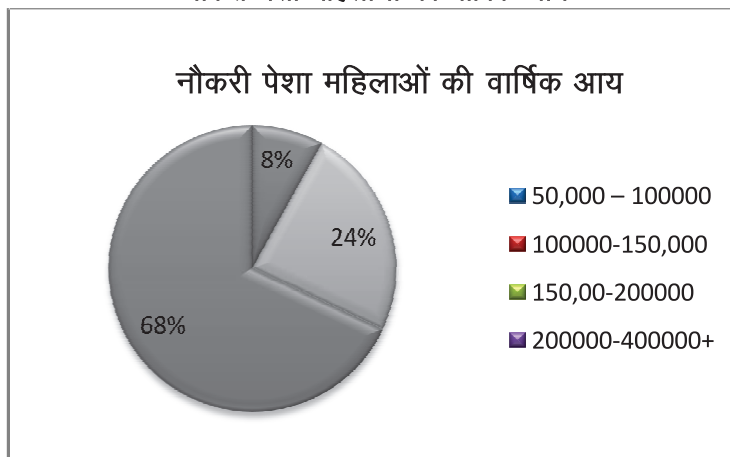


तालिका- 9

महिलाओं से पूछा गया कि क्या वे परिवारों के मध्य सामंजस्य स्थापित कर पाती हैं? इसके प्रतिउत्तर में 80% महिलाओं ने कहा कि वे नौकरी के साथ परिवारों को बहुत ही आसानी से सामंजस्य स्थापित कर लेती हैं। 12%

महिलायें नौकरी के साथ परिवारों के मध्य सामंजस्य स्थापित नहीं कर पाती हैं। 8% महिलाओं ने कहा कि वे कभी-कभी ही परिवारों के बिच सामंजस्य स्थापित कर पाती हैं।

तालिका-10  
नौकरी पेशा महिलाओं की वार्षिक आय



#### तालिका-10

नौकरी पेशा महिलाओं से अंतिम प्रश्न पूछा गया कि उनकी वार्षिक आय कितनी है। इसके प्रतिउत्तर में 68% महिलाओं ने कहा की वे वार्षिक 2 लाख से 4 लाख या उससे अधिक भी कमा लेती हैं। 24% महिलाओं ने कहा की वे 1 लाख 50 हजार से 2 लाख तक कमाती हैं केवल 8% प्रतिशत उच्च शिक्षित महिलाएं 50 हजार से 1 लाख तक कमाती हैं। केवल कुछ ही महिलाओं को उनकी उच्च शिक्षा के हिसाब से तनखाह नहीं मिलती है।

### VI निष्कर्ष

प्रस्तुत अध्ययन में उच्च शिक्षित नौकरी पेशा महिलाओं में गृह-प्रबंधन की समस्या एवं समाधान: एक अध्ययन से सम्बंधित प्रश्न के उत्तर में पाया कि नौकरी पेशा महिलाओं पर नौकरी का उत्तरदायित्व बढ़ा देने के बावजूद उनकी पारंपरिक भूमिका में कोई विशेष परिवर्तन नहीं हुआ है। किन्तु ये तथ्य भी सामने आया हैं कि वर्तमान युग में पुरुष तथाकथित स्त्रियोचित कार्य करने में शर्म महसूस नहीं करते तथा वे गृह-प्रबंधन में अपनी भागीदारी सुनिश्चित करते हैं। वर्तमान में महिलाएं संयुक्त परिवारों से निकलकर, एकांकी परिवार में रहना चाहती हैं। ये एकांकी परिवारों की स्थापना कर स्वतंत्र जीवन व्यतीत करना और पारिवारिक मामलों में महत्वपूर्ण भूमिका निभाना चाहती हैं। संक्षिप्त रूप से कहा जा सकता है कि महिलाओं का स्थान पुरुषों के समान महत्वपूर्ण है, अतः उनकी प्रत्येक क्षेत्र में उपस्थिति को नकारा नहीं जा सकता है।

### VII सुझाव

(क) भारत का सामाजिक एवं आर्थिक परिदृश्य नौकरी पेशा महिलाओं को उचित व्यावसायिक वातावरण उपलब्ध नहीं करता। अतः सुझाव है कि सार्वजनिक निजी प्रतिष्ठानों में महिला सुरक्षा और आत्म सम्मान से जुड़ी आधारभूत प्रणाली का विकास किया जाये तथा संस्थानों में कार्यरत महिलाओं के व्यावसायिक संतुष्टि हेतु उन्हें कार्य के अनुकूल वेतन मिलना चाहिये।

(ख) नौकरीपेशा महिलाओं की स्थिति में सुधार क्रियान्वित करने की दिशा में अनेक प्रयास करने चाहिए, जैसे प्रत्येक क्षेत्र में उनकी हिस्सेदारी व महिलाओं की नेतृत्वकारी भूमिका में वृद्धि करना। महिलाओं पर हो रही किसी भी प्रकार की हिंसा, उसका अंत कर उन्हें शांति के प्रत्येक पहलू और सुरक्षा संबंधी तमाम प्रक्रियाओं में सम्मिलित किया जाये।

अतः महिलाओं को अपने कार्यक्षेत्र एवं समाज में होने वाली असुविधा को स्वयं दूर करना होगा। इनके द्वारा ऐसे सामाजिक, धार्मिक, आर्थिक, राजनैतिक, सांस्कृतिक और शैक्षणिक संस्थानों का निर्माण किया जाना चाहिए। जिसके द्वारा वे समानता के स्तर पर आ सकें और समाज में स्वतंत्र नागरिक की भांति अपने अधिकारों एवं अवसरों का प्रयोग कर सकें।

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## Reimagining Gender Equality in Industry 4.0 Era

Rakesh Kumar<sup>1</sup>, Priti Maheshwary<sup>2</sup>

<sup>1</sup>Associate Professor, Dept. of CSE, Rabindranath Tagore University, Bhopal (M.P.) India.

<sup>2</sup>Professor, Dept. of CSE, Rabindranath Tagore University, Bhopal (M.P.) India.

### ABSTRACT

*Industry 4.0 is an abbreviation of the fourth industrial revolution, which is the effect of digital technologies such as the Internet of Things (IoT), Robotics, Cloud Computing, Additive Manufacturing, Artificial Intelligence (AI), and others. Technological changes like result, artifacts, knowledge, and expertise are becoming obsolete at an exponential rate. In this research paper researcher discuss and conclude about the four issues, first increasing the female workforce to represent the world around us second narrow and close the gender pay gap, third address conscious and unconscious bias of women in the workplace and fourth nurture a work climate of inclusion and gender equality towards gender equality reimagining in Industry 4.0 Era.*

**Keywords:** Industry 4.0, IoT, AI, Gender Equality.

### I INTRODUCTION

International Women's Day (IWD) grew out of the labour movement to become a recognized annual event by the United Nations (UN) seeded in 1908. Clara Zetkin suggested the idea in 1910 at an International Conference of Working Women in Copenhagen [1].

Digitalization creates new technological foundations and possibilities for collaboration, production, company organization, sales of goods and services. Globalization has been boosted by digitalization and has significantly expanded companies and workers spheres of action in recent decades and facilitated cross border trade and communication, but also led to a marked rise in migration flows. Demographic change determines that who and with what skills can participate in value creation now and in the future, along with ongoing cultural and societal change which is transforming consumption patterns and relationships and exerts a decisive influence on which innovations are accepted and catch on [2].

Across the globe gender inequality is one of the most persistent, widespread, and pervasive forms of inequality. Women's participation in the workforce especially in Industry 4.0 is an alarming area, where numbers indicate high unemployment and overrepresentation of women in mostly less salary, low ranking, and under resourced jobs. The G20 countries constitute 85 percent of Global Gross Domestic Product (GDP) and 75 percent of global trade even across G20 countries collectively and beyond but women are paid less than men, mostly unpaid labour, part time work, and are discriminated against in the institutions, household, and markets [3] [4].

### II LITERATURE REVIEW

Violeta Sima and Ileana Georgiana Gheorghe in their research paper "Influences of the Industry Revolution on the Human Capital Development and Consumer Behavior: A Systematic Review" provides an overview related to influences of the Industry 4.0 Revolution on human capital development and consumer behavior [6].

Sher Verick in his research "Female labor force participation in developing countries", describe regarding improving employment outcomes for women takes more than raising labor market participation along with importance of good jobs. Researcher explain defining the labor force participation rate and U-shaped hypothesis in an effective manner [5].

Rachel Heath and Seema Jayachandran in their research paper, "The Causes and Consequences of Increased Female Education and Labor Force Participation in Developing Countries" describe the causes of increased female employment and policies which increased girl's education. The researchers also describe the effects increases in female education and labor supply for the wellbeing of women in an effective manner [7].

Torsten Skov in his research paper "Unconscious Gender Bias in Academia: Scarcity of Empirical Evidence" describe about the unconscious gender bias in academia and concluded that there is need of empirical evidence about unconscious gender bias in academia. Researcher also concluded that the present state of knowledge must be exercised when interpreting data about gender gaps in academia. Researcher observed that the scientific literature does not support gender gaps to unconscious bias [8].

Susan R. Madsen and Maureen S. Andrade in their research paper “Unconscious Gender Bias: Implications for Women’s Leadership Development” focus on conscious or deliberate biases toward women at workplace settings in an effective manner [9].

International Labour Organization in “Research Note” published in 2017 focused on the Breaking barriers: Unconscious gender bias in the workplace. The research note provides a review of unconscious gender bias and its role in impeding women’s career advancement and discussed that how to mitigate and overcome unconscious gender bias in the workplace [10].

### III ISSUES TOWARDS REIMAGINING GENDER EQUALITY IN INDUSTRY 4.0 ERA

- (a) **Increasing the female workforce to represent the world around us:** According to UNESCO low skill jobs are becoming less because of automation while the high-level education jobs are booming up. In Industry 4.0 the Artificial Intelligence (AI) workforces increase by 190 % in all over the world [11].

International Labour Organization in his “Trends for Women 2018” describe that the gender gap is narrowing because of slow decline rate in women’s participation rather than that of men [12].

Table 1.1 showing the share of women in top 10 countries for % share of professionals with AI Skills in 2017 [11].

Country	Women % share of professionals with AI Skills
USA	23
India	22
Germany	16
Switzerland	19
Canada	24
France	21
Spain	19
Singapore	28
Sweden	20
UK	20

The table 1.1 showing the share of women in top 10 countries for % share of professionals with AI Skills in 2017. In this table % share of women professionals with AI Skills is being compared between top10 countries. The countries include USA, India, Germany, Switzerland, Canada, France, Spain, Singapore, Sweden, and UK. The table shows that in Singapore 28 % and in Canada

there is 24 % contribution of women professionals in 2017.

Table 1.2 showing the % women contribution in technical and leadership roles in selected top multinational technologies companies in 2018-2019 [11].

Multinational Technologies Companies (MNCs)	% Women contribution in Technical	% Women contribution in Leadership
FACEBOOK	23	33
APPLE	23	29
AMAZON	?	27
GOOGLE	21	26
MICROSOFT	20	20
HAUWEI	?	07
SAMSUNG	17	06

The table 1.2 is showing the % of Women contribution in Technical and Leadership roles in selected top multinational technologies companies.? data not available. Here the seven MNCs has been compared in which % of women contribution in Leadership Facebook is on top and in % of Women contribution in Technical Facebook and Apple both are on top and equal.

**(b) Narrow and close the gender pay gap:** In research note published in 2017 by International Labour Organization parameters used to for these issues are performance evaluation, project assignments, meritocracy, leadership development programmes, norms, perception surveys, language analysis, analysis of gender gaps, experiments, blind evaluation, structured recruitment and performance evaluation, transparency, and accountability for the narrowing the gender salary gap. These methods build on the assumption that gender gaps in workplaces arise in part from gender bias. Common gender gaps include career advancement and pay, as well as gaps in hiring and opportunities for mentoring and professional development. An analysis of these gaps may show the impact of unconscious gender bias.

**(c) Address conscious and unconscious bias of women in the workplace:** Unconscious gender bias is defined as unintentional and automatic mental associations based on gender, stemming from traditions, norms, values, culture and/or experience. Unconscious bias describes tendencies of favouring positive or negative people or disliking individual or groups of people. Most common biases are given below:

- (i) Affinity Bias: It is a tendency to favour people who like us.
- (ii) Halo effect: It is a tendency to think that a person is skilled without sympathy.
- (iii) Perception bias: It is a stereotype and assumptions-based belief about an individual or group of people.

Research note published by International Labour Organization in 2017 describe about the unconscious gender bias in the workplace which includes gender bias in company practices and structures and assessing unconscious bias against women at work. In the research note Mitigating unconscious bias has been discussed Mitigating unconscious bias using Methods for objective personnel decisions and talent management, Using data and training employee.

**(d) Nurture a work climate of inclusion and gender equality:** A work climate culture is an important aspect towards gender equality. Educating managers about inclusion at the workplace, rethinking workforce policies towards creating inclusive workplace culture, communicating inclusion goals, and measuring

progress, celebrating differences to make everyone feel included, reviewing opportunities for employee engagement, forming a diversity and inclusion committee, meeting in round robin fashion, tie diversity and inclusion efforts to everyday conversations. Establishing expectations form inclusive culture, encouraging development at all levels, evaluating paternity and maternity leaves, offering women leadership roles, ensuring ongoing training on unconscious bias, creating a culture of shared accountability, encouraging & embracing cultural humility. All these aspects can be helpful for creating gender equality culture.

## IV CONCLUSION

Demand of Industry 4.0 are higher degree of cognitive skills like creativity, social intelligence, emotional intelligence. Women are considered exceedingly well to perform in soft skills. In Industry 4.0 where women will be able to leverage their inherent strengths to help companies define and adjust their workforce strategies and nurture the skills for the future, that digitalization will require.

Companies must ensure that hiring and promotion processes extend equal opportunities to men and women. Most of companies' reports having policies in place to support unbiased hiring, performance review and promotion, but those policies are not always comprehensive or implemented effectively.

Consideration of the issues like increasing female workforce to represent the world around us, Narrow and close the gender pay gap, address conscious and unconscious bias of women in the workplace and Nurture a work climate of inclusion and gender equality will remove the barriers towards reimagining Gender Equality in Industry 4.0 Era. Our fast-paced industry can be boost up if we take consideration towards these issues. Nokia is working towards this direction. But according to US Bureau of Labour Statistics September report the gender gap is increasing due to COVID Era.

Encouraging and progressive as it may sound the Industry 4.0 gender equality. Reimagining Gender Equality in Industry 4.0 Era is an important and crucial need of Industry 4.0.

## V FUTURE SCOPE

We must equip ourselves with future proof capabilities to participate in a workforce that is intrinsically digital and where humans interact with machines to get the job done.

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# Role and Impact of Online Media in Development of Women Entrepreneurship

**Pragya Bharti**

Research Scholar, Dept of Management Studies, Kanya Gurukul Campus,  
Gurukul Kangri, Haridwar (Uttarakhand) India.

## ABSTRACT

*In today's time, the online media is one of the main sources of communication. Media plays a very crucial role in the advertising activities of any business. It is a way of communicating with the customer about products and services. Today's women are no less than men and giving tough and healthy competition in every aspect. They play a very significant role in the development of society. Women Entrepreneurs contribute immensely to the economic growth of a nation. This paper attempts to find out the role and impact of online media in encouraging and consequently in the development of women entrepreneurship in India. The outcome of the study shows that how the women entrepreneur effectively uses online media to advertise their product and services and thus promote their businesses.*

**Key Words:** Media, Women Entrepreneurship, Online, Advertisement, Social Media

## I INTRODUCTION

We live in a current age, where everything happens online Advertisement is one of the main activities of a business; the success of any business is largely depending upon the impactful promotion. Media plays a very important role in promotion. Media can classify into two categories one is traditional and the second is social or online media. Online media helps the business to increase their customer base and promote their product on a very large scale with the investment of very little amount.

Women Entrepreneurs are defined as a group of women who initiate, organize and operate a business or enterprise. The Government of India has defined women enterprises 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 women”. There has also been a promising increase in the number of women entrepreneurs that are stepping into the entrepreneurship world in the form of small home-grown businesses, most of which have succeeded despite the pandemic. Much of this expansion and growth can be endorsed by social media.

Indian women never had an easy path to enter entrepreneurship and become financially independent. Traditionally, they have been discouraged from working or starting their independent businesses. But today's women are finding success by starting micro businesses that largely depend on and are influenced by various online tools like online media. Women entrepreneurs of India mainly depend on the different online media platforms for promotion.

## II OBJECTIVES AND METHODOLOGY

### (a) Objectives

- (i) To determine the role of online media on women's entrepreneurship in India
- (ii) To analyze the impact of online media on women entrepreneurship.

**(b) Methodology-** The present research is explanatory and based on an extensive study of secondary data. The data were collected from various published and online sources.

## III REVIEW OF LITERATURE

Merza, Z. (2019). The outcomes of this research showed that multi-channel, trust, and accessibility of social media have a positive effect on women entrepreneurship. Beninger, S., Ajjan, H., Mostafa, R. B., & Crittenden, V. L. (2016). the findings show that social media has an overall positive impact on the professional and personal lives of women entrepreneurs. Sarfaraz et al., 2014 suggests that woman can play a significant role in the economic development. Ajjan et al. (2014) theorized that social media should increase the control of a woman over her life and the choices she makes. Ukpere, C. L., Slabbert, A. D., & Ukpere, W. I. (2014) stated that both formal and informal businesses owned by women, adopt social media platforms to grow their communities as a medium to connect and get review and feedback about product or services from their current and new customers. Due to the current revolutionary digital era, large numbers of women are being encouraged to adopt and operate on social media platforms to take advantage of it (Johnson-Elie, 2013). Ramadani et al., (2013), stated that in developing countries, women entrepreneurship represents an important part of economic growth and

plays a significant role in generating productive work and income, reducing poverty, and promoting gender equality. Constantinidis (2011) reported that women who perceived themselves as a prominent part of 'women entrepreneurs' consider Facebook as a useful tool that helps to balance between networking and their family life. These social media networks do not depend on any physical infrastructure and are easily accessible to a large segment of the population (Elder and Rashid, 2009). According to Kotler, (2005), New-age proactive women entrepreneurs are adopting social network marketing to market their goods/services and expand and develop their businesses.

#### IV ROLE AND IMPACT OF ONLINE MEDIA IN DEVELOPMENT OF WOMEN ENTREPRENEURSHIP

The popularity and easy access of social media platforms give great opportunities for women who are interested to work independently and have the potential to do things differently. The proper use of social media helps women entrepreneurs to getting connected with like-minded female businesswomen of all worlds. It also gives new dimensions to their creativity, prospects, and business. Online media allow to these techno-savvy women entrepreneurs to discover various available options to empowering and financially independent themselves. Through the different online mediums, entrepreneurs can reach a large number of customers in very little time. Last year approx. 163 million women commenced various business and become a women entrepreneur

#### V IMPORTANCE OF ONLINE MEDIA

Online media come as a blessing for a woman, who thinks differently, has a mind filled with various amazing business ideas, and are interested in work independently and become financially well. Below are the few reasons in which the use of online media has benefited women entrepreneurship and making women entrepreneurs economically independent.

- (a) **Advertising:** The first and one of the important benefits of online or social media is that it is very cost-effective. These online media platforms help these businesswomen to target their new and existing customers without expanding heavy amounts on the advertisement. For this many social media platforms offer various low-cost advertising programs.
- (b) **Less Capital:** Huge investment and large infrastructure to start a business or for promotion are not necessary all the time. These social sites provide a platform for all talented women to use their skills and execute their business idea with very less or no investment.
- (c) **Work from Home:** Sometimes the situations and circumstances are not favorable for the aspirant's business-minded women. Here online medium work as a savior and provide a great opportunity for women to work from home. They don't have to left home and can perform all of their personal and professional responsibilities by sitting at home.
- (d) **Direct Communication with Customer:** With the help of proper access to online media various purpose of business-like, marketing, advertising, and promoting, etc. can perform simultaneously. Direct communication with the customer is another benefit of online media. Customers can directly give their feedback, query, complaint, and review about the product or services that are necessary to improve and develop any business. It also allows to the entrepreneurs to give respond to their customers quickly. Great customer service is very helpful in gaining loyal customers and maintaining long-term customer relationships.
- (e) **Research and Data:** Today everyone knows the importance of data; social media gives a complete advantage to entrepreneurs by using collective customer information and be updated about their competition.
- (f) **Trend tracking:** Current time is very much relying on the internet and trending. Anything can become a sensation and gain immense popularity in just a minute if the trend on various social platforms. Online media play an important role in business is to keep up with the latest trends, Hashtags, keywords, and other trends that are easy to monitor on social media.
- (g) **Skill Development:** Some social sites also provide different training and learning courses that are available to everyone mostly free of cost or sometimes with affordable fees. This is very helpful to the female to learn new skills or polish and improve their creativity and business idea. This gives the confidence to homemaker women to become independent and financially stable.
  - **Below are some statistics of online media platforms that are mostly used by women entrepreneurs for their business purpose:**
    - Facebook – 97%
    - Instagram – 90%
    - Pinterest – 80%
    - YouTube – 75%
    - Twitter – 69%
    - LinkedIn – 67%
    - Snapchat – 45%

## VI WOMEN ENTREPRENEURSHIP STATUS IN INDIA

Report 2018-19 (Government of India, Ministry of Micro, Small and Medium Enterprises) is given below:

The data relating to the status of women entrepreneurship in India (as presented in the Annual

**Table 1**  
**Percentage Distribution of Enterprises in rural and urban areas. (Male/ Female ownership category wise)**

Sector	Male	Female	All
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source – Annual Report 2018-19 (Government of India, Ministry of Micro, Small and Medium Enterprises)

**Table 2**  
**Percentage distribution of Enterprises by Male/Female Owners**

Category	Male	Female	All
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100

Source – Annual Report 2018-19 (Government of India, Ministry of Micro, Small and Medium Enterprises)

**Table 3**  
**State-wise Distribution of Proprietary MSMEs By Gender of Owners (NSS73<sup>rd</sup> Round)**

Sl. No.	State/UTs	Male	Female	All	Share of State among All MSMEs with Male Owners (%)	Share of State among All MSMEs with Female Owners (%)
1	West Bengal	5583138	2901324	8484462	11.52	23.42
2	Tamil Nadu	3441489	1285263	4726752	7.10	10.37
3	Telangana	1459622	972424	2432046	3.01	7.85
4	Karnataka	2684469	936905	3621374	5.54	7.56
5	Uttar Pradesh	8010932	862796	8873728	16.53	6.96
6	Andhra Pradesh	2160318	838033	2998351	4.46	6.76
7	Gujarat	2375858	826640	3202499	4.90	6.67
8	Maharashtra	3798339	801197	4599536	7.84	6.47
9	Kerala	1647853	495962	2143816	3.40	4.00
10	Rajasthan	2261127	380007	2641134	4.67	3.07
11	Madhya Pradesh	2275251	370427	2645678	4.70	2.99

12	Jharkhand	1250953	310388	1561341	2.58	2.51
13	Odisha	1567395	295460	1862856	3.24	2.38
14	Punjab	1183871	224185	1408056	2.44	1.81
15	Bihar	3239698	168347	3408044	6.69	1.36
16	Haryana	831645	98309	929953	1.72	0.79
17	Delhi	827234	86742	913977	1.71	0.70
18	Manipur	86383	86604	172987	0.18	0.70
19	Jammu & Kashmir	624056	74785	698841	1.29	0.60
20	Chhattisgarh	727203	71201	798403	1.50	0.57
21	Assam	1128411	66665	1195076	2.33	0.54
22	Himachal Pradesh	329595	50368	379963	0.68	0.41
23	Meghalaya	72191	39462	111653	0.15	0.32
24	Tripura	179169	28042	207212	0.37	0.23
25	Puducherry	65350	27072	92422	0.13	0.22
26	Uttarakhand	380000	20964	400964	0.78	0.17
27	Nagaland	65778	20865	86643	0.14	0.17
28	Mizoram	20439	13698	34137	0.04	0.11
29	Goa	57133	10815	67948	0.12	0.09
30	Arunachal Pradesh	16153	6274	22427	0.03	0.05
31	Chandigarh	44321	5560	49881	0.09	0.04
32	Sikkim	20880	5036	25916	0.04	0.04
33	A & N Islands	14302	4026	18328	0.03	0.03
34	Dadra & Nagar Haveli	12900	2629	15529	0.03	0.02
35	Daman & Diu	5880	1560	7441	0.01	0.01
36	Lakshadweep	1384	488	1872	0.00	0.00
37	<b>ALL</b>	<b>48450722</b>	<b>12390523</b>	<b>60841245</b>	<b>100.00</b>	<b>100.00</b>
Source – Annual Report 2018-19 (Government of India, Ministry of Micro, Small and Medium Enterprises)						

## VII CONCLUSION

Women's entrepreneurship is a key part of any country to achieve their economic and societal growth. Despite constituting around half of the total population in India, the participation of women in business is very minimal. Generally, the men are more involved in business and have more exposure to new age media i.e. various social sites. But now the

women also recognising the importance of social media in business. They are now constantly searching for various available new technologies for better understanding and running of their businesses. The easy access and lenient working condition of online media encourage women to become financially independent, explore their ideas and knowledge. The perfect use of online media helps women entrepreneurs to explore new opportunity, grow their



network, learn and share their knowledge and skills, become independent, and improve their professional as well as their personal and social life. Now the women entrepreneurs are proving the fact that “Profits do not differentiate between men and women”.

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## Role of Education in Empowering Women: A Study of Rural Areas

**Prachi Pachaury**

Research Scholar, Dept. of Management Studies, Gurukula Kangri University,  
Dehradun (Uttarakhand) India.

### ABSTRACT

*Dr James Emman Kwegyir aggrey very rightly said, "If you educate a man, you educate an individual, but if you educate a woman, you educate the whole nation". Yes, because only a single-family is benefitted from the education of a man, but in the case of a girl, "women" her education benefits two families, in turn, an entire generation and the whole nation as such. And bring about a revolutionary change in the village, society and nation as a whole. Thus, educating a woman should be the priority of any society, especially at the grass-roots level, i.e., the girl child.*

*This study attempts to analyse the status of women education viz empowerment in the rural areas of Uttar Pradesh, mainly Hathras and Aligarh (Satoha, Raghaniya, Sasni, Laadhpur, Lakhnau, Nagla Hema) district. In Uttar Pradesh, the practice of early marriage is the main reason besides others which interrupts and hinders the girl education. The second most common factor being the economic condition, where again, a boy is encouraged to continue his education (Patriarchal mindset), and the girl is discouraged. Since the study is conducted with an age group comprised of 14 years to 35 and above, that was the time when the government policies were not framed for the benefit of the girl child education, and strict actions were taken for their marriage. The economic factor is the other major cause for girl's school dropout, where most families cannot afford to pay school fees due to their financial crunch. The researcher also finds out that most of the parents don't allow their girl child to study because of society's matter, i.e. WHAT WILL THE SOCIETY THINK?. In this study, the survey method was used with frequency, cross-tabulation and descriptive statistics having a sample size of 204 women from rural areas. This paper sought to investigate the effect of early marriage, early age pregnancy, sanitation problem, and parent decision on girl child force them to school dropout in Uttar-Pradesh. Early marriage is considered one of the main reasons that affected the girl child school dropout and also contributed to approximately 40% of the cases.*

**Keywords:** Women education, Economic condition, early marriage, School Dropout and Uttar Pradesh.

### I INTRODUCTION

Women also play a vital important role in the nation's development. Considering women she acts as a mother, wife, and sister, she occupies an esteemed place in the society. A woman is the essence of courage and boldness, love and affection, sacrifice and suffering. Though, with time, women lost her privileged position due to social, economic and political factors. From the last few years, women facing "sexual harassment" at the workplace, "eve-teasing", "abduction" and "female foeticide" has given rise to the horrific behaviour patterns occurring in society. The girl-child is someone else's property and thus ought to stay inside to carry out the household chores. Women also facing different kind of discrimination like "female foeticide", "infanticide", and "discrimination in feeding" and "nutrition", which affect the physical sex ratio adversely. Right to property, is consistently denied to women, Men generally own the family properties, and girls don't have any say in purchasing whether land or any other item of use, be it durable or non-durable consumer items; preserving of land which is apparent from our field survey. Re-marriage of widows with brother of her dead husband is primarily aimed toward keeping the property claim. Male relatives in rare cases use powerful force wherever ladies own property. Although ladies participate generously towards running the house and subsistence of the families, her equality is suppressed. Education can play a very vital role in addressing above problems.

UP is a state located in the northern part of India, with a population of over 230 million people; it is India's most populous state, as well as the world's most populous sub-national entity. This is state has large rural areas and suffer from all the problem stated above there are several incidences of rape, abduction, murder, domestic violence and discrimination within the socio-economic and academic fields. Men and women are having different place in society and especially in rural areas of Uttar Pradesh. For example, in Hindu, a girl is called "Parayadhan" and a boy "Apanadhan" (Sharma, 2015).

### II LITERATURE REVIEW

- (a) (Dhanaraj & Mahambare, 2019) investigates about the structure of the family, employment of the women in rural areas and their education. Study revealed that women who had higher education those were not constraints with cultural and traditional norms. The study supports that education shows a positive impact on decision making power of women in a joint family, increased level of education also raise women's earning capacity and quality of job as well. According to (Byrne et al., 2019; Mehtap et al., 2019), this may be due to the absence of lack of investor's trust in women, gender biases, judging them based on early marriage, education and work-life balance. Women's contribution in enterprise development and the education sector is still a challenge with their male counterparts.

- (b) **(Ahmed, 2018)** Majorly the labour market workers are illiterate, he finds that majorly the labour market workers are illiterate among literate workers; little less than half of the daily labour market workers have a primary level of education followed by secondary, senior secondary and others. Similarly, among total everyday labour market worker households, about two-thirds proportion of the total population is witnessed as illiterate and both in males and females, more than half of the population is observed as substandard. Among the labour market workers households, more than thirty per cent of total males family member have a primary level of education. Similarly, about two-fifths proportion of females of the labour market worker households has primary education. Furthermore, the economic causes (i.e. unemployment, poverty, low level of income, landlessness and small size of landholdings) have predominance in terms of increasing illiteracy in the city.
- (c) **(Ghosh et al., 2017)** study analyzed that woman mean age of women for getting married is 16 years and it was investigated that who got married at the age of 16 to 18 faced a greater adjustments problem with their spouse and family, Marital happiness was found to be lower with those women who had more than 3 children. Study also carried out that early marriage, females lack of education and maturity among women have direct impact with women's wellbeing.
- (d) **(Sekhar, 2014)** In Madhurai district, a researcher found out the "Impact of education on women", and he came out with the findings that the educational qualification of women played a very prominent role in women behaviour and also in their decision-making power. Also shows a significant positive impact towards their level of education.
- (e) **(Dr. Syed Waseem, A. Ashraf & Ayaz Ahmad 2012)**. Educating a woman gives a kind of superpower in the development of individuality. Education plays as an instrumental role for strengthening socially useful skills, habits and attitudes of shared citizenship in women. The exposure of women in India and especially in rural areas of Uttar Pradesh is worse in comparison with other states.
- (f) **(Ayaz Ahmad, 2012)** One of the main reasons was also found out that is poverty, the main reason for the existence of child labour and even all other factors are inter-related with each other. The researcher also observes that low-income families have more children than other families, and it is challenging for them to survive with single person earnings. So, this reason why they force their small children to do child labour rather than education.

- (g) **(D. Radha Devi, 1993)** In another study based on the position of women in India, a comparison by state, she found a direct relationship between status and development. An overall development of women is also reflected by many status indicators. So those 14 states of the population 10 million or more need to focus properly to raise their level of development with other conditions.

### III OBJECTIVE AND RESEARCH METHODOLOGY

#### (a) Objective

- (i) To study the status of women education and empowerment of women in rural areas of UP.
- (ii) To identify the educational problems and root level complications faced by women in rural parts of UP.
- (iii) To study the growth and development of women in rural parts of UP.

- (b) **Data Collection Method** - The primary data was collected through a personal interview conducted with the help of structured questionnaire, questionnaire was designed with close ended questions, which was used to collect data from rural areas of Uttar Pradesh (Satoha, Raghaniya, Sasni, Laadhpur, Lakhnu, Nagla Hema) district. The secondary data was collected with the help of various publications and the internet listed in the bibliography.

- (c) **Sampling Unit** - Women from rural and urban areas of Aligarh district/ Uttar Pradesh

- (d) **Sample size** - In this study, 204 rural women data was collected from (Ruheri, Satoha, Raghaniya, Lakhnu, Ladhpur, Nagla Hema, Sasni) were taken into consideration.

- (e) **Sampling Method** - The method used for sampling is convenience sampling depending upon the information provided by the interviewee. Data consists of rural areas of Uttar Pradesh (Ruheri, Satoha, Raghaniya, Lakhnu, Ladhpur, Nagla Hema, Sasni).

#### (f) Information was collected through:

- (i) Descriptive Research design with well-structured Questionnaire.
- (ii) Personal Interview method.
- (iii) Simple Convenient Sampling.

#### (g) Types of data were used.

- (i) Primary Data
- (ii) Secondary Data

#### (h) Tools of Data Analysis

- SPSS

#### (i) Techniques of data analysis

- Graphical Presentation
- Factor Analysis
- Frequency
- Crosstab

- Descriptive
- Ranking

(j) **Study Area** - This study is conducted in the rural areas of Uttar Pradesh namely (Ruheri, Satoha, Raghaniya, Lakhnu, Ladhpur, Nagla Hema, Sasni).

#### IV DATA ANALYSIS

As we have analyzed the data from rural areas of Uttar Pradesh namely (Ruheri, Satoha, Raghaniya, Lakhnu, Ladhpur, Nagla Hema, Sasni). Data collection is based on both primary and secondary research. This analysis helps us in finding out the main problem faced by women.

##### Reliability Test

Table no. 1	
Cronbach's Alpha	N of Items
.927	27

(Source: Primary data collected, Feb-Mar 2020)

Table-2 Demographic profile of the Respondents		
Construct	Category	Percentage (%)
Age (in years)	14-18(years)	5.4
	18-22(years)	38.7
	22-28(years)	19.1
	28-35(years)	16.2
	Above 35 (years)	20.1
Educational Qualifications	Primary Level	26.0
	Intermediate Level	14.7
	Graduate level	33.3
	Post graduate level	14.2
	Technically qualified	11.8
Income (monthly)	Less than 25,000	27
	25,000-50,000	33
	50,000-1,00,000	10
	Greater than 1,00,000	17
Marital status	Married	36.8
	Un –Married	59.3
	Widow	3.9
Members in the family	2-4 members	31.9
	5 to 7	48.0
	7 and above	20.1
Level of employment	Employed	25.0
	Unemployed	7.8
	Housewife	24.0
	Student	42.2
	Any other	1.0
Type of Family	Joint	42.6
	Nuclear	57.4
Economic status	Own house	82.9



Rented

17.1

*(Source: Primary data collected, Feb-Mar 2020)*

<b>Table 3</b>			
<b>Economic Profile</b>			
	N	Mean	Std. Deviation
Economic Profile	204	1.17	.378
Household Earnings	204	4.08	1.434
Valid N (list wise)	204		

**(Source: Primary data collected, Feb-Mar 2020)**

**Interpretation** – Table depicts the mean ranges from .378-1.434 and the average mean is .906.

<b>Table 4</b>							
<b>Cross tabulation</b>							
<b>Educational Qualification * Household earnings Cross tabulation</b>							
Items		Household earnings					Total
		Cultivators	Agricultural labour	Non Agricultural Labour	Service	Business and others	
Educational Qualification	Primary level	2	24	8	14	5	53
	Intermediate level	2	4	1	14	9	30
	Graduate level	2	6	1	38	21	68
	Post graduate level	0	0	0	14	15	29
	Technically Qualified	0	0	0	18	6	24
Total		6	34	10	98	56	204

**(Source: Primary data collected, Feb-Mar 2020)**

**Interpretation-** This table depicts that there is a cross tabulation between the two variable that is Earning of the family and qualification of the girl

child, we can easily predict that if the family is in service sector than that family girls has taken education up to graduate level.

**(a) Have you ever faced problem in your education.**

<b>Table 5</b>		
Items	No of respondent	Frequency/percentage
Those who faced problem in education	104	50.7%
Those who haven't face any problem	100	49.3%

**(Source: Primary data collected, Feb-Mar 2020)**

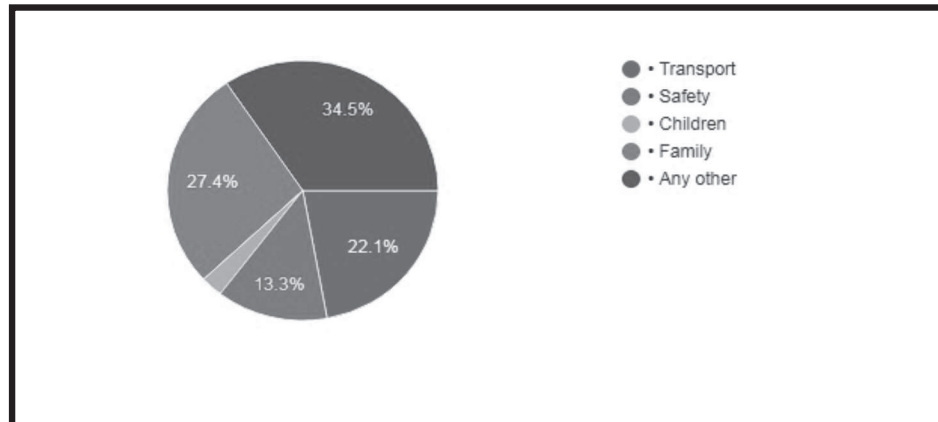
**Interpretation-**Table depicts 50.7% of women facing a problem in taking education and 49.3%

women who haven't encountered any problem in their education.

**(b) If yes than what type of problem?**

Table 6		
Items	No of respondent	Frequency/percentage
Transport	25	22.1%
Safety	15	13.3%
Children	3	2.7%
Family	30	27.4%
Any other	39	34.5%

(Source: Primary data collected, Feb-Mar 2020)

**Fig. 1**

**Interpretation-** Table depicts that there are 2.7% of women's who faced a problem because of their Children,13.3 % facing problem because of safety, 22.1% facing problem because of

transportation,27.4% women's encountered problem because of their Family and 34.5% women's are there who are facing any other kind of problem.

**Part 1 In your opinion the role of parent's consciousness in women education.****(c) Descriptive Statistics**

Table 7			
Items	N	Mean	Std. Deviation
	Statistic	Statistic	Statistic
Lack of funding	204	3.08	1.270
Illiteracy of parents	204	3.33	1.363
Rural atmosphere	204	3.52	1.221
Negligence of parents	204	3.40	1.391
Family Atmosphere	204	3.69	1.199
Valid N (list wise)	204		

(Source: Primary data collected, Feb-Mar 2020)

**Interpretation** –This table reports the descriptive statistics based on the Parent's consciousness in women education; here, we can see that majorly

women affected by the negligence of parent's factor that is 1.391.

**(d) In your opinion the role of Family Consciousness in women's education****Descriptive Statistics**

<b>Table :8</b>			
Items	N	Mean	Std. Deviation
	Statistic	Statistic	Statistic
Sibling Care	204	3.00	1.226
Not good in monetary terms	204	3.06	1.289
Household work	204	3.33	1.238
Family constraint	204	3.39	1.272
Social Pressure	204	3.39	1.280
Valid N (list wise)	204		

**(Source: Primary data collected, Feb-Mar 2020)**

**Interpretation-** Table depicts the descriptive statistics based on the whole family consciousness in women education; here we can see that majorly

women affect by lack of funding factor or we can say Family which is not good in monetary terms that is 1.289.

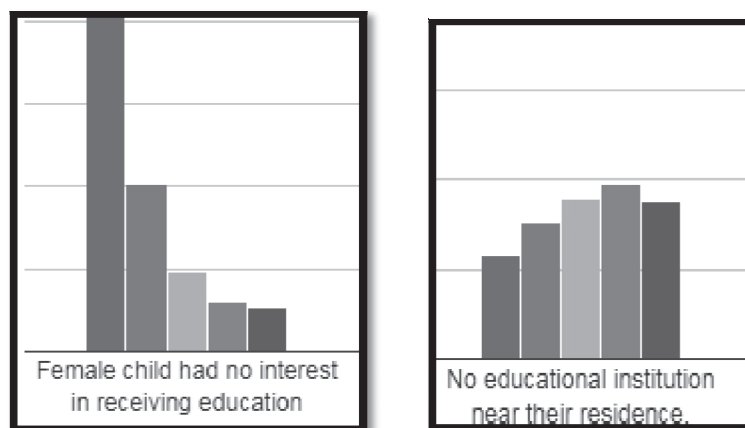
**(e) Role of Learner's Interest**

<b>Table: 9</b>				
Serial	Items	No respondent	of	Ranking
1	Female child had no interest in receiving education.	102		1
2	No educational institution near the residence.	48		4
3	Female child preferred going to school rather than staying at home.	69		2
4	Parents and society did not encourage for educating the female.	58		3

**(Source: Primary data collected, Feb-Mar 2020)**

**Interpretation –** Table analyzed that we use ranking analysis which depicts that in some of the condition's

women don't have much interest in receiving education.

**Fig. 2 Fig. 3**

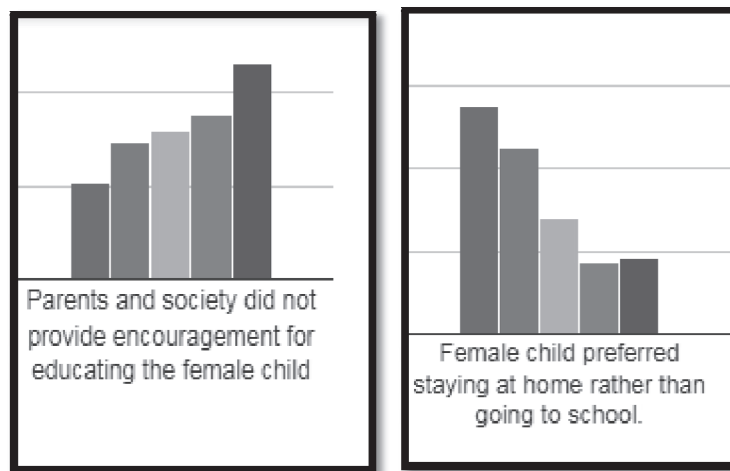


Fig. 4 Fig. 5

(Source: Primary data collected, Feb-Mar 2020)

## (f) Why females drop-out from school/colleges?

Table :10

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.846
Approx. Chi-Square	1154.486
Bartlett's Test of Sphericity Df	45
Sig.	.000

(Source: Primary data collected, Feb-Mar 2020)

**Interpretation**—In this table, The Kaiser-Meyer-Olkin (KMO) rate the sampling adequacy. High Values (between 0.5 and 1.0) indicates factor analysis

is appropriate, value below 0.5 indicates factors are not appropriate.

Table: 11

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			
	Total	% Variance	Of Cumulative %	Total	% Variance	Of Cumulative %	
1 Early marriage	4.722	47.225	47.225	4.722	47.225	47.225	
2 Pregnancy	2.109	21.088	68.312	2.109	21.088	68.312	
3 Lack of sanitation	.735	7.347	75.659				
4 Because of distance	.547	5.470	81.129				
5 Child labour	.493	4.928	86.057				
6 Lack of funding	.367	3.672	89.729				
7 Poverty	.306	3.057	92.786				
8 Parent decision	.276	2.761	95.547				
9 Lack of school infrastructure	.242	2.415	97.962				
10 Lack of Awareness	.204	2.038	100.000				

(Source: Primary data collected, Feb-Mar 2020)



**Interpretation-** Table reports that the two factors majorly affect the female dropout from school and

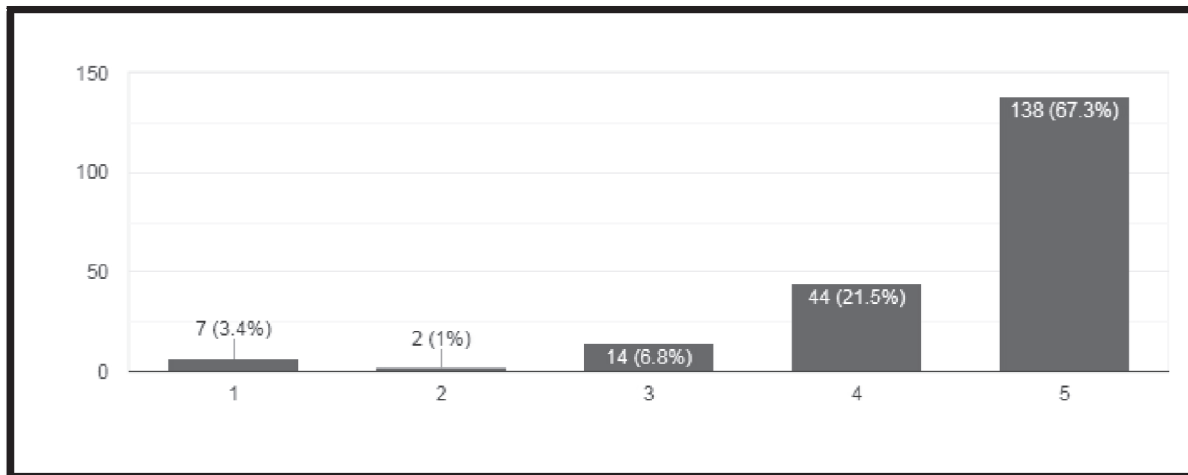
colleges i.e early marriage and pregnancy 47.225 and 68.312, respectively.

<b>Table 12</b>		
<b>Rotated Component Matrix</b>		
	Component	
	1	2
Because of distance	.873	
Early marriage	.855	
Pregnancy	.808	
Lack of Awareness	.803	
Lack of sanitation	.654	
Lack of school infrastructure	.634	
Parent decision		.880
lack of funding		.808
Child labour		.802
Poverty		.796

(Source: Primary data collected, Feb-Mar 2020)

**Interpretation** – The rotated component matrix also referred to as loading and this shows the key output of principal components analysis.

(g) Does education bring some improvement for marriage?



**Fig. 6**

(Source: Primary data collected, Feb-Mar 2020)

**Interpretation** – This figure depicts that out of 204 there are 138 respondents who feels that education will bring improvement in their married life it simply means that if women or a girl child takes complete education before his marriage than that thing surely bring some kind of improvement in their after married life.

## V FINDINGS

(a) This study finds out main crucial reason why girls or female child dropout from schools, researchers have analysed that the introduction of different education programme and awareness of the same will help out the girls to continue their education.

(b) The study also offers an opportunity for those females who drop out schools because of early marriage, repeated pregnancies and funding issues.

(c) Furthermore, there is a need for Psychosocial and mentoring programs and the introduction of Life Skills, Civic and Peace education programs in schools and in the curriculum. Also, the establishment of vocational and technical schools in the state to cater for the learners with emphasis to those girls who drop out of school due to several factors and those who missed school because of coeducation and parent decision, to earn a living and lifelong learning opportunity to be valuable citizens to themselves and the country.

- (d) The study also found out there is a need for the government and the ministry of education to deploy more teachers to address the shortage of teachers in schools in the Country and salary increment to motivate them. The country also requires more teacher training institutes to help teachers meet quality education.
- (e) Lastly, the government needs to introduce gender mainstreaming programs in all the institutions of learning.

## VI CONCLUSION

The social status of women in Aligarh District indicated that they live in a male-dominated society, which is culture-bound. After primary education, discontinuation of studies, early marriage, and SHG women's dependence on male bookkeepers for maintenance of their accounts are some clear examples for this scenario. The condition of women in rural areas particularly in Uttar Pradesh is worse than other Indian states. On the basis of above study, researcher determined that the development of a Nation, largely depends upon the active participation of women in the development process, and financial and economic freedom can be achieved through education only. So, Education in Uttar Pradesh is the most important problem to be addressed. For this matter, parents, family, government, and political parties should emphasize women's education and development. The girl child in small villages and town should get proper funding (there should be regressed awareness programmes conducted in small villages and towns regarding the facilities granted for the girl child education, protection and equality). In Uttar Pradesh, the most crucial problem is child marriage, early pregnancy, lack of hygiene, sanitation, lack of awareness, poverty, and school infrastructure, medical facility. Many talented women, particularly in rural areas, are deprived of

education and employment opportunities. Early marriage and childbearing take a toll on their health and ability to think constructively. Basic education and awareness can, however, bring about change in their thinking patterns and help them to earn better and enhance their standard of living.

## VII SUGGESTIONS

- (a) Enrolment of females should be strictly monitored from Village panchayat level. It also helps in reduction of school dropout.
- (b) Schools should be at within reach for girls.
- (c) Proper infrastructure facilities like computer labs, also separate toilets and running water should be provided.
- (d) Female staff should be on priority so that female students should not face any difficulties in learning from same gender.
- (e) The government should open schools and colleges for old age women are who still want to pursue their education.
- (f) Awareness programmes should be conducted to encourage girls to pursue higher education.

## VIII LIMITATIONS

- (a) There is a time constraint in collecting data
- (b) Many women don't want to open up to give information regarding their education and personal problems.
- (c) The study was conducted in a small geographical area with a small sample.
- (d) There are large numbers of factors that affect the study, but we cannot incorporate all the factors in the study
- (e) Each individual is unique in their way and having a different set of behavioural values.

# The Obstacles of Women Empowerment in the Mountainous Range: A Case Study of Garhwal Himalayas

**Dr. Poonam Painuly<sup>1</sup>, Kolluru Laxmi Goutami<sup>2</sup>**

<sup>1</sup>Senior Assistant Professor, Dept. of Management Studies, Gurukula Kangri University, Haridwar (Uttarakhand) India.

<sup>2</sup>Research Scholar Dept. of Management Studies, Gurukula Kangri University, Haridwar (Uttarakhand) India.

## ABSTRACT

*Women's empowerment has been recognised as a significant component of economic growth. It is the mechanism by which people have to make strategic life decisions to obtain that ability. The sustainable women empowerment has received a greater support in recent years from significant international bodies and women empowerment foundations. It has been supported by enhanced adoption of programmes aimed at boosting women's empowerment. According to the UN-SDGs, implementing reforms to provide gender equality, access to economic opportunities and rights to ownership is a critical goal that must be fulfilled to attain the empowerment. Several studies have shown that entrepreneurship initiatives assist women in becoming successful self-employed and thus economically and socially motivated. The main objective of the study is to address the obstacles faced by the women in the Garhwal mountainous range. The study focuses on the issues and challenges of women. It has been used the quantitative research methodology in this study. The empirical data gathered from the 100 female residents of Uttarkashi and Tehri Garhwal districts of Uttarakhand through a scheduled questionnaire. The data has been analysed through the SPSS software using statistical techniques. The study revealed that the women are faced many problems. Many of them are suffered with the financial crisis and family problems which have burden them a lot. Apart from the financial matters, there is a lack of family support to the female residents of the hilly range. This study will be utilised to develop a strategy to cope up the hurdles of women empowerment and will create the tactical planning for the emancipation of women.*

**Key Words:** Women Empowerment, Mountainous Range, Obstacles of Women, Garhwal Himalayas

## I INTRODUCTION

Women are the most significant, respectable and economically sustainable component of the society because they are not rewarded their efforts. But they change and they're getting tough. They showed an interest in becoming alone. Their desire to use their talents in remunerative work no longer receives support. The start-ups come with fresh and new ideas. With hard work and dedication, they change the scenario of society. Empowering women is the first step in the creation and dedication of policies that are responsive to recognition of the overall contribution and their expertise (Rahman, 2012). The role and representation of women in society is one of the main factors to determine the progress of growth. There must be a strong emphasis on the overall social, economic and cultural growth of women in order for society to be very well established. Our efforts to empower women must be increased and their success must be intensified. It is our spiritual, social and constitutional duty, through equal rights and opportunities, to ensure change. Women today have dominated the entire world with their intelligence, beauty and elegance. (Onditi & Odera, 2016). It is noted that gender parity is attained in primary school enrolment at all the stages. The failure to release and leverage women's energies and skills. By 2011, the ranking of women in parliament rose to 20%, compared to 18% in previous years. Thus, following growth and prosperity, the data across multiple only

significant gains from 3.9% in 2014 to 4.5% in 2015. The restriction of women's socio-economic advancement has rightly been linked to outdated legislation, cultural and religious systems that weaken women's empowerment and complete access to education opportunities. (Narayana & Ahamad, 2016).

The Uttarkashi is an Uttarakhand state district of the Garhwal region in Northern India with its head office in the City of Uttarkashi. It has six Tehsils: Barkot, Dunda, Bhatwadi, Purola, Chiniyali Saur, Mori, etc. In the Himalayas, Uttarkashi District is large, and there is the source of both Yamunotri rivers Ganges and Ganges which attract thousands of Hindu pilgrims. It is also called as a district of Ganges. The town lies on the main road to Gangotri and is also an important Hindu pilgrimage center. This town has many Hindu temples. It is located in the northern part of Himachal Pradesh, to the north-east by Tibet, to the east by the district of Chamoli, to the south-east by the district of Rudraprayag, to the south by the district of Tehri-Garhwal and to the west by the district of Dehradun. The 2011 census reports that the District of Uttarkashi has 330,086 inhabitants. Over the decade 2001–2011 population growth was 11.75%. Uttarkashi has a sex ratio of 959 women per 1000 men and a frequency of 75.98%. The first language of the district is known as Garhwali, while Hindi is used as common language. Mahasu Pahari and Tibeto-Burman Jad are minority languages (which the 2011 census called "Bhotia").

Tehri Garhwal is a district in Uttarakhand, India, in the hill state of Uttarakhand. Its head office is located in New Tehri. The population in the district is 618,931 (Census 2011), a rise of 2.35 percent over the last decade. It is surrounded in the east of the district of Rudraprayag, in west the district of Dehradun, in north the district of Uttarkashi and in south the district of Pauri Garhwal. The Himalayas are part of Tehri Garhwal. The Principally State, ruled by Parma (Shah), was Tehri Garhwal or Garhwal Kingdom. Subsequently it was incorporated as part of British India's UP Hill States Agency, which now includes Tehri Garhwal and most of the Uttarkashi district. It was about 10,800 km<sup>2</sup> in 1901 and had a population of 268,885. inhabitants. Dry season crops include wheat, garlic, masoor, red gram, bengal, rape, mustard and pea. Rice, barnyard millet, finger millet, black gram, sesame and soja are found in wet season seeds. In the area there are also various fruits and spices. According to the Tehri Garhwal census of 2011, the district has 169 people per square km (440/sq mi) population density. Over the decade 2001–2011, their population growth rates were 1.93%. The ratio of Tehri Garhwal for 1000 males is 1078 females and 75.1 percent. The district's first major language is Garhwali, which is 90% according to the 2011 census. Hindi is generally used but is only 6 percent of the first language.

## II LITERATURE REVIEW

According to Srivastava & Srivastava; 2017, there are several factors responsible for women empowerment in the hilly areas of Uttarakhand. Factors like access to employment, desire for generating incomes, Awareness against the social exploitation, positive attitude towards the female education, assist the family members, participation in financial decision-making, ability to educate and facilitate the financial awareness among the rural women are the major eminent factors for the development of women empowerment.

Women are the core component of Uttarakhand economy. But they don't own the land they work on. The community not allowed them to make decision - making authority about land, sales and investment in major economic matters. Neither does the land generate so much production nor it gives the sufficient income to women for decision-making ability to take care of their and the child's welfare. The absence of financial earnings and the difference between job opportunities and benefits bridges the gap between women empowerment and development (Tomar, 2018). Women are exempt from decision-making procedures due to their low social status. As a result, there has been no growth. Significant changes in women's quality of life in most remote areas in hilly region's regions. In reality, little understanding

exists in the essential needs of mountainous women. (Dighe, 2008).

Women's education disparagement since ancient times we have seen women ignoring education in general. The Indian tendency 'Ladki to parayadhanhai' is general. The education of women after independence is therefore given a lot of attention. The degree of women's literacy is also rising gradually. It increased to 39.42% in 1991 from 18.7% in 1971 and in 2001 to 64%. While the trend towards literacy has improved, there have been challenges. A curse to do so the donation or sum given by the girl's parents is general trend in India at the time of the marriage ceremony. It was called dowry in the later stage. In India, so many dowry cases reported every year. Indian women and their parents face a very serious issue. Women's abuse The tradition in Indian society can be seen in sexual abuse, female obsession, dowry, domestic violence etc. Rural society has a high incidence of such issues. It is mostly because the old rituals and traditions are spoiled. (Goyal & Prakash, 2011).

The numerous problems in Indian society include child abuse, sexual harassment, human trafficking, child labour and so on. Problems with organisations Women are facing many issues in the workplace in relation to different matters. Sexual assault and other disputes can often occur at work. The factors that cause women's harassment in an organisation are excessive bossing, unfair changes, unnecessary requests by high authorities, etc. Family and social issues Family and society must be aware of the problem of women. Works are often more intensive and proportionate than men. Women usually neglect and take second place in religious and cultural practices. Regardless of the case, the women take responsibility for this act. There is still a tendency to see women as children's factories. (Madankar, 2014). In many emerging regions, where women are accountable for farming production and sale, a huge number of women serve as unpaid workers, in particular, and are seen as aid workers for the agricultural partners when needed in a farm. Most of the women usually have a rural income that gives the household a cash flow. Women must be motivated strongly. Empowerment refers to rising individuals and communities' economic, political, social, education, sex or spiritual influence. Empowerment may also be a mechanism to improve individuals or groups' ability to make decisions and turn them into desired results and behaviour. Empowerment is accomplished by greater opportunities, standards, activities and a global life context. Empowering the women is an important tool to foster growth and reduce poverty; empowered women contribute to the health, efficiency, and prospects of the next generation of whole families and communities. When women are empowered, whole families profit, which often have a devastating impact on future



generations. Hunger and malnutrition are among the steps to be taken to guarantee the most minority communities, who are mostly rural women who are engaged in small-scale agriculture, especially in developed countries, the need for animal farming, higher income and better living conditions. (Alabiet.all, 2019).

Women in India have been found to be very financially unstable. Some women participate in services and other work. Therefore, they need financial strength to keep up with men on their own legs. On the other hand, has shown that women are less skilled than men. The 2001 census shows that the literacy rate for men in India is 76%, while that of women is just 54%. Therefore, it is very important to increase education for women to facilitate them. It also considered some women to be too fragile to function. They eat less, but they work more. From a health perspective, therefore, women who must be weaker must be strengthened. The rape, the abduction of girls, dowry, and so on are so many instances. For these purposes, it needs all sorts of empowerment to safeguard itself and its innocence and integrity. In short, it is impossible for women to gain empowerment without women having to come and support themselves. There is a need to devise the reduction of feminized poverty, to encourage women's education and to avoid and end women's abuse. (Shettar, 2015).

Women empowerment has been recognized as a significant source of economic development. Women entrepreneurs are creating new jobs and providing societies with various solutions to management, organization, and problems of industry. They remain, however, a minority of all businessmen. Female entrepreneurs also face obstacles gender - specific to business start-ups, such as discrimination against land, matrimonial and inheritance laws and/or cultural practices; lack of access to the formal financial mechanisms; restricted movement and access to knowledge and networks etc. to ensure that they can effectively launch business programs. Women still have not adequate rights and privileges and resources and opportunities, i.e. fair wages and integrity in jobs, property and community rights, access to and ownership of land including financial services and credit, notwithstanding their contributions to family and society. All this includes raising policymakers' awareness of gender issues in various policy fields, such as taxes, state budgets and employment. (Indoria, 2019).

The effect on women of the old-fashioned gender-based society is still a big challenge for many women's businesses. Independent firms are also considered an area of male dominated and these conservative views can be difficult to surpass. Otherwise, women entrepreneurs face more challenges with their companies than coping with the

leading paradigm. In relation to this, a study by showcased that, women have lower personal financial assets compared to men. For that reason, women need to obtain additional resources than men to enjoy the opportunity, for a given opportunity and for a person equally capable; because they control less wealth. Another Robb and Susan study states that it has grown into an own subfield that 97 percent of eldest entrepreneurs are men and might not be so sympathetic to female-centered companies to the issue of women having a rough time obtaining their money compared with men who have a similar occupational chance (Ali & Salisu, 2019).

Economists use their observable characteristics as proxies for empowerment because empowerment is an unquantifiable latent variable. There are also greater bargaining powers for women with high proxy worth including higher spousal age rates, access to external jobs or a high degree of political participation. Therefore, getting outward jobs, functional mobility and public engagement are indicated by the high level of empowerment own identification documents for the national government's rural job guarantee system, proxies for external employment; is able to leave households without authorisation, representing physical mobility; and participates in weekly village councils (Laszlo et.all, 2017).

It is important for women in a Conservative Society like India to budget for the government and help their families on a personal level. In these circumstances, women's entrepreneurship is also facing fundamental problems:

- Rigid competition from male institutions.
- Core scarcity
- Family disputes
- Low-risk tolerance
- Minimal economic ability
- Entrepreneurial education requisites in addition to the fundamental issues, access to finance and loan facilities for women is a major problem. (Raj, 2014).

In terms of the low participation of women both on one hand and on the other, gender disparities affect and are a major factor in ensuring the continuity of employment for women's social and physical conditions. Such employers' actions and attitude towards women may be because of its discriminatory nature. Women definitely do not have equity capital, wealth, investment rights, education, skills and training, trust in decision-making and lack of capacities to take risks, etc. Women in and around the home and the community dominate the narrow social thinking than they are interested in the dynamic jobs, such as a hiking and other business. Lack of resilience and lack of disclosure poses barriers to women's participation in tourism activities late in the



market and, in some cases, negative behaviour or attitudes of society and the family members. They therefore have little trust in the law of wealth and household properties and thus have very little political/legal role knowing the relevant policies and rules (Palikhe, 2018).

### III OBJECTIVES AND METHODOLOGY

#### (a) Objectives

- (i) To find out the major obstacles faced by the women of Uttarkashi & Tehri Garhwal districts of Uttarakhand.

- (ii) To disclose the motivations of women empowerment in these districts.

**(b) Research Methodology** - Quantitative research design used in this study. A structured research questionnaire has used to collect the data from 100 women respondents from Uttarkashi & Tehri Garhwal districts of Uttarakhand. The questionnaire has divided into 3 parts that are demographic profile of the respondents, and part 2 contains the motivational factors of women empowerment and third part contains the obstacles and problems faced by the women in their work engagement. The data analyzed through the SPSS software with the help of Descriptive analysis and Variance analysis.

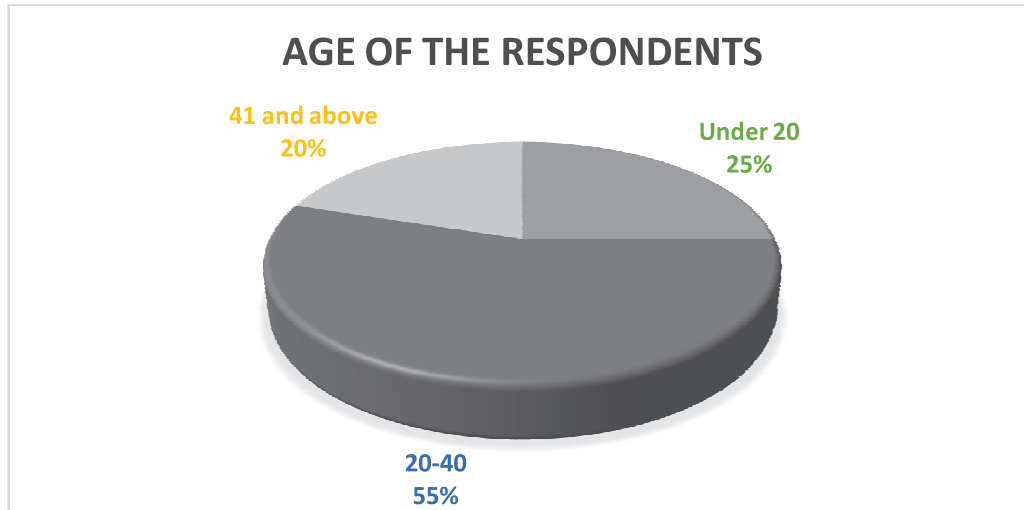
### IV DATA ANALYSIS

**Table 1**  
**Demographic profile of the respondents**

Demographic profile					
Particulars		Frequency	Percent	Mean	Std. Deviation
Age of the respondents	Under 20	25	25	1.95	.672
	20-40	55	55		
	41 and above	20	20		
	Total	100	100		
Marital status	Married	91	91	1.09	.288
	Un married	9	9		
	Total	100	100		
Educational qualification	No Primary Education	15	15	2.52	.990
	Primary Education	33	33		
	High School Education	43	43		
	Graduate	3	3		
	Higher Education	6	6		
	Total	100	100		
Prior Occupation	Farmer	19	19	2.45	1.167
	Seasonal Worker	44	44		
	Self Employed	19	19		
	Entrepreneur	9	9		
	Homemaker	9	9		
	Total	100	100		
Family Profile	Nuclear family	39	39	1.65	.702
	Joint Family	48	48		
	Others	13	13		
	Total	100	100		

The above table shows the demographic profile of the Garwali women. There has been 20-40 age group members are high as compare to other groups with a percentage of 55%. The mean value of age of the respondents is 1.95 which seems to be a moderate comparative group. Educational qualification has a highest mean value of 2.52 which has a high impact

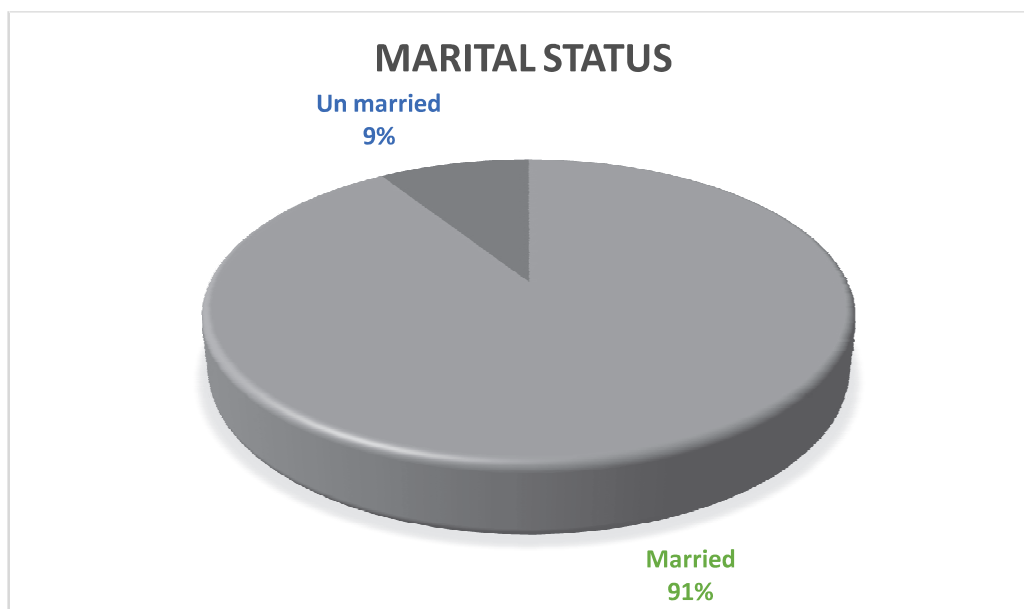
on the women entrepreneurship. The mean value of Prior occupation of women in the Gharwali area is 2.45 as it depicts the second highest priority of the social group. There is a mean value of 1.65 has laid for the family profile of the respondents and the lowest mean value of 1.09 has been obtained for the marital status of the community.



**Fig. 1 Age profile of Respondents**

The above graph depicts the Age group of the respondents. There is highly 55% of the respondents are belonging to 20-40 age group as they are the backbone of the families. The Girl respondents under

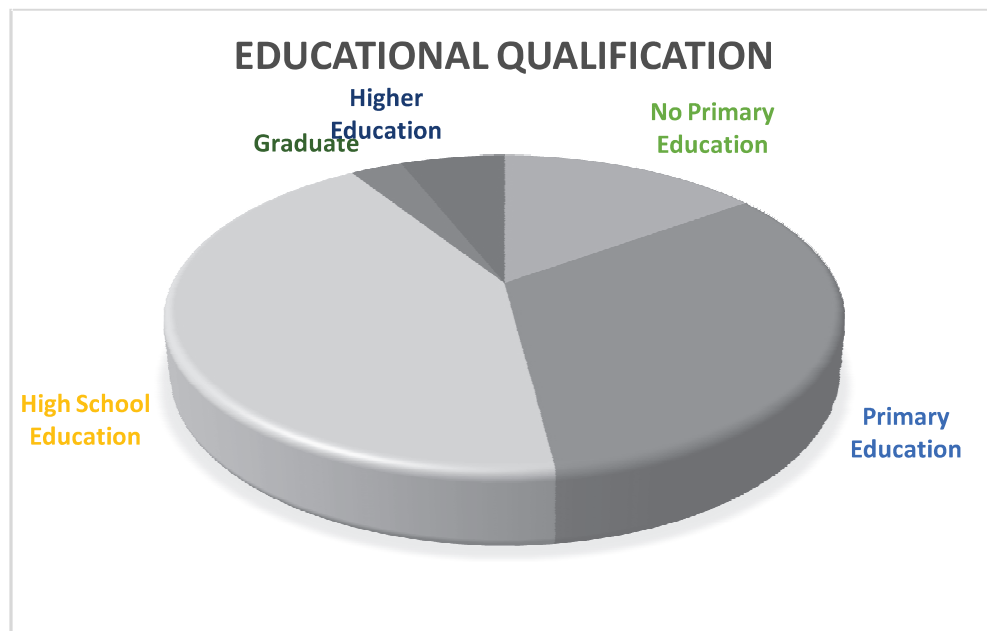
20 are nearly 25% in the community. The seniors with an age group of 41 and above are the least with a 20% respondent in the community.



**Fig. 2 Marital Status of the Respondents**

The graph-2 reveals that there is 91% of the Garwali respondents are married as they have a pressure on

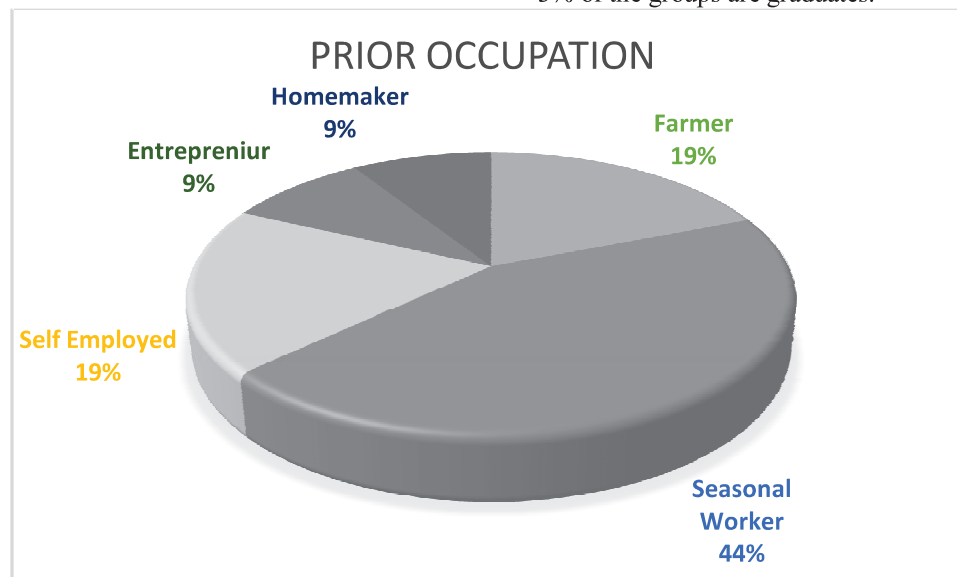
marriage form their childhood and the rest of 9% are unmarried due to their age group.



**Fig. 3: Educational Qualification of the respondents**

The above graph shows the educational qualification of the respondents. The community with a highest percentage of 43% is having a qualification of high school education. 33% of the respondents are have a

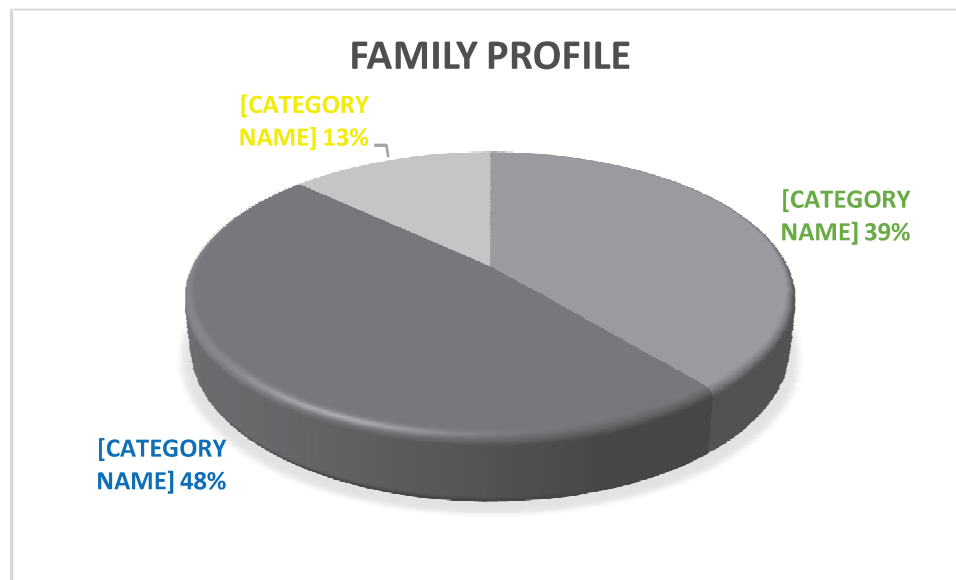
qualification of primary education. 15% of the respondents at least haven't any primary education in the group. There is only 6% of women are highly educated by completing their higher studies and only 3% of the groups are graduates.



**Fig. 4 Occupation of the Respondents**

The Graph-4 depicts the occupation of the Garhwali women. The seasonal workers are the highest working women with a 44% of the overall respondents due to the tourism and travel Industry.

There is a similarity in the proportion of self employed women and farming women with a 19% response. The rest of the women are entrepreneurs and home makers with a 9% response.



**Fig. 5: Family Profile of the Respondents**

The above graph reveals that there has been a scenario of Joint Family exists in the Garhwali Community. 48% of the respondents are belonging to

the joint family in the group. 39% women are of nuclear family and the rest of 13% are belonging to others like single or dependent for their families.

**Table-2**  
**One-Way ANOVA table for the Motivations of women Empowerment**

Particulars	Mean	SD	F Value	Sig. (p value)
Desire to generate more income	3.43	1.297	1.32	.002
Personal satisfaction	3.59	1.207	.690	.001
Desire for a balanced lifestyle	3.77	1.136	2.578	.005
Utilizing the opportunity in this business	3.84	1.195	.879	.003
Strike balance between work and family	4.11	0.931	1.353	.002

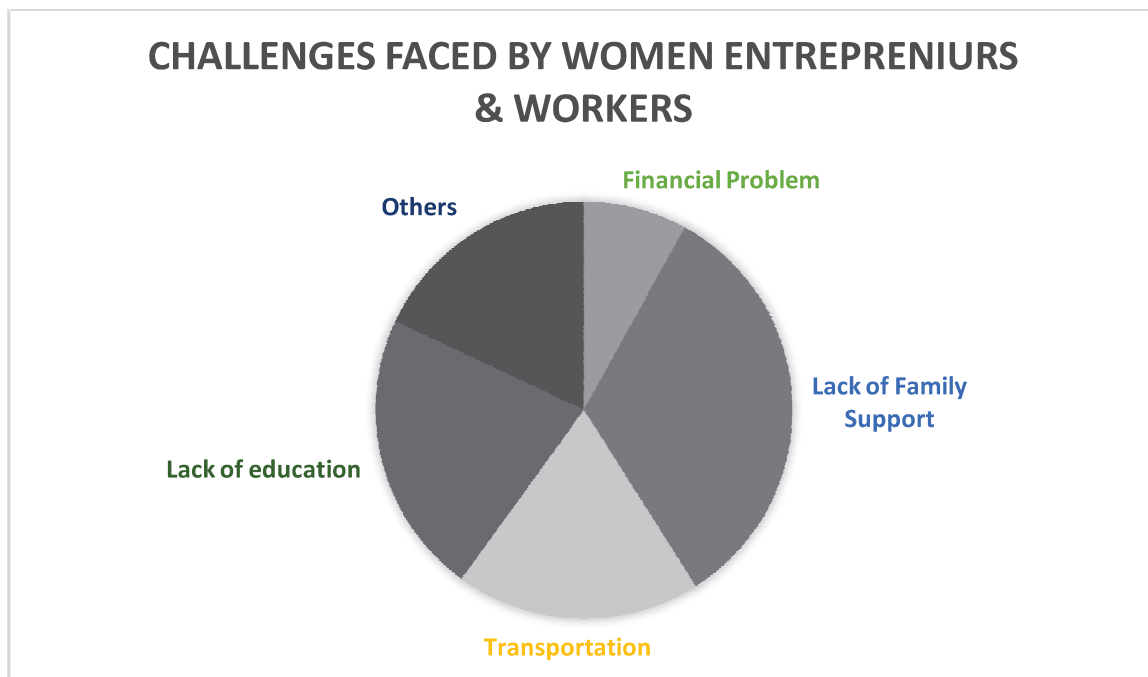
The above table depicts the motivational and behavioral factors for the women entrepreneurs. The motivations like desire to generate the more income for family, personal satisfaction, desire for a balanced lifestyle, opportunity utilization and balance between the family and official work are highly significant. There is a highest mean value of 4.11 has been obtained for the balance between work and family

life as a highest motivational factor. Utilizing the business opportunities are the second highest motivational factor with a mean value of 3.84. Personal satisfaction is highly significant with a p value of .001 and mean value of 3.59. A significant value of .002 has been obtained for the both factors desire to generate income and work life balance.

**Table-3**  
**Challenges/Problems faced by the Women entrepreneurs & Workers**

Particulars	Frequency	Percentage
Financial Problem	8	8
Lack of Family Support	33	33
Transportation	19	19
Lack of education	22	22
Others	18	18
Total	100	100





**Fig. 6 Challenges Faced by Women Entrepreneurs & Workers**

The Above Graph shows the Challenges/Problems faced by the Garhwali women in their occupation. It has been observed that 33% of the respondents are highly suffered with lack of their family support. 22% women are struggling with lack of education and 19% of the women are suffering with transportation facilities for their farming and industrial areas. Though there is a limited no. alof entrepreneur, 8% of them are facing a finance problem for their enterprises. Rest of the 18% of the women respondents are suffering with other problems like child marriages, domestic violence etc.

## V DISCUSSIONS

The two districts Uttarkashi and Tehri-Garwal are the traditional enriched districts. Both of them are privileged with the full of natural resources. The Radi Gaondivides the Uttarkashi district into two parts. Barkot, Purota, Naugaon and Mori are the main villages of the main part and on the side Chiniyalisaur, Batwari, Dunda are the main blocks. The Barkot block is the highly benefited area as compare to other blocks of the Uttarkashi. The women are engaged with the farming of Apple and Tomato and sell them into Sabji Mandis of Dehradun. The women also take the government beneficiaries for their self-employed and entrepreneurial development. On the other side, the women in the Chiniyalisaur block are highly engaging with their firms and paddy fields, but not received any infrastructure facilities for their growth. They are producing sufficient firming products for their consumption only. Due to lack of irrigation &

transportation facilities they could not effort to sell their products.

Tehri-Garhwal district is filled with natural treasures. The district has divided into Chamba, Ghansoli, B.Puram and Pratap Nagar etc. blocks. The women in this district are highly struggled and suffered. There is a least employment for women. Women are not allowed to migrate from the village for their educational growth. There is a family burden in women and they are only allowed to work in the paddy fields. The district has a problem of water scarcity and women are bound to get the water for their fields by walking 17kms nearly.

In the above both districts, Tourism is the prospects for the women. They get the seasonal employment of working as a porter for constructing the roads; self employed by doing a shops and small hotels and sell their hand-craft products. Besides that, Women in the Garhwali community are bound to suffer many problems. Lack of education, lack of family support, lack of Transportation facilities, lack of Medical facilities, domestic violence, Child marriages, sexual abuse etc. are the brutal problems of the women. In some villages women are forced to stop their education and lead the life like slavery.

## VI SUGGESTIONS & RECOMMENDATIONS

Following are some recommendations for overcome the challenges of Garhwali women Empowerment and avoid dependence on others & escape exploitation in day to day life.

- (a) To consider the Garhwali women not only as employee but as potential contributors to the growth of the community and economy of Uttarakhand.
- (b) To engage the women in income generating activities in home based or village based industries and should allow them for a better education.
- (c) There should be innovative and strategic plans implement in promoting the hand-craft activities & Products where larger share is received by the Garhwali women.
- (d) The family support should be given to Women and encourage them to lead a entrepreneurial life
- (e) To facilitate participation in productive firming work that ultimately leads to increase in social empowerment of woman.
- (f) The Infrastructural facilities should be implemented for the growth of agricultural markets in the region.

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## कृषि के माध्यम से महिला सशक्तिकरण

मनाली उपाध्याय<sup>1</sup>, दुर्गा द्विवेदी<sup>2</sup>, डॉ. यू.सी. जैन<sup>3</sup>, डॉ. पी. के. जैन<sup>4</sup>

<sup>1</sup>सहायक अध्यापक, रबींद्रनाथ टैगोर विश्वविद्यालय, भोपाल (म.प्र.) भारत

<sup>2</sup>शोधार्थी, बरकतउल्ला विश्वविद्यालय, भोपाल (म.प्र.) भारत

<sup>3</sup>सेवानिवृत्त सहायक निदेशक, उच्च शिक्षा विभाग, भोपाल (म.प्र.) भारत

<sup>4</sup>प्राचार्य, हमीदिया आर्ट्स एंड कॉमर्स कॉलेज, भोपाल (म.प्र.) भारत

### सारांश

कृषि भारतीय अर्थव्यवस्था का आधार 50 प्रतिशत कार्यबल को रोजगार प्रदान करता है, जिसमें फिर से 63.1 प्रतिशत महिलाएँ हैं। किसानों के पूल में, 70 प्रतिशत महिलाएँ हैं। वे महिला किसान प्रमुख खाद्य उत्पादक के रूप में कार्य करती हैं, कृषि के लिए अधिक से अधिक समय समर्पित करती हैं लेकिन आंकड़ों में अप्रतिबधित रहती हैं। अपने भारी काम के साथ न्याय करने के लिए, उनकी ऊर्जा को ठीक से जपना चाहिए। इसके लिए एक माध्यम महिला कृषि है। महिला कृषि महिला सशक्तिकरण के लिए एक ऐसा माध्यम है जो उन्हें आत्मनिर्भर, आर्थिक रूप से स्थिर, स्वतंत्र निर्णय लेने, बेहतर क्रय शक्ति, सामाजिक रूप से अधिक सक्रिय बनाने का एक माध्यम है। कृषि और संबद्ध क्षेत्रों में विभिन्न अवसर हैं जिनकी आवश्यकता है ताकि ध्वनि आर्थिक लाभ प्राप्त करने के लिए अधिक खोजबीन की जा सके और अभ्यास किया जा सके। महिला किसानों को सहकारी समितियों, स्वयं सहायता समूहों (एसएचजी) में संगठित करके, उन्हें भूमि का स्वामित्व प्रदान करके, उन्हें सूक्ष्म, लघु और मध्यम आकार के उद्यमों (एमएसएमई) की ओर आकर्षित करने और कृषि को अधिक आकर्षक और पारिश्रमिक बनाने के लिए सरकार द्वारा नीति लागू करने की आवश्यकता है। उनके और आने वाली पीढ़ियों के लिए।

**मुख्यबिन्दु**— एग्रीप्रेन्योरशिप, महिला सशक्तिकरण, एसएचजी, एमएसएमई।

### I परिचय

भारतीय अर्थव्यवस्था का मुख्य आधार कृषि है, जो सकल घरेलू उत्पाद का 18 प्रतिशत है। यह क्षेत्र भारत में 50 प्रतिशत कार्यबल को रोजगार प्रदान करता है, जिसमें फिर से 63.1 प्रतिशत महिलाएँ हैं। दुनिया का लगभग आधा हिस्सा किसान महिलाएँ हैं और भारत में यह लगभग 70 प्रतिशत है (सालीक, 2018)। महिलाएँ दुनिया में उत्पाद होने वाले सभी खाद्य पदार्थों का औसतन आधे से अधिक उत्पादन करती हैं। तो कृषि के इस नारीकरण से श्रम का नारीकरण हुआ। चूंकि छोटे कृषि उत्पादन में पुरुषों के लिए तेजी से वृद्धि नहीं होती है, इसलिए वे शहरी क्षेत्रों में अधिक अवसरों के पक्ष में कृषि को छोड़ देते हैं, महिलाओं को ग्रामीण क्षेत्रों में रहने के लिए मुख्य श्रम शक्ति के रूप में छोड़ दिया जाता है (स्टीफंस, 1995)। श्रम का नारीकरण कम पारिश्रमिक कार्यों के बढ़े हुए हिस्से के साथ महिलाओं के साथ गरीबी का नारीकरण करता है। ग्रामीण गरीबी का स्त्रीकरण महिलाओं की पारंपरिक भूमिकाओं में लैंगिक बाधाओं से बंधा है। इसलिए महिलाओं को इस प्रतिकूल परिस्थिति से बाहर निकालने के लिए उन्हें सशक्त बनाने की जरूरत है। यह महिलाएँ सशक्तिकरण घरेलू मुद्दों से शुरू होने वाले हर राजनीतिक मंच पर चर्चा का विषय है। महिलाओं को सशक्त बनाने का सबसे अच्छा तरीका उन्हें आर्थिक रूप से आत्मनिर्भर बनाना है। भारत में 70 प्रतिशत महिलाएँ किसान हैं, इसलिए उनके प्रवास पर उन्हें सशक्त बनाने के लिए यह सबसे अच्छा उपाय है, जो कृषि क्षेत्र में उद्यमिता के माध्यम से संभव हो सकता है, जिसे संक्षेप में एग्रीप्रेन्योरशिप कहा जाता है। एग्रीप्रेन्योरशिप के माध्यम से महिलाओं का सशक्तिकरण लैंगिक समानता के हमारे उद्देश्य को पूरा करेगा। उद्यमी को उन महिलाओं के समूह के रूप में परिभाषित किया जा सकता है जो व्यवसाय या उद्यम शुरू, संगठित और संचालित करते हैं। भारत सरकार ने महिलाओं के स्वामित्व को परिभाषित किया है उद्यम के रूप में – “एक उद्यम जिसके पास महिलाओं का स्वामित्व और नियंत्रण है, जो कि राजधानी के 51

प्रतिशत का न्यूनतम वित्तीय ब्याज है और महिलाओं को उद्यम में उत्पन्न कम से कम 51 प्रतिशत रोजगार देता है” (गोयल और प्रकाश, 2012 और शर्मा, 2013)। इसलिए महिला उद्यमिता सीधे उद्यमी को समुदाय की अन्य महिला सदस्यों के लिए भी सशक्त बनाती है।

### II भारत में महिला उद्यमियों की वर्तमान स्थिति

समाज में लिंग पूर्वाग्रह की पारंपरिक संरचना, अपने समय के विखंडन, उनकी दोहरी जिम्मेदारियों, और ज्ञान सहित आवश्यक आदानों की पहुंच में कमी, शिक्षा की कमी, सामाजिक बाधाओं (गर्ग और अग्रवाल, 2017) द्वारा महिलाओं की उत्पादकता को गंभीर रूप से बाधित करती है। फिर से रिपोर्ट बताती है कि दुनिया की 20 प्रतिशत से कम भूमि पर महिलाएँ हैं, संयुक्त राष्ट्र के खाद्य और कृषि द्वारा 34 विकासशील देशों का एक सर्वेक्षण संगठन 10 प्रतिशत (विला, 2017) के रूप में कम करता है, इसलिए उन्हें उन योजनाओं की संख्या का लाभ नहीं मिल पा रहा है जो भारत के किसानों को वित्तीय सहायता प्रदान करने के लिए भूमि का हक माँगती हैं। इसलिए कृषि के महत्वपूर्ण आदानों को खरीदते समय महिला किसानों को वित्तीय समस्याओं का सामना करना पड़ रहा है। इसके साथ ही अन्य बाधाएँ जो महिलाओं को समृद्ध बनाती हैं, वे व्यक्तिगत बाधाएँ हैं जैसे आत्मविश्वास और असफलता का डर, कौशल की कमी, उद्यमशीलता की कमी, कम बाजार जागरूकता और अन्य परिचालन अवरोध। इसके अलावा, असमान अवसरों के परिणाम के रूप में, अधिकांश महिलाओं का कार्य दिवस पुरुषों की तुलना में लंबा है और कई महिलाएँ अपने दिन को बढ़ाने की सीमा तक पहुंच गई हैं। साथ ही उनके कठिन परिश्रम के बावजूद, पुरुषों के साथ उनका अंतर लगातार बढ़ता जा रहा है। महिलाएँ अपने श्रम को कम पारिश्रमिक या अवैतनिक कार्यों में खर्च करती हैं, और ग्रामीण महिलाओं के अधिकांश काम आधिकारिक आंकड़ों में कैद नहीं होते हैं।

### III महिला-एग्रीप्रेन्योरशिप: एक रास्ता आगे

परंपरागत रूप से, छोटे और सीमांत किसानों के वर्चस्व वाले सीमित गतिशीलता वाले कृषि को कम-तकनीकी उद्योग के रूप में देखा जाता है, ज्यादातर अपने परिवार के निर्वाह पर ध्यान देते हैं और उत्पाद कम मुनाफे के साथ पास के बाजारों में बेच दिया जाता है। इस प्रथाने कृषि को बदसूरत बना दिया है। पिछले एक दशक में आर्थिक उदारीकरण के कारण यह स्थिति नाटकीय रूप से बदल गई है। संभव है कृषि को अब अच्छे लाभ के साथ एक उद्यम के रूप में देखा जाता है। जो कि जिस तरह से अभ्यास किया गया है उसे बदलकर किसानों को फसल विविधीकरण, एकीकृत खेती, कृषि मशीनीकरण, बाजार खुफिया, मूल्य संवर्धन, फसल कटाई के बाद प्रसंस्करण, उत्पाद की गुणवत्ता के लिए नई आवश्यकताएं, श्रृंखला प्रबंधन, खाद्य सुरक्षा, स्थिरता, और इस तरह से इस क्षेत्र में एक जबरदस्त प्रभाव लाया है। उनमें से अधिकांश अब ध्वनि आर्थिक लाभ के साथ कृषि को एक उद्यम के रूप में लेते हैं। इन परिवर्तनों ने नए प्रतिभागी, नवाचार और पोर्टफोलियो उद्यमिता के लिए रास्ता साफ कर दिया है। एग्रीप्रेन्योर की अवधारणा “उद्यमी जिसका मुख्य व्यवसाय कृषि या कृषि से संबंधित है” कृषि, उद्यमी = एग्रीप्रेन्योर के रूप में परिभाषित किया गया है। एग्रीप्रेन्योरशिप को “आम तौर पर, स्थिर, समुदाय-उन्मुख, सीधे-विपणन कृषि के रूप में परिभाषित किया जा सकता है। सामाजिक, आर्थिक और पर्यावरणीय प्रक्रियाओं के अंतर्संबंधों परसतत कृषि खेती के लिए एक समग्र, प्रणाली उन्मुख दृष्टिकोण को दर्शाता है। (उप्लोनकर और बिरादर, 2015)। पुनः महिलाओं में एग्रीप्रेन्योरशिप समाज में बेहतर संतुलन और महिला सशक्तिकरण के लिए सरकार का एक प्रमुख एजेंडा है। इसे प्राप्त करने के लिए, कई उपायों की आवश्यकता है। उनमें से कुछ का वर्णन है:

**(क) भूमि का स्वामित्व:** सबसे महत्वपूर्ण बात यह है कि घर की महिला सदस्यों के नाम पर भूमि का हक है, ताकि महिलाएं आत्मनिर्भर बन सकेंगी, निर्णय लेने में स्वतंत्र होंगी और बैंकों से लाभ प्राप्त करने के लिए आसान पहुंच प्राप्त कर सकेंगी और कई अन्य योजनाएं जो भूमि के स्वामित्व की मांग करती हैं।

**(ख) कृषि सहकारी समितियाँ:** कई विकासशील देशों में, महिलाएँ व्यक्तिगत रूप से, अक्सर अलग-थलग, अनौपचारिक अर्थव्यवस्था में, निम्न स्तर की गतिविधि में काम करती हैं और मामूली आय प्राप्त करती हैं। छोटे पैमाने पर सहकारी समितियों में शामिल होने से उन्हें आर्थिक, सामाजिक और राजनीतिक लाभ उठाने की आवश्यकता होती है। ग्रामीण क्षेत्रों में लिंग की मुख्यधारा के लिए विकास, सहकारी उद्यमिता में महिलाओं की भागीदारी को बढ़ावा देना महत्वपूर्ण है

**(ग) एसएचजी:** स्व-सहायता समूह (एसएचजी): स्वयं सहायता और आपसी मदद के माध्यम से सामान्य समस्याओं को हल करने की अवधारणा के आधार पर एसएचजी लोगों की समान रूप से समान सामाजिक आर्थिक पृष्ठभूमि से हैं। SHG की इस मौजूदा अवधारणा को एग्रीप्रेन्योरशिप के माध्यम से महिलाओं के सशक्तिकरण पर ध्यान देने के साथ कार्याकल्प किया जा सकता है।

**(घ) कृषि में एमएसएमई:** कृषि क्षेत्र में सूक्ष्म, लघु और मध्यम आकार के उद्यम गरीबी और लैंगिक असमानता के खिलाफ लड़ाई में महिलाओं के आर्थिक सशक्तिकरण को बढ़ावा देने के लिए महत्वपूर्ण भूमिका निभा सकते हैं। उन्हें कई लोगों द्वारा विकास के इंजन के रूप में पहचाना गया है सरकारों, और उनके प्रचार ने विकासशील देशों के लिए नई नौकरियों के निर्माण और नवाचार और आर्थिक गतिशीलता को चलाने के लिए प्रेरित किया है।

**(च) आईसीटी उपकरण:** अब-एक-दिन आईसीटी उपकरण लोकप्रिय हो गए हैं और इसमें सूचना, जागरूकता, शिक्षित करने, नई प्रौद्योगिकियों के प्रसार, नई प्रौद्योगिकियों के मूल्यांकन, ऑडियंस पोल, विशेषज्ञों और किसानों के बीच चर्चा के लिए मंच जैसे माध्यमों का बहुपयोगी उपयोग होता है। बाजार पर जानकारी यानी बाजार मूल्य, बाजार की मांग, मौसम का पूर्वानुमान आदि। मोबाइल फोन एक आसान आकलन योग्य आईसीटी उपकरण है जो अधिकांश ग्रामीण आबादी द्वारा उपयोग किया जा रहा है। व्हाट्सएप इस पहलू में एक बेहतर उद्देश्य के रूप में ई-मीडिया की सेवा कर रहा है। सरकार कम से कम लागत और आसान अरिस्टोक्रैटि के साथ तेजी से प्रत्येक किसान तक पहुंचने के लिए ई-नाम, ई-पशुहट, ई-चौपाल आदि जैसी आईसीटी परियोजनाओं पर भी जोर दे रही है। इसलिए इस प्लेटफॉर्म में एग्रीप्रेन्योरशिप को बढ़ावा देने की अपार संभावनाएं हैं।

**(छ) नीतिगत निहितार्थ:** वर्तमान दशक में कृषि में उद्यमिता पर जोर जैसे DEDS (डेयरी उद्यमिता विकास योजना, कृषि उदयन आदि) ने कृषि और संबद्ध क्षेत्रों में उद्यमिता पर जोर दिया।

### IV निष्कर्ष

कृषि क्षेत्र विभिन्न रोजगार के अवसर प्रदान करता है जैसे जैविक खेती, कृषि आधारित उद्योग, खेत मशीनीकरण, फसल प्रसंस्करण, गुणवत्ता इनपुट उत्पादन और आपूर्ति श्रृंखला, जैव उर्वरकों का संश्लेषण जैसे कि वर्मी खाद, औषधीय पौधों की खेती, अचार उत्पादन, वनस्पति संस्कृति, मशरूम की खेती पर। इसके अलावा, कृषि का एक महत्वपूर्ण उप-क्षेत्र यानी पशु चिकित्सा और पशुपालन क्षेत्र दूध प्रसंस्करण और द्रुतशीतन, मांस प्रसंस्करण, चारा तैयार करने, टीका और दवा के अवसर प्रदान करता है अन्य संबद्ध क्षेत्रों के साथ-साथ शहद मधुमक्खी पालन, मछली उत्पादन, सीप की खेती आदि की तैयारी कृषि को व्यावसायीकरण और लाभदायक उपक्रम के रूप में लेने के लिए अभिनव तरीके हैं। कृषि विज्ञान केंद्रों (KVK), गैर सरकारी संगठनों और कृषि विश्वविद्यालयों जैसे कृषि प्रोग्रेसशिप विकास पर संगठनों द्वारा निचले स्तर से, इन विविध एग्रीप्रेन्योरियल अवसरों के बारे में जागरूक, प्रेरित और प्रशिक्षित होने के लिए आवश्यक महिला किसानों, जो न केवल उद्देश्य को हल करेगी आर्थिक और सामाजिक-सांस्कृतिक पहलू में महिला सशक्तिकरण लेकिन कृषि को और अधिक आकर्षक और आकर्षक बना देगा।



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# Women Entrepreneurship: An Untapped Resource for the Indian Economic Growth

Dr. Neha Jain<sup>1</sup>, Diyanishi Matani<sup>2</sup>

<sup>1,2</sup>Professor, Sant Hirdaram Girls College, Bhopal (M.P.) India.

## ABSTRACT

*The Women Entrepreneurs are aspiring these days. An entrepreneur is a person who arranges, coordinates, and bears the risk of a business organization. Now-a-days women are decamping from the conventional, gender-specified roles and entering into the business world. And it's not only that they are acquiring high corporate positions but they are also successful women entrepreneurs. The transition of the Indian society, in terms of increased qualification of women and various aspirations for career, required a change in the life style of Indian women. She has competed with man and equally stood up with him in every walk of life and business too. These women entrepreneurs are positive, persuasive and willing to take risks. The rise in women entrepreneurs can be contributed to many reasons, such as passion for their ideas, zeal to become their own boss, and the need to address philanthropic causes. Women's entrepreneurship needs to be analysed separately for three main reasons; a) Negligence in the society, b) Sectoral Issue and 3) Recognition as an Employer. Thus this paper attempts to explore the Purpose, Problems & Prospects of women entrepreneurship in lieu of economic growth.*

**Keywords:** Entrepreneurship, Purpose, Problems, Prospects, Gender & Economic Growth

## I INTRODUCTION

Entrepreneurship is very essential for the process of economic development of developed and developing countries too. It is also necessary in sustaining the process of economic development. Every nation tries to achieve economic growth for the betterment of the people living in. So, the contribution of both men and women is essential in the well-developed economy. But in India, women have to face many problems in carrying out economic activities or any entrepreneurial activity. Women have to face several socio-economic and other problems as entrepreneurs as they are not treated at par with men due to social and cultural traditions. In recent times, it is observed that there has been increase in number of women entrepreneurs in India. Both men and ladies are participating in sizable amount within the present world of business. They are playing very crucial role in socio-economic development of all the nations. Only because of their participation, global economy is being changed at present. It is estimated that about one third of the business enterprises are owned by women. In India, the position during this regard is near about an equivalent.

## II WOMEN ENTREPRENEURSHIP

Women Entrepreneurship as defined by Manohar Vais, as an adult woman who undertakes to organize own and run an enterprise. Her elucidation about women entrepreneurs in India, represents a group of women who have broken away from the beaten track and exploring new vistas of economic participations. The job of women entrepreneurs has been full of challenges and yet they have steer clear of prejudice opposition, constraint and despite they have established themselves as successful entrepreneurs. The term “Women Entrepreneurship” is an act of business ownership and business creation that

empowers women economically, increases their economic strength also as position in society. In India “Entrepreneurship” is extremely limited amongst women especially within the formal sector, which is a smaller amount than 5% of all the business. Women are very well striking a balance between their personal and professional front. In recent years, it is observed that in the developed countries like USA and Canada, the Women's role in terms of their contribution in small business has been increasing.

According to Kamlesh Singh “A woman entrepreneur are often defined as a confident, innovative and artistic woman capable of achieving self economic independence individually or together.”

## III STATUS OF WOMEN ENTREPRENEURS IN INDIA

The educated women do not want to restrict their lives in the four walls of the house. They demand equal respect from their companions. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are contemplated as weaker gender and always made to depend on the opposite gender in their family and outside, throughout their life. Female entrepreneurship has gained increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development. These benefits are rarely leveraged in a systematic way, however given that female entrepreneurship talent and potential is still remain largely untapped in many aspects.

Women entrepreneurship in India is still growing. The representation of women as entrepreneurs is quite less. The given is the representation of women entrepreneurs in India as per the available government publications. The position of India on criterion of women entrepreneurship according to the Global reports is also very dismal. As per the “Female Entrepreneurship Index Report”, 2019

compiled by Global Entrepreneurship Development Institute. India crawled behind even African countries. According to the Global Entrepreneurship Monitor Report on Women’s Entrepreneurship 2019-20, India calls a lot of upgradation as far as women entrepreneurial activity is concerned. Entrepreneurial activity in women is displayed in the given Table 1.

**Table 1**  
**Women Entrepreneurial Activity in India**

Parameter	Value
Female total early stage entrepreneurial activity	7.6 %
Ratio of female/male TEA	0.6
Percentage of necessity driven women entrepreneurs	33.1
Percentage of opportunity driven women entrepreneurs	61.6
Percentage of Indian women having entrepreneurial intentions	16.7
Percentage of women established business activity	3.4

**Source: Global Entrepreneurship Monitor Report on Women’s Entrepreneurship 2019**

#### IV ECONOMIC CENSUS

The following data related to Women entrepreneurship in India is represented in Table 2.

**Table 2**  
**Overview of Women Entrepreneurs in India**

Total number of set-ups owned by women entrepreneurs	8,050,819
Rural set-ups owned by women entrepreneurs	5,243,044 (65.12 %)
Urban set-ups owned by women entrepreneurs	2,807,775 (34.88 %)
Women owned set-ups without hiring workers	6,697,354 (83.19 %)
Women owned set-ups with hiring workers	1,35,3465 (16.31 %)
Women owned agricultural set-ups	2.76 Million (34.3 %)
Women owned non agricultural set-ups	5.29 Million (65.7 %)

**Source: All India report of Sixth economic census 2019.**

According to the recent Economic Census, 8.0 million women owned setups comprise around 13.76 per cent of the total number of 58.5 million set-ups. Women owned and run set-ups capture 13.48 million

persons which is 10.24 percent of the total workers engaged in variety of economic activities in India. The given is the State wise profile of women entrepreneurs exhibited in Table 3.

**Table 3**  
**State wise Women Entrepreneurship in India**

State	Total Women Set-ups	Percentage of Total Set-ups
Andhra Pradesh	84912	10.56
Arunachal Pradesh	6413	0.08
Assam	154158	1.91
Bihar	153610	1.91
Chhattisgarh	77976	0.97
Goa	16656	0.21
Gujarat	528623	6.57
Haryana	124524	1.55
Himachal Pradesh	49173	0.61
Jammu and Kashmir	31292	0.39
Jharkhand	54732	0.68
Karnataka	545806	6.78
Kerala	913917	11.35
Madhya Pradesh	223405	2.77
Maharashtra	664300	8.25
Manipur	88286	1.1
Nagaland	13657	0.17
Orissa	249600	3.1
Punjab	110921	1.38
Rajasthan	247992	3.08
Sikkim	5304	0.07
Tamil Nadu	1087609	13.51
Uttarakhand	31419	0.39
Uttar Pradesh	482379	5.99
West Bengal	831337	10.33
Andaman and Nicobar	2513	0.03
Chandigarh	5783	0.07
Daman & Diu	805	0.01
Delhi	70434	0.87
Lakshadweep	460	0.01
Pondicherry	10169	0.13
Telangana	356486	4.43

**Source: All India report of Seventh economic census 2019**

## **V CHALLENGES FACED BY WOMEN ENTREPRENEURSHIP**

Although entrepreneurship has its own merits, it is not free of demerits. Hence, there are a number of factors responsible as the basic factors that affect entrepreneurs in two broad categories – economic and social. The economic factors comprises market competition; lack of access to the market, lack of access to raw material, lack of finance, lack of

marketing skills; lack of production; poor infrastructure; lack of power supply and business skills. The social factors comprise lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

- (a) **Symmetry between family and career-** Women in India are very devoted to their families. They are assumed to attend to all the domestic chores and to look after the children and other family members. And apparently, it is very tough for them to focus and run an enterprise effectively and efficiently.
- (b) **Poor access to finance** - Access to finance is a major issue for women. Approaching credit, specifically for starting an enterprise, is one of the key constraints faced by women entrepreneurs. They also face financial problem due to blockage of funds in raw materials, inventory, work-in-progress, finished goods and non receipt of payment from customers on time.
- (c) **Illiteracy or low level of Education-** Even after more than 70 years of independence many women are still illiterate. Those who are educated are provided either less or insufficient education than their male counterpart. And because of this factor most women entrepreneurs are uninformed about the development of new technology, new methods of production, marketing, networking and other governmental support which will encourage them to rise in the field of management.
- (d) **Socio-cultural barriers-** The traditions and customs prevailing in the Indian society often act as an obstacle before women which stop them from growing as an entrepreneur. Even in the rural areas it is still seen that women are facing the social hindrances.
- (e) **Access to networks** - Women have lesser business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, which all together limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional bodies or part of other networks, they often find it difficult to access information.
- (f) **Lack of Entrepreneurial Skill-** Lack of entrepreneurial tendency is also an obstacle for women entrepreneurs. They have limited entrepreneurial abilities. Despite of attending various training programmes on entrepreneurship women entrepreneurs fail to overcome the risks and difficulties that may come up in an organisational working.
- (g) **Lack of Self-Confidence-** Women entrepreneurs lacks self-confidence which is essentially a motivating factor in running an enterprise successfully. Sometimes they have to sacrifice their entrepreneurial urge in order to strike a balance between the two which results in loss of a prospective entrepreneur.
- (h) **Mobility Constraints-** Women mobility in India is highly limited and has become a problem due to traditional values and limited driving skills. Moving alone and asking for an accommodation at night for business purposes is still looked upon with suspicious eyes.

## VI PROSPECTS FOR WOMEN ENTREPRENEURSHIP: TAPPING THE UNTAPPED RESOURCE

The eradication of problems for women entrepreneurship needs a major change in traditional attitudes and psyche of people in society rather than being conservative to only creation of opportunities for women. Hence, it is imperative to design programmes that will address to behavioral changes and training. The basic prerequisite in development of women entrepreneurship is to make aware the women regarding her existence, her unique identity and her contribution towards the economic growth and development of a nation. The basic instinct and zeal to become entrepreneurs should be tried to be reaped into the minds from their childhood.

Concentrated efforts from all areas are required in the development of women entrepreneurship. The following measures are suggested to empower the women to forge various opportunities and face challenges in business.

- (a) Women should be considered as specific target group.
- (b) Regular entrepreneurship awareness programs should be conducted with the intention of creating knowledge among women about the various areas to conduct business.
- (c) The standards of education of women should be enhanced and effective practical experience and personality development and training programs should be conducted to improvise their over-all personality standards.
- (d) Educational institutes should tie up with various government and non-government agencies to assist in entrepreneurship development mainly to plan business projects.
- (e) Training on professional competence and leadership skill should be extended to women entrepreneurs in order to develop various skills like managerial, leadership, marketing, financial, technical, production process, profit planning, etc.
- (f) Vocational training should be provided to women which enables them to understand the insights of production management.
- (g) Women in business should be offered soft loans & subsidies for encouraging them into industrial activities.
- (h) Micro credit facilities to the women entrepreneurs will overcome the financial problems to some extent.

Women holding about 50% of the total population of India and have a vital role to play as far as economic development of country are concerned. The Government has also expanded the importance of women by introducing various schemes and programs for their participation in economic activities. So, women are obtaining more opportunities not only in entrepreneurial work but



also in other contexts. Women should be motivated to utilize the benefits of policy measures introduced by the Government to promote the level of women entrepreneurs in the country. Increased and more concentrated efforts should be provided by the Government to help women entrepreneurs in order to overcome the challenges faced by them. Women entrepreneurs also need assistance from their personal front. They should be provided easy financial assistance without leveraging unrealistic conditions by banks and financial institutions. If the problems of women entrepreneurs are resolved properly, they can come out as very successful entrepreneurs far better than men entrepreneurs.

## VII CONCLUSION

Through several studies various challenges faced by women entrepreneurs have come into focus. Mainly includes balance between family and career, socio-cultural barriers, male dominance, illiteracy or low level of education, crisis of financial help, lack of technical knowledge, lack of entrepreneurial skills, lack of self-confidence and the mobility constraints. Now the high time has come to get rid of the burden of household chores and give way to their creativity and entrepreneurship. The social and political transformational factors in India have also been responsible for determining the role of women in a changing society. The other factor is also being the increase in the number of women getting educated, hence there is considerable awareness among women to be self employed thus leading to change in the role of women in the society. Since the 21th century the role of women in India has been drastically changing as an out-turn to growing industrialization and urbanization, and social legislation. Over the time, more and more women are going for higher education, technical and professional education and their proportionate ratio in the Indian workforce has also been raised to a great extent. With the spread of education and awareness, women have shifted from kitchen, handicrafts and the conventional cottage industries to non- conventional higher levels of activities. Even, the government has brought the fore on the need for conducting entrepreneurial training programme exclusively for women to enable them to start their own ventures. This has recoiled the women entrepreneurs on the economic front in the recent years although several women's entrepreneurship ventures are still remained neglected ones. As far as our observation is concerned, the Women are very good entrepreneurs. Indeed we have many successful Women Entrepreneurs in our nation, but due to a male dominated society, there are still many challenges which women entrepreneurs have to face.

Women Entrepreneurship definitely improves the wealth of the nation and of the family too. Today's Women are more willing to do the tasks that were once considered to be preserve of men, and have proved that they are second to nobody in context of

contribution to the growth of the economy. Women entrepreneurship must be shaped properly with entrepreneurial traits and skills to meet the challenges in global markets and also to be effective enough to sustain and survive in the entrepreneurial sphere. Women are the prospective entrepreneurs with respect to establish, organize and administer their own enterprises in an effective manner. Adequate support and motivation from the society and family members in particular is required to help them achieve new heights in their business ventures. The fair assistance from family, society and Government can make these Women Entrepreneurs the main drivers of national economy and they can contribute to the economic progress of India in this era of globalization.

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## Entrepreneurship as a Career Option for Women with Special Reference to Mushroom Cultivation- A Case of Jammu and Kashmir

Asif Iqbal<sup>1</sup>, Dr. Deepti Maheshwari<sup>2</sup>

<sup>1</sup>Research Scholar, Dept. of Commerce, RNTU, Bhopal (M.P.) India.

<sup>2</sup>Dean, Faculty of Commerce, RNTU, Bhopal (M.P.) India.

### ABSTRACT

*Entrepreneurship is globally considered to be a crucial and most significant source for generation of employment. The increasing presence of women as entrepreneurs has led to the change in the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a prominent role in society inspiring others and generating more employment opportunities in the country. Thus, present research has focused on assessing the state of women entrepreneurs in Jammu and Kashmir. For doing so, the aim of the present research is to analyze Mushroom cultivation as a successful entrepreneurial option for women entrepreneurship in Jammu and Kashmir. Jammu and Kashmir has been a region of abundant natural resources. But its potentials has not been utilized yet owing to some political and cross border issues. It has kept it untouched for both doing business and establishing business. Owing to these reasons, the area has not seen much development when compared to other states and union territories of the country. With the recent steps taken by ruling government of India, the political and cross boarder situations have been improved and stabilized in the area which presented the area with opportunity to grow and develop. This is the time now for the locals, investors, government and various stakeholders around the country to invest and operate in the area. Hence, it is the golden era for establishing entrepreneurship in the region taking into consideration the women entrepreneurs. Mushroom cultivation requires a temperature of 20-30oC and a relative humidity of 55- 75%. The environmental requirements like sunlight and rainfall is not required for mushroom farming. Further, it does not require fertile agricultural land and can be grown indoors as well. Owing to the growth conditions required by mushroom, Jammu and Kashmir emerges as a perfect territory. Further, the investment required in mushroom cultivation is marginal when compared to the associated profits. This will facilitate in improving the economic conditions of the women entrepreneurs. Herein, both primary and secondary data will be used to analysis the situation. Quantitative analysis will be conducted using survey based methodology. Thus, present research has focused on assessing the state of women entrepreneurs in Jammu and Kashmir with focus on Mushroom cultivation in the region.*

**Keywords:** Entrepreneurship, women entrepreneurs, Mushroom cultivation, Jammu and Kashmir

### I INTRODUCTION

This article discusses the fact that a strong economy driven by business entrepreneurs needs a variety of help from all partners and together all can shape and bear an incredible monetary background where entrepreneurship can thrive. The partners can incorporate financial backers, investors, clients, providers, specialist organizations, families, and other pertinent individuals. The mentalities at the society level are therefore huge as business entrepreneurs as a rule and Women business entrepreneurs specifically rely upon numerous stakeholders locally. The schooling of Women is viewed as a usable instrument for Women' enablement, likewise, it has between linkage with extra cultural boundaries like business, well-being, populace, and so forth This empowers females to obtain data and innovative awareness, required for developing and refining their work in the applicable fields of business. In like manner, Women's learning is major for them to go up in money-related effectiveness. Despite the linkage of important outcomes and the improvement made throughout the most recent quite a while, Women's capability remains low diverged from men in Jammu and Kashmir. Invarious places wherever on the globe, it is seen that womenfolk's entrepreneur linkage could exhibit essential foundations of appreciation about

female's free undertaking, and the world over the associations are consistently seen as a basic instrument for their overall turn of events. Baba (2013). The Women face unequivocal impediments like family obligations which need a redressal to give them induction to the same possibilities as men. Likewise, the expanded contribution of Women in the labor force is essential for advancing the situation of womenfolk in the development. Presently days mushroom is getting a lot of mainstream in our nation, have a decent extension for trade. (Baba, Zargar, Ganaie, Yousuf, & Sehr 2010). About 10 years prior, the public authority advanced the mushroom development for protein mal sustenance, creating business and enhancing the pay of the Women, and procuring unfamiliar trade. As a creation of mushrooms requires a little territory and waste materials and it very well may be utilized from various harvest build-ups, so it is extremely modest to deliver profoundly nutritive options of the meat. It doesn't need an exceptionally gifted administrative staff and can be overseen by provincial Women without any problem. Along these lines, rustic Women can be upheld by teaching and preparing them in mushroom creation innovation. (Baba, Zargar, Ganaie, Yousuf, & Sehr 2010)

Another basic issue that has shown up lately is a woman's strengthening. It was tracked down that the money-related fortifying of ladies might get a course in the nation's growth cycle and in this way the debate is of focal standing. Woman kind is considered by the activists, wonders, and social experts as a central factor out in the open unforeseen growth. India is a nation of answers. As per one view, ladies are being cherished as goddesses deprived of whose favors a work can't be begun and on the other angle, they are put in the constraints of four dividers holding them back from getting their genuine possibility. The rural women are much more-less capable than the standard men in India as there is a downside heading of the family towards the teaching of a young woman's young person or them when everything is said in done. The basic piece of women staying in country zones encounters the malicious effects of monetary neediness similarly as from the data destitution. They are the sincere and obliging laborers in our public economy, in any case, there has been certifiable lopsided by underestimation of common women part in the formative coordinated effort. Regardless of the way that the women work for an extra period as compared to the men and control basically in the remuneration of the family, they are not seen as gainful works. They stay as a quiet force who battle to satisfy their family responsibilities from first light to nightfall.

## II WOMEN ENTREPRENEURSHIP

Women Enterprise is characterized as an undertaking claimed and constrained by Women having a base monetary interest of 51% of the capital and giving in any event 51% of work produced in the enterprise to Women. The enterprises advanced in India by Women business people, for the most part, are Agarbatti fabricating, Papad making, Embroidery, Handicrafts for trades, Batik Paintings, Apparels producing, Catering administration, Running eateries, café, sweetmeat slows down, soda pop slows down, and so forth, Running crèches, Running instructional exercise classes, typing/shorthand foundations, Florist shops and cleaning, manufacturing Pickle, Running working Women' hotels, and so on Women makeup almost half of the total population. For a long time, women were regarded as homemakers. They were only allowed to conduct family activities in the four dividers of rooms. However, they have now emerged from the four dividers to participate in a wide variety of activities. In showing jobs, emergency clinics, and regulatory agencies, women are treated equally. In western nations Women's business, people take up any movement of their decision like hardware, designing, building development. However, the Indian Women for the most part take up undertakings with ease, esteem things like food things (pickles, papads, eatables) on weaving, crafted works, lunch packages, and so forth They need ability and assets, consolation from

family, and favorable climate to take up difficulties. In this way, the advancement of Women's business people in the nation is of foremost significance for financial developments.

A country with different exercises Importance of Women's interest has been seen in numerous other coordinated cultivating frameworks. Large numbers of the ranchers who are occupied with hydroponics have different types of revenue like pay work, rural firm, manor crop and so forth For this situation, Women assume a significant part in keeping up the cultivating framework. In North-Eastern India, pigfish cultivating is one of the well-known cultivating rehearses, and here too Women assume a significant part in the combination, beginning from the pig support to the checking fish pond. Mushroom-fish integration is another potential incorporated cultivating model where Women can assume a functioning part. Mushroom development requires ideal stickiness for their development and can be developed nearby fish ponds (Chang & Miles, 2004). The paddy straw utilized in mushroom engendering is enhanced in proteins, inorganic supplements, and natural matter and can be taken care of by cows after utilized in mushroom creation. Thusly, cow excrement can be utilized in culture lakes for fish creation. Aside from that cultivation fish integration likewise a significant incorporation model where Women can make a significant contribution.(Chang & Miles,2004).

## III SMALL-LEVEL MUSHROOM PRODUCTION UNIT AS A CATALYST FOR THE UPLIFTMENT OF RURAL ECONOMY AND WOMEN EMPOWERMENT

Including India and other agriculture-based economies like us where the greater part of the village agrarian people is made out of the fringe and landless farmers, mushroom creation can be a basic undertaking for work and pay age. Mushroom creation is a beneficial and gainful little undertaking for rural families having low compensation and it can give low upkeep or possibly ordinary work to metropolitan, common, and unimportant people numerous agrarian countries The joblessness is growing too much higher significance in both the making and the made countries which leaves us with the option of autonomous work as the most ideal approach to help the national economy and the public economy all in all. (Nain, Singh, Sangeetha, Chandel, Kumar, & Peer, 2013) The improvement of mushrooms will help with diminishing the shortcoming of provincial people to dejection and build up their occupation through fructification of a nimble wellspring of nutritious food and trustworthy compensation. Mushroom is an indoor yield that is light self-ruling and needn't bother with any rich land for its turn of events. Also, it might be created on a

restricted scale and needn't bother with any impressive cash related hypotheses, thusly making it a potential competitor for the advancement of the monetary condition of farmers, developing neighborhood, youth, and dealing with the issue of unemployment for both the informed and uninformed people from the country and metropolitan organizations and most especially commonplace ladies. Mushroom advancement is a woman's very much arranged pursuit and is a cultivating adventure that can be taken up by them in their unwinding periods without denying their family liabilities (Chang & Miles, 2004). Progress of mushroom improvement tries would lighten the strain ashore, increment the load of food, give supporting security, and lead to status upliftment of women by making extra payments. As demonstrated by an assessment; essentially 50% of the prepared landless common ladies having a spot with a course of action station acknowledged the limited scale mushroom creation advancement following the Krishi Vigyan Kendra, an arrangement program was facilitated. It outfitted them with additional remuneration and set up them as a critical piece of the money related formative correspondence. After an arranging program composed by Krishi Vigyan Kendra, Daleep Nagar, about 60% of the homestead ladies in Rudrapur, Aurangabad, socially perceived the mushroom creation model. This endeavor can be included on a low help premise as little upkeep is needed for mushroom progression and can give ladies work in semi-metropolitan and regular locales. In a close to plan, a 54.44 percent meeting level of the reasonable progression of shellfish mushroom was seen in Bhatni, Salempur, and Bhatparrani squares of the Deoria region. The progression of mushrooms ends up being one such microenterprise that has a

potential for monetizable yield even from the use of agrarian waste moreover being ladies all around disposed of Confined degree mushroom creation units can anticipate a tempting part in the food of regular economy through its commitment to food and food security, extra remuneration and work age, public and close by exchanges, and alleviating openings for the arranging and worth augmentation attempts joined to mushroom creation like pickling, drying, chips, and so on. (Nain, Singh, Sangeetha, Chandel, Kumar, & Peer, 2013)

#### IV OBJECTIVES AND METHODOLOGY

- (a) **Objective** - This farming activity may play a key role without abandoning home obligations for rural farmers. This type of farming is cost-effective, easy, and excellent for rural locations. Mushroom farming has the help enhance rural women's economic and social status. This study aimed to bring about a change in this situation: To evaluate the professional and social suitability as a choice for women with particular reference to champagne farming.
- (b) **Research Methodology**- The relevance of entrepreneurial training programs in developing sustainable and healthy entrepreneurship within the State is more highlighted by these facts. Awareness camps were hosted around the region by the Jammu and Kashmir Entrepreneurship and attended by hundreds of people with special education and education. However, the question is to whether an extent these training programs have achieved their declared objectives.

#### V DATA AND ANALYSIS

S. No.	Statement	Yes		No		Uncertain		Total
		No	%	No	%	No	%	
1	Mushroom is a Pure vegetarian food	71	71	22	22	07	07	100
2	It has high nutritive value	58	58	26	26	16	16	100
3	Mushroom strengthens our immune system	47	47	28	28	25	25	100
4	It is a profitable enterprises	81	81	16	16	03	03	100
5	Its production helps to use waste farm produce	55	55	29	29	16	16	100
6	It is good for environment	43	43	31	31	26	26	100
7	Mushroom helps in restoring pollution-damaged habitats	48	48	33	33	19	19	100
8	It requires lesser time and space for its production	88	88	10	10	02	02	100
9	It requires less labour	82	82	13	13	05	05	100
10	It requires less capital	78	78	12	12	10	10	100
11	Its processing is very easy	76	76	17	17	07	07	100
12	Fetching high price	90	90	08	08	02	02	100
13	Its recipe preparation is easy	57	57	23	23	20	20	100
	<b>Mean</b>	<b>67</b>	<b>67</b>	<b>21</b>	<b>21</b>	<b>12</b>	<b>12</b>	<b>100</b>



As mentioned, mushroom cultivation has a cultural acceptance. 90% of agricultural women believed that mushroom growing is a paid activity, 80% of rural women said that the cultivation of mushrooms needs less time and space. 82% Agricultural Women thought the minimal requirement for work in the cultivation of mushrooms whereas 81% Farm Women thought that mushrooms were a lucrative company. On aggregate 67% of farm women embraced the production of mushrooms as an occupation to create money Kapoor and Behl (1983) and Chauhan and Sood (1992) Mushroom growth was also stated to be regarded as a feasible and lucrative endeavor, and the experts universally regarded it as a good revenue, job-generating, and agricultural development endeavor. It was established that mushroom farming is a viable activity for the economic empowerment of rural women. Technical knowledge and skill are urgently needed for women to pursue mushroom farming as an income-generating activity to enhance their family's supplementary revenue. Instead, Chiroro (2004) reports that it's a boon to poverty reduction. The growth of Indian agriculture cannot increase without equal citizens for women. Women have a key part in many elements of the farm family compound agricultural system. Hence, it is crucial to strengthen the status of women employed by recognizing them as key economic sectors to boost their growth performance.

## **VI IMPACT ON THE RURAL ECONOMY AND WOMEN EMPOWERMENT**

This restricted scale, low-effort mushroom creation unit has an arrangement of ramifications for the regular economy similar to on-farm ladies' speculation. The going with bits of these effects have been analyzed in detail: Increasing your understanding: The average citizens' availability to get some answers concerning mushroom creation and its sub-parts prompts a satisfactory extension in the database concerning its food respect, various types of mushroom, treating the earth of mushroom, conveying or filling, packaging, fruiting, collecting, and pooling of gathered produces. This will accomplish the improvement of limits and information capacity of the commoners, normal youth, and rural women. The receptiveness to these information bases would in this manner help in the upliftment of the normal economy and the public economy when everything is said in done. Change of quality: There would be an adjustment in the mentality among the normal people towards the improvement of mushrooms. There is general pessimism identified with the creation of mushrooms in the Indian rustic individuals and it isn't all though perceived as a wellspring of food. Through these confined degree creation units, the nation individuals may take up this undertaking and gain it in their food

fondness. These changes in attitude are depended upon to get past this technique. Change in the Living norm of Rural Households: The simplicity restricted degree mushroom undertaking can be taken up as the helper sort of income with the most un- mechanical and monetary hypotheses with an obvious net advantage. This net benefit will be added to the compensation of commonplace families, bringing about an update of their lifestyle, and it will catalyze the headway of rustic ladies' status in the family and, at last, their fortifying. Mushrooms are high in supplements and have mitigating properties. They have a decent measure of dietary fibers, which assists with forestalling diabetes, coronary illness, hypertension, weight, arteriosclerosis, and colon disease. They contain the supplements B and D, which help to forestall sicknesses like beriberi, rickets, corneal vascularization, and others that are brought about by an absence of these supplements. They have certain restorative properties and capacities as an invulnerable modulator, liver protectant, against diabetic, antagonistic to viral and antifibrotic subject matter experts. Through all of these properties, the mushroom can fill in as the experts of good prosperity for the country people which hence suggests that the workforce made by them will reliably be in its incredible state and add to the common economy (Kumar, n.d.)

It was found out after the research that the public authority started a few interest-free Loan Programs to support little and large entrepreneurial exercises among women in the state for independent work and to empower the business age through their endeavors. They are in Promotion of Women in creative Enterprises programs- i. Under this without interest advance of 5.00 lakh per recipient was given to 38 women business entrepreneurs in inventive undertakings. ii. Women Entrepreneurial Development Initiative-Under this without interest advance of 2.00 lakh per recipient was given to 20 women business people from everywhere in the state. iii. Miniature - credit Enterprise Development Scheme - This program focuses on the least fortunate of the helpless women and young women who will take up little undertakings yet don't have the cash flow to try and start. A sum going from 10,000/- to 30,000/- is given to the recipients as a without interest credit. Women's entrepreneurship is both identified with the situation with females and the situation with the private enterprise, the examination proposes that compounding the aptitudes of women to contribute in the workforce is the need of great importance. Likewise, to propel the circumstance of women in the public eye by growing the probability to take part in entrepreneurship achievements. In any case, more ambushed activities are additionally expected to help women businesspersons and would-be business entrepreneurs. (Wilson, Kickul, & Marlino, 2007)

## VII DISCUSSION

In light of their opportunity to impact the country's social and economic growth, more attention is placed on the role of small businesses and the necessity for women's entrepreneurship to be encouraged and promoted. This required the deployment of carefully designed business development programs around the country on an ongoing basis. Indeed, in industrial entrepreneurship, Jammu and Kashmir have no ancient traditions while educating and business young are strongly focused on white-colored employment, notably government occupations. Today's world is changing quickly with innovation advancement, modernization, industrialization, urbanization, and instruction. In this way, business openings have expanded for rustic women. Entrepreneurship advancement of women will improve the abundance of the country by and large and family specifically. Rural entrepreneurship can be created with appropriate ability preparation. Preparing Program on administration ability ought to be given to women local area. Powerful advances are expected to give enterprising mindfulness, direction, and ability improvement programs for women in country zones. Women entrepreneurs are approaching with their inventive and imaginative thoughts for successful new start-ups and accomplishing their dreams and yearnings in a male-dominated society. Notwithstanding a few obstacles like family commitment and financing issues, and so on, women are effectively difficult the world and making their personality. The job of Women business entrepreneurs in financial advancement is currently being perceived and steps are likewise being taken to advance women entrepreneurship. (Wilson, Kickul, & Marlino, 2007) The public authority offices, different associations, entrepreneurship advancement gatherings, and bodies alongside government and our general public should likewise advance and energize it. The new strategy changes and plans uncover that the government is utilizing on ability advancement of women for guaranteeing feasible entrepreneurship improvement in the country (Kumar,n.d.).

## VIII CONCLUSION

In the end, it can be concluded from all the above article that, it very well may be reasoned that the minimal effort limited scope mushroom creation unit can assist with supporting the country economy and give strengthening of the provincial women. The incorporation of mushrooms in their day-by-day diet will enhance extra nourishment to the rustic individuals subsequently; will assist them in living a healthy and prosperous life. The health benefits of mushrooms would mean that the workforce is still in top shape, which would be an additional benefit for the rural economy's growth. Since it is a women-friendly business, the extra pay from these units would have a significant impact on the financial

situation of ranch women living in rural areas. Aside from this, a solid lady of a family implies that they can deal with the family and satisfy their duties all the more effectively along these lines would prompt their status upliftment in the house too in the general public. Every one of these together will fill in as a specialist of strengthening of countrywomen. These ease-limited scope mushroom creation units could likewise fill in as hardware for giving independent work in rustic foundations and add to the country's economy. In short, it can properly be said that these units would function as an apparatus for the height of the country's economy and the strengthening of rustic women through the decrease of destitution and improvement.

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## **Restrictive Legal Environment and Its Impact on Women's Economic Inclusion and Entrepreneurship: a Quest to Explore**

**Komal Nanda Beg<sup>1</sup>, Dr. Sangeeta Jauhari<sup>2</sup>, Dr. Deepti Maheshwari<sup>3</sup>**

<sup>1</sup>Research Scholar, Rabindranath Tagore University, Bhopal (M.P.) India.

<sup>2</sup>Dean, Humanities and Liberal Arts, Rabindranath Tagore University, Bhopal (M.P.) India.

<sup>3</sup>Dean, Faculty of Commerce, Rabindranath Tagore University, Bhopal (M.P.) India.

### **ABSTRACT**

*As the world witnesses rationalistic changes, every individual's productive capacity should be valued and engaged only then can economies become more resilient. To build such a fraternity, the key is inclusiveness—to make sure that no group is marginalized. One particular group that warrants special attention is women, who constitute half of the world's population. The anomaly created by COVID-19 pandemic has deepened global inequality and economic insecurity. Such situation marks the requirement of a legal environment that encourages women's economic inclusion and makes them less vulnerable in the face of crisis. While gender bias has many facets, the focus of this paper is on laws, regulations and policies that restrict women's economic choices. To elucidate how government policies limit women's economic participation through laws that restrict their ability to engage in entrepreneurial and employment activities. There are still laws that differentiate between women and men, while others impede their development, hinder their prosperity and undermine their role. Improvements are required in legislation related to removing constraints to women's entrepreneurship. Many laws continue to curtail women's ability to enter the workforce or start a business. On an average, women have just three-quarters of the rights of men hence measuring the legal obstacles of women who engage in entrepreneurial activity around the world is indispensable. Women start at a disadvantage- meritocracy, patriarchy, social biases and stigmatization based on gender magnify this detriment. Many economies still prevent women from working in certain jobs while others allow husbands to legally prevent their wives from working. What actions can be taken to increase the economic opportunities for women is an ineluctable pursuit. How can governments improve the labor market participation by their female citizens is an imperative question. Factual data helps answer these questions. By discussing legal environment and its impact on women's economic opportunities and outcomes, this paper promotes the cause of inclusion.*

**Keywords:** Legal environment, Women Entrepreneurship, Patriarchy, Legal rights, Stigmatization based on gender, CEDAW, Gender bias.

### **IS LEGAL ENVIRONMENT A MAJOR FACTOR IN NARROWING THE GENDER DISPARITY?**

This exploration emphasizes the adversities of many economies that are considering gender equality a priority. The last few years have witnessed reformation in legislations that include economies of Middle East and North Africa that have witnessed the greatest increase in the reforms and how it has had a progressive impact on the economy. Legislations have eliminated job restrictions or aimed to reduce the gender wage gap. Many legislations have been reformed globally to improve marriage, inheritance, mobility and parenthood laws. Some of these factors have a direct while some have indirect impact on women's entrepreneurial decisions. There are economies that have also focused on removing constraints to women's entrepreneurship. (World Bank, 2021)

Many laws continue to inhibit women's ability to entrepreneurship. On average, women have just three-quarter of the rights that men enjoy. Measures are also necessary to safeguard the economic and entrepreneurial opportunities for women during this time of crisis. This paper presents evidence of the ways in which many governments have responded to women's idiosyncratic requirements and reformed laws to accelerate women's economic inclusion and entrepreneurial participation. Solutions have been implemented ensuring that women maintain access to justice systems, economic inclusion and entrepreneurship even during widespread shutdowns. The paper focuses on exploring the legal reforms that include women's access to justice, free mobility, holding assets, rights post marriage that are substratum to women's success as entrepreneurs.

## II METHODOLOGY AND LIMITATIONS

**(a) Methodology:** This paper is based on exploration and analysis of the domestic laws and regulations that affect women's economic opportunities and entrepreneurial participation. A doctrinal research method is adopted to traverse the existing laws, related cases and authoritative materials analytically on the subject matter. There are four indicators selected on the grounds of their coalition with measures of women's economic empowerment. The indicators are also selected on the basis of thorough research and consultation with experts. The study and the indicators are also inspired by the international legal scaffolding set out in the Convention on the Elimination of all forms of Discrimination against Women (CEDAW); the UN Declaration on the Elimination of Violence against Women (DEVAW); and the International Labour Organization (ILO) Equal Remuneration Convention 1951, Violence and Harassment Convention 2019 and Maternity Protection Convention, 2000.

The researcher used the 'snow ball' technique to reach experts in the field of gender parity. The discussions were triangulated with doctrinal research. The researcher focused on composing a descriptive analysis of legal rules found in primary sources such as UN conventions and national laws other than the sources of secondary information, e.g. newspaper, articles and UN reports. The World Bank reports along with data and statistics has been used as an adaptation. Views and opinions expressed in this adaptation is the sole responsibility of the author and is not endorsed by The World Bank.

To explore, the author has relied on the feedback of respondents with expertise knowledge in family, labor, civil and criminal law that including lawyers, academics, and members of civil society organizations working on gender issues. Other than response to the questionnaires the respondents provided references to legislations stated. The researcher has then explored the texts of these laws and regulations to verify responses for accuracy. Responses are affirmed against codified national laws and regulations. Particular attention has been drawn on constitutions, codes and procedures in alignment to labor, social security, civil procedure and contract law affecting women.

## III LIMITATIONS OF THE STUDY

While considering the study only codified law and regulation is taken into consideration. Social and cultural norms are not considered. The federal economies could be less representative in terms of the data as there are differences in laws across locations and variations in central and state laws exist. Snow ball technique is used due to limitations of availability and acquaintance with experts.

## IV DATA FINDINGS AND ANALYSIS

**(a) Significance of Legal environment to protect women's entrepreneurial participation:** A significant body of research links legal environment aimed at achieving gender equality to women's economic inclusion and entrepreneurship. Women's economic empowerment benefits the economic resilience (IMF, 2018) Gender gaps in entrepreneurship are corresponding to lower levels of income and productivity (Cuberes and Teignier, 2016). Economies that exhibit higher level of economic development have, in general, greater levels of gender equality (Doepke, Tertilt, and Voena, 2012). A concern that often surfaces is that where gendered social norms are deeply rooted or where legal reform go against customary law, standalone changes to the legislation can bring considerable improvement to women's circumstances. Resolutions to bring a change to discriminatory laws have not always been well discharged, leaving women to endure the ramifications.

Two studies done to identify legal reform in Pakistan found that even though a positive legal change is made yet it has not allowed women to claim their entitlement to inheritances because of facets like lack of education, patriarchy and marriage (Ahmad, Batool, and Dziegielewski 2016; Holden and Chaudhary, 2013). There by exhibiting the disparity in the de jure and de facto existence of laws made to promote women.

Bringing changes to formal and customary laws may be a correlative and fortifying process. (Williamson and Kerekes, 2011) Research suggests that legal ameliorations can have a magnetic effect and has the potential to draw norms in the same positive direction (Aldashev et al., 2012). There is a great potential in understanding the legislative changes that granted women more economic rights in countries like Rwanda's 1999 Succession Law have established that legal reform are cardinal. Research shows that reforms in the economies exhibit better outcomes for women

including more entrepreneurial participation (Hyland, Djankov, and Goldberg 2020; Islam, Muzi, and Amin, 2019). Removing hurdles that restrict the ability of women to move freely, sign contracts, and work outside home has corresponded to a larger female labor supply (Amin and Islam, 2015; Htun, Jensenius, and Nelson-Nuñez, 2019).

It is a documented fact that granting women the right to control assets results in greater bargaining power for women within their households thus including greater agency in household and marital matters. (Agarwal 2003; Daley, Dore-Weeks, and Umuhoza, 2010). Research has also established women's ability to own and manage land is associated with access to finance. (Persha, Greif, and Huntington 2017; Santos et al., 2014). Land rights play a crucial role in establishing more parity in gender relations within households and thereby magnifying women's status in society (Agarwal, 1994). New research elucidates evidence of a positive interrelationship between women's economic rights to their economic inclusion and entrepreneurship. (Hyland, Djankov, and Goldberg, 202).

United Nations launched a Decade for Women in 1975 that led to many reforms and in 1979 the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) was adopted by the United Nations General Assembly. These conventions led to many reforms thereby escalating gender equality within countries that were in better standing among the first nations to ratify the convention.

**(b) Legislative regulatory gaps and the lack of implementation and enforcement lead to perpetuate de jure and de facto inequality against women.**

- (i) Since the inception of 2019 numerous economies have enacted reforms increasing gender equality and participation.
- (ii) Most of the reforms introduced and the amended laws affect payrolls and parenthood.
- (iii) No reforms have been made to address gender discrimination in property and inheritance as measured by the Assets indicator in the World Bank report on Women, Business and law 2021.
- (iv) The Middle East and North Africa (MENA) and Organization for Economic Co-operation and Development (OECD) high-income economies improvised upon their laws the most in the year 2019 and 2020.

- (v) In the last 50 years, three regions—OECD high income, Latin America and the Caribbean, and Sub-Saharan Africa—have seen a record gain in improvisation in amending laws to safeguard the vulnerable population. (World Bank, 2021)

In a day, women spend on an average 134 minutes on unpaid care giving services for household members as compared to 76 minutes contributed by men. The total time spent on the household activities per day further elucidates a clearer picture in India. Women on an average are spending 16.9% and 2.6% of their day on chores that remain unpaid. These domestic and care giving services for the household and family members respectively remains unpaid said Justice Raman.

The Supreme Court of India in January 21 said the value of a woman's work at home was no less than that of her office going husband (Mahapatra, 2021).

**(c) Indicators considered to measure the impact on Women Entrepreneurship**

- (i) **Mobility:** The Mobility indicator measures the impediment on a woman's agency and freedom of movement. Both factors are likely to influence their decision to engage in entrepreneurial activity.
  - **Question: Does a woman have the same right to choice of where to reside like that of a man?** If a woman's domicile as stated by law follows that of her husband automatically, then the husband has more legal weight than the woman in determining where the family will live thus limiting her entrepreneurial decision and participation.
  - **Question: Does a woman have the same right to choice of travel as that enjoyed by men?** Legal restrictions on a woman traveling alone domestically or with the presence of her husband or guardian is required for a woman to travel alone domestically limiting and marginalize her entrepreneurial participation. Legal restrictions assigned on a woman to justify her reasons for leaving the home or to legally penalize her for leaving home without a valid reason is considered disobedience with legal consequences that curtail her economic abilities in some regions.
  - **Question: Does a woman have the same right to apply for a passport like that of men?** Laws assigning an adult woman to need the permission or signature of her husband, father, or



other relative or guardian to apply for a passport is impediment to her natural existence and identity. A regulation requiring passport application procedures for woman to provide details about her husband, father, or other relative or guardian, or additional documents such as a marriage certificate, whereas the same is not required for a man represents huge gender disparity and incongruity to the entrepreneurial right.

- **Question: Does a woman enjoy the same right to move out at night to work as that enjoyed by men?** Some laws categorically prohibit women from working beyond sunset or limits the hours women can work at night. Laws drawn gives the relevant authorities the potency to restrict or prohibit women's night work. This aspect is critical in women's entrepreneurial participation.

Women in Afghanistan, Bahrain, Brunei Darussalam, the Arab Republic of Egypt, the Islamic Republic of Iran, Iraq, Jordan, Kuwait, Malaysia, Oman, Qatar, Saudi Arabia, Sudan, Syria, the United Arab Emirates, West Bank and Gaza and The Republic of Yemen still do not have equal mobility rights as those enjoyed by men. (World Bank, 2018)

## (ii) Rights after Marriage

The Marriage indicators measure the legal impediments related to marriage and divorce. Legal Discrimination against women that includes the limitations on their ability to be head of the household, has been found to be negatively correlated with women entrepreneurship. Disparity in rights of marriage and divorce can also have adverse effects on women's intrahousehold bargaining power and jeopardizes their financial security effecting their economic inclusion and entrepreneurship.

- **Question: Are there legal provisions that mandate a married woman to obey her husband?** Some explicit provisions require that a married woman must obey her husband and disobedience of a husband has legal ramifications for the wife. This again can curtail her entrepreneurial freedom.
- **Question: Can a woman can be designated the head of a household in the same way as a man is designated?** Provision designate the husband as head of household. The assignment of a male to be designated as the default family member who receives the financial or property

documents of the family

Gender attenuation under certain tax laws are not measured by this question. This has a direct impact on women entrepreneurship.

In countries like Bahrain, Benin, Burundi, Cameroon, Chad, Chile, Congo, Dem. Rep., Congo, Rep., Djibouti, Gabon, Guinea, Honduras, Indonesia, Iran, Islamic Rep. Iraq, Jordan, Madagascar, Mali, Mauritania, Morocco, Niger, Oman, Philippines, Rwanda, Saudi Arabia, Senegal, Sudan, Tunisia, United Arab Emirates, Yemen, Rep women cannot be considered as the head of family (World Bank, 2016)

(iii) **Rights related to Assets:** The Assets indicator explores gender disparity in property and inheritance law. Ameliorating property and inheritance rights is positively associated with female earnings and entrepreneurship.

- **Question: Do women have equal ownership rights to immovable property as that of men?** A legal environment that restricts women's legal capacity and rights to immovable property limits her entrepreneurial capacity as well. Some laws limit women's rights to own or administer property. Gender variance in the legal treatment of the property of spouse that grants the husband the administrative control of marital property. This is based on legal systems that are supported by custom and judicial precedent. This in turn hampers their entrepreneurial capacity and decision making capacity of women.
- **Question: Do sons and daughters have equal rights to inherit assets from their parents?** Many societies are discriminating on the grounds of the inheritance rights of sons and daughters to inherit assets from their parents. Gender-based differences cause women and girls to start at a disadvantage. The notion of perceiving the entrepreneurial idea itself is limited with this discrimination related to inheritance. This is generally an output of patriarchy.
- **Question: Does the law grant spouses equal administrative authority over assets during and after marriage?** Some laws require spouses to retain administrative power over the assets each brought to the marriage. There is no need for spouse consent. However in some instances the husband has administrative rights over all the property including the individual property of his wife.

- **Question: Does law provide for the valuation of nonmonetary contributions?** There is no explicit legal recognition of contributions like nonmonetary contributions that include caring for minor children, taking care of the family home and any other non-monetized contribution from a housewife in most of the economies. There are no explicit legal provisions providing equivalent division of property based on nonmonetary contributions made.

In Democratic Republic of Congo the Family Code vests control of joint property solely with the husband. In East Asia and the Pacific countries like Brunei Darussalam, Indonesia, Malaysia and Tonga do not grant equal inheritance rights to widows. In Sub-Saharan Africa, the law does not give equal inheritance rights to widows in countries such as Burundi, Guinea, Kenya, Mauritania, Senegal, Sudan, Swaziland, Tanzania and Uganda. The same applies to economies in the Middle East and North Africa. (World Bank, 2016)

(iv) **Entrepreneurship:** The Women Entrepreneurship indicator measures impediments on women starting and running a business

- **Question: Does law prohibits discrimination in access to credit based on gender?** Certain laws prohibit discrimination by creditors based on gender or prescribes unequal access for both men and women when conducting financial transactions or entrepreneurial activities and receiving financial abetment
- **Question: Does a woman have the same legal capacity and right to sign a contract as that of a man?** Some laws limit women's legal capacity to sign a contract upon reaching the age of majority and in many instances they need the signature, consent, or permission of her husband or guardian to do so.

This has a direct impact on her entrepreneurial capacity.

- **Question: Do women have equivalency in right to register a business in the same way as a man?** There are laws and regulations that restrict and limit the legal capacity of women to register a business. This includes the permission of her husband's or guardian's permission, signature, or consent to register a business. The regulations also require her to provide additional information or documentation that is not required of a man.
- **Question: Can a woman open a bank account in the same way as a man?** Some laws limit the legal capacity of a woman to open a bank account at her own discretion. The grounds for such bias are that only a married woman who is individually employed from her husband may open a bank account in her own name. Some regulations also require additional permission or documentation that is not required of a man in the usual circumstances.

In Bhutan, Congo, Suriname women can still not register a business and in Congo, Dem. Rep. Niger women still do not have the right to open a bank account. Equatorial Guinea still does not allow women to sign a contract. (World Bank, 2021)

The indicators capture changes to domestic laws and regulations that affect women's economic inclusion and entrepreneurship. International conventions when are incorporated into domestic law tend to uplift women's economic inclusion. Access to credit can be observed as a major barrier to women's entrepreneurship.

- (v) **Comparative analysis of the differences in indicators captured exhibiting legal disparity based on gender in certain economies:**

Countries	Mobility	Marriage	Assets	Entrepreneurship
<b>Bahrain</b>	50	40	40	100
<b>India</b>	100	100	80	75
<b>Oman</b>	0	20	40	75
<b>Canada</b>	100	100	100	100
<b>Kuwait</b>	50	40	40	75
<b>Egypt</b>	50	0	40	75
<b>Qatar</b>	25	20	40	75
<b>Equatorial Guinea</b>	75	20	60	0

Points are scored across four indicators composed of four or five binary questions, the levels scored are concluded by calculating the unweighted average of responses to the questions within that indicator.

Source: Women, Business and the Law, 2021 database.

(vi) **Entrepreneurial Munificence:** A conducive legal environment is crucial in developing women entrepreneurship. A legal munificent environment will stimulate women's entrepreneurial intentionality to start a venture.

• **Legal environment munificence by reforms:**

- **Bahrain Entrepreneurship-** Bahrain has made access to credit facile for women by prohibiting gender-based discrimination in financial services.
- **Benin Mobility** - Benin has now allowed women to apply for a passport in the same way as men.
- **Costa Rica Pay** - Costa Rica earlier had a ban on women's right to work at night. Costa Rica now lifted the ban on women's night work.
- **Fiji Mobility** - Fiji has now allowed women to apply for a passport in the same way as men.
- **Jordan Mobility-** Jordan has now allowed women to apply for a passport in the same way as men.
- **Entrepreneurship** - Jordan made access to credit facile for women by prohibiting gender-based discrimination in financial services.

- **Marshall Island Entrepreneurship** - The Marshall Islands made access to credit facile for women by prohibiting gender-based discrimination in financial services
- **Pakistan Entrepreneurship** - Pakistan has now allowed women to register a business in the same way as men thus promoting women entrepreneurship and making it less challenging for women.
- **United Arab Emirates Mobility** - The United Arab Emirates has now allowed women the right to choose to live and to travel abroad in the same way as the rights enjoyed by men. The United Arab Emirates also allowed married woman the right to leave the home without the husband's permission.
- **Workplace** - The United Arab Emirates also now allowed on an instance a woman to get a job without permission from her husband.
- **Pay** - The United Arab Emirates mandated equal remuneration for work of equal value among men and women.
- **Marriage** - The United Arab Emirates no longer requires a married woman to obey her husband or face any ramifications for disobedience.
- **Uzbekistan** - Entrepreneurship - Uzbekistan made access to credit facile for women by prohibiting gender-based discrimination in financial services. (World Bank, 2021)

(vii) **Entrepreneurship munificence through corresponding Conventions like CEDAW:**

- Equality before law and legal capacity similar to that of men (CEDAW, Art. 15(1)-(2))
- Equality before law relating to the movement of persons and freedom to choose one's residence and domicile (CEDAW, Art. 15(4))
- Equality related to marriage and family relations (CEDAW, Art. 16), including the right to choose a profession or an occupation (CEDAW, Art. 16(1)(g))
- Equality in rights to conclude contracts and administer property (CEDAW, Art. 15(2))
- Modifying the social and cultural patterns of conduct of men and women within the society to eliminate stereotyped roles for men and women (CEDAW, Art. 5(a))

## V CONCLUSION

Despite progress in the last decade the discriminatory laws across the world continue to threaten women's fundamental human rights and their economic security. Barriers to entrepreneurship at every stage of life limit equality of opportunity and the failure continues to inadequately support working women. Such challenges are faced by women even in the most developed economies.

In such a situation a legal environment that encourages women's economic inclusion and entrepreneurship can make them less vulnerable in the face of crisis.

There has never been a more important era to ensure women's economic empowerment as economies adapt to the new circumstances. Many international organizations have continued to strive to improve conditions of women through the implementation of legislative regulation. Normative principles on business and human rights of women though are theoretically available but must now be put to practice. This should not only be facilitated by inclusiveness of women as plaintiffs of violations but as key players and agents of change. Only by recognizing barriers to women's entrepreneurial participation and highlighting legislative solutions can the world see a de facto reorientation.

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## Breaking The Glass Ceiling : Find out Gap Between Social Barriers and Fostering

**Nandini Bhatnagar<sup>1</sup>, Dr. Deepti Maheshwari<sup>2</sup>**

<sup>1</sup>Research scholar , Dept of Commerce & Management, Rabindranath Tagore University Bhopal (M.P.) India.

<sup>2</sup>Dean, Faculty of Commerce, Rabindranath Tagore University Bhopal (M.P.) India.

### I INTRODUCTION

Women is the most beautiful creation of nature . women's are born entrepreneurs they are multitasking , intelligent , and emotionally strong . women entrepreneur are the combination of all the qualities which nature give it to him . women entrepreneur define by Schumpeter – “ women entrepreneur are those women who innovate , initiate or adopt a business activity “ . Frederick Harbison define women entrepreneur as – “ any women or group of women which innovates , initiates or adopt an economic activity may be called women entrepreneurship “ . modern women know a days not only manage the house hold activity as well as professional activities .

As per the zinnov-intel 2019 gender diversity study , the representation of women in corporate India has risen from 21% over five year to 30% . As per Centre for monitoring Indian Economy (CMIE) Data shows that far fewer women who lost work during lockdown , by august 2020 , only 40% of the women employed in December 2019 were still employed , versus 88% of men , according to CMIE .

Independent and strong women are up bring by browed and free mind families ,who give equal treatment , equal respect , equal responsibilities to their girl child . Independency , decision making skills and risk taking capacity comes when gender equality are their . Modern women know a days break the glass ceiling by prove themselves in different fields and specially as start up owners . Self-reliant and well balanced women entrepreneurs in India have the capacity to enhance the country's economy and at the same time boost the level of sexual equality.

Directly and indirectly independent and well balance women affects income, employment and capital formation which also benefitting household-level resource allocation. Equal opportunities and enhancing women entrepreneur is a gift to the society, which enhance quality livelihood and creates more jobs opportunities . It is estimates that an determined yet helpful push can enable India to achieve a important contribution from women through direct , indirect and promoted employment .

Gillian Kidson, head of IT, Coal Services:’ They [mentors] can be somebody you work alongside who inspires you.”

“Don’t think your mentor has to be female,” says Kidson. “They don’t have to be at the top of the leadership tree, either. They can be somebody you work alongside who inspires you.” Sometimes, she adds, potential mentors are the most unassuming people in the room—they may not stand out as a shining star, but the way they work resonates with you.

### II FOSTERING WOMEN

Foster self-confidence and self-belief make a girl feel unique , girl's self esteem drops 3.5 time then the boys , said by the American association of university women, a national organization . Teenage is when a girl start to understand their identity , that is the time girl want to know that she is unique .

Failure and imperfection are important for becoming strong and balance women, teach girls about handling failure and accept their imperfection because imperfection leads to perfection and mistakes lead to problem-solving behavior, so teach them that it's ok to fail or imperfect by which problem-solving and ability to observation skills are developed.

Social life is being the line leader , but tough situation start earlier than we think. Research of Penn state Erie , the Behrend college shows that on average , half of kids , adolescents , a disproportionate number of them girls , experience “ relational aggression “ . Rosalind wiseman, author of the best – selling book QUEEN BEES AND WANNABES “ and for that very reason , you need to teach your daughter how to handle it “ . Social Confidence build up skills make her more confidence to handle tough social situation on their build up stage .

Ocean with lots of interesting fields, but girls are more restricted about the subjects and stems because she taught about stems selections and benchmarks by which girls ability to risk-bearing, stems selection as per their choice get narrow. Encourages girls in different stems to make more female role models and mentorship, by which more and more girls do participate in different fields as per their choices and perform well. Introducing girls to different career fields at a young age is a key to narrowing this gap. Mentorship will also help break gender roles in an otherwise male control industry.

Entrepreneurship training should start at a young age. Instilling self-confidence in young girls is critical to helping them achieve their full potential, including entrepreneurship.

### III SOCIAL BARRIERS AND CHALLENGES

- (a) **Family Restriction:** Entrepreneurship is a exploring game, innovation and risk-taking, but women are restricted to spend more time with their family and homecare. They do not encourage women extensively traveling.
- (b) **Lack of Education:** Women are generally not promoted for higher education, especially in rural areas. Lack of education narrows down the career opportunities for womens.
- (c) **Lack of Finance:** Generally family members do not encourage any start up initiated by a women which leads to know financial support by the family.
- (d) **Lack of Self Confidence:** Women entrepreneurs because of their belongingto nature, lack of self-confidence which is essentially a motivating factor in running an enterprise successfully. They make it very difficult when it comes to the balance between family and venture handling.
- (e) **Unfavorable Environment:** The society is dominated by males. Many business men are not interested to have business relationship with women entrepreneurs. Male generally do not encourage women entrepreneurs.
- (f) **Lack of Mentoring :** Mentoring is done in each stage of fostering , but lack of mentoring problem are there by which women are direction less.

(g) **The Lack of Women In Positions of Power:** Amy Klobuchar is a Democratic U.S. senator from Minnesota. She is running for president in 2020: "One of the struggles that underlies all of our policy battles is the continued lack of women in positions of power. From corporate boardrooms, to the courts and political leadership around the world, the lack of women in senior positions continues to stymie progress on issues from pay to humanitarian aid to discrimination in all its forms".

### IV ASSESSMENT CRITERIA

Today India has 13.5–15.7 million women-owned enterprises, representing 20% of all enterprises. While large in absolute numbers, these are overwhelmingly comprised of single person enterprises, which provide direct employment for an estimated 22 to 27 million people. Further, a number of enterprises reported as womenowned are not in fact controlled or run by women. A combination of financial and administrative reasons leads to women being "on paper" owners with little role to play. Benchmarks from high performing countries and Indian states provide a good yardstick for India to accelerate overall female entrepreneurship. Accelerating quantity and quality of entrepreneurship towards such benchmarks can create over 30 million women-owned enterprises, of which 40% can be more than self-employment. This can generate potentially transformational employment in India, of 150–170 million jobs, which is more than 25% of the new jobs required for the entire working age population, from now until 2030.

Indian women of working age between 15–64

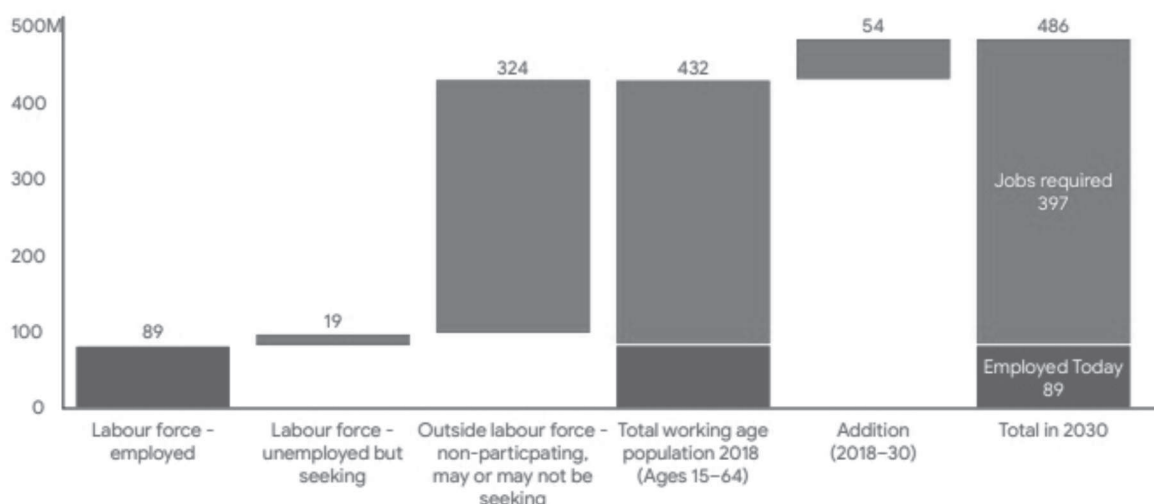


Fig.1 There is need to unlock the economic potential of up to 400M women by 2030

Of the approximately 432 million working age women in India, about 343 million are not in paid formal work. An estimated 324 million of these women are not in the labour force; and another 19 million are in the labour force but not employed.

Entrepreneurship among women has the power to create positive outcomes for individuals, societies and economies

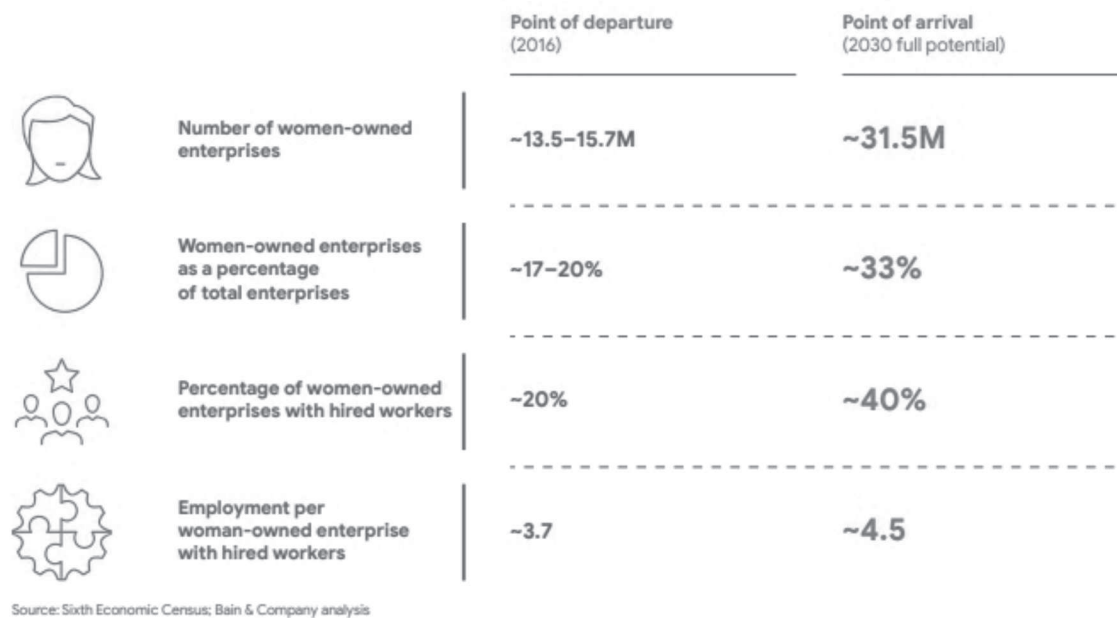
When provided with equal access to inputs, women-owned enterprises produce equally strong economic outcomes when compared with enterprises led by men.

About 59% of women believe working for themselves reduces their dependence on a spouse or family, while 46% view it as a means to break through the glass ceiling.

Over the past decade, women-owned enterprises have increased from 14% to 20%, as per government sources. This is with the help of national and state governments, investors, banks, financial and

educational institutions, and, most of all, the enterprising female workforce.

There are several examples of countries, some in similar stages of development as India, and states within India, that have structurally enabled and accelerated entrepreneurship amongst women. Examples include developed countries such as the US and Canada that have ~40% enterprises owned by women, and developing countries such as Indonesia, Vietnam and Russia, that have over 30% women-owned enterprises. Within India, several states, including Meghalaya, Mizoram, Manipur, Tamil Nadu, Karnataka lead in representation of women in the MSME sector. An all-states effort that is focused on enabling women entrepreneurs to start up and scale could, by 2030, increase direct employment by around 50 million to 60 million people and increase indirect and induced employment of another 100 million to 110 million people



**Fig.8 An acceleration today will bring about a full transformation of India's entrepreneurship landscape**

This will put India at par with several emerging and advanced economies where more than 40% of all enterprises are women-owned. Further, the total employment will bridge nearly 25% of the jobs required to absorb the working-age population in 2030. Given the continued scarcity of work opportunities, entrepreneurship allows women to be self-sustaining, giving them greater flexibility and control vs. salaried employment while also creating jobs.

## V METHODOLOGY

The paper combines a schematic review of literature at the interface of entrepreneurship and sustainable development . Consciously chosen and compiled from secondary data . The framework for analyzing the case studies is designed around multidimensional drivers and factors that steer the women-led enterprise.



## VI SUGGETIONS

- (a) Integrated policy framework for accelerating entrepreneurship amongst women, with an emphatic inclusion of semi-urban and rural India.
- (b) Equal access to finance through broad-based gender responsiveness across the financing sector.
- (c) Increased and creative access to capability development and mentorship.
- (d) Tighter integration in to formal and informal networks.
- (e) Focused skill development.
- (f) Trained them in their fostering stages.

## VII CONCLUSION

Women are the strong and beautiful creation of nature , female naturally have the power to manage , emotional intelligence , ability to multitasking and perseverance . Social cultural barriers and male dominated society , women are handling from years but women standstill and strongly face the changes , glass breaking fighters and prove itself in different fields whether it is technical or non-technical . The journey from coal to diamond women nutrition them self and adaptability. Women have equal access to entrepreneurship opportunities and , in turn , were able to start accumulating wealth , the gender wealth gap could bring to reduce further. Introducing girls to career fields at a young age is a key to narrowing this gap. Mentorship will also help break gender roles in an otherwise male control industry.”Mentorship is undeniably important for women in technology. “Sixty-seven percent of women rate mentors as highly important for advancing their careers. Yet, 63 percent report that they’ve never had a mentor,” says Jen Felch, chief digital officer at Dell Technologies. “This disparity needs to be addressed to empower women to see their full potential.

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## महिला उद्यमिता एवं सशक्तिकरण में सरकार की भूमिका – एक सामान्य अध्ययन

मोहम्मद सगीर

सहायक प्राध्यापक, डॉ. सी.वी.रमन् विश्वविद्यालय, खण्डवा (मध्य प्रदेश) भारत

### सारांश

हमारे समाज में नारी को प्राचीन समय से ही देवतुल्य माना गया है। आदिकाल से ही महिलाएँ समाज के निर्माण में प्रमुख भागीदार के रूप में रही हैं। कोई भी देश यश के शिखर पर तब तक नहीं पहुँच सकता, जब तक उस देश की महिलाएँ पुरुषों के साथ कंधे से कंधा मिलाकर न चलें। महिला सशक्तिकरण से महिलाओं में उस शक्ति का प्रवाह होता है, जिससे वह अपने जीवन से जुड़े हर फैसले स्वयं ले सकती हैं, समाज में उनके वास्तविक अधिकार का प्राप्त करने के लिए सक्षम बनाना ही महिला सशक्तिकरण है। महिलाओं को समानता एवं सम्मानजनक जीवन प्रदान करने की दिशा में शासन द्वारा सतत् प्रयास किये जा रहे हैं, वह चाहे विधान द्वारा निर्मित अधिनियम हो या सरकार द्वारा चलायी जा रही योजनाएँ हो। आज की वर्तमान स्थिति के अनुसार प्रमुख समस्या महिलाओं में आत्मनिर्भरता लाना है। उन्हें कौशल विकास के माध्यम से प्रशिक्षित कर उनकी कार्यशैली को मजबूत बनाना है। ताकि उन्हें नया परिवेश मिल सकें वह आर्थिक रूप से सक्षम हो सकें। सरकार की नीतियों का पूर्ण लाभ प्राप्त कर सकें। उन्हें सही जानकारी प्राप्त कराने के उद्देश्य से सरकार ने जो कदम उठाए हैं, वह तभी सार्थकता का स्तर प्राप्त कर सकें हैं जब इससे संबंधित सम्पूर्ण जानकारी लाभार्थियों तक पहुँच सकें। सरकार की योजनाओं का दूरगामी लक्ष्य यह है कि योजनाओं के व्यापक संदर्भों की जानकारी देने की प्रतिबद्धता निरंतर बनी रहे। मौजूदा दौर की प्रभावशाली योजनाओं का दोहन उन सभी प्रतिभाशाली महिला उद्यमियों द्वारा किया जाए, जिन्हें इसका लाभ पहुँचना है। सरकार महिला उद्यमियों का एक ऐसा अभ्यारण तैयार करना चाहती है, जिससे महिलाओं को उद्यमिता के नये आयाम में गति मिल सकें। उद्यमशीलता के द्वारा उन्हें एक ऐसा प्लेटफार्म मिल सकें जिसके माध्यम से उन्हें समाजिक और आर्थिक रूप से सक्षम बनाया जा सकें।

**शब्द कुंजी**—दूरगामी, प्रतिबद्धता, कौशल, सशक्तिकरण, आत्मनिर्भरता, सार्थकता, उद्यमी, परिपेक्ष्य

### I प्रस्तावना

भारत वर्ष के इतिहास में महिलाओं के शासनकाल और बुद्धिमानता की अनेक गाथाएँ स्वर्णिम अक्षरों में दर्ज हैं। महिलाओं ने अपनी वीरता, साहस और बलिदान की अमिट छाप छोड़ी है। कुछ दशक पूर्व से सामाजिक, आर्थिक और राजनैतिक परिवर्तनों से शिक्षा के प्रसार में जो नूतन परिवर्तन हुए हैं उसके फलस्वरूप महिलाओं ने अपनी उपस्थिति प्रत्येक क्षेत्र में दर्ज की है। वर्तमान समय में महिला उद्यमियों ने विभिन्न औद्योगिक क्षेत्रों में सफलता हासिल की है। मनुष्य की पहली पाठशाला उसका घर होता है और उसकी मा प्रथम गुरु के रूप में जानी जाती है। वह समाज में सामाजिक, आर्थिक और घरेलू क्रियाओं का प्रबंध करती रही है। लेकिन परिवर्तन और विकास की प्रक्रिया के साथ उसने उद्यम की स्थापना के कार्य में योगदान देना प्रारम्भ किया है। उद्यमिता के माध्यम से महिलाओं को व्यापार एवं पेशे के क्षेत्र में एक नई दिशा प्राप्त हुई है। वह सभी उपक्रम जिसमें स्वामित्व महिला उद्यमी का हो, किसी उपक्रम में 51 प्रतिशत पूँजी की भागीदारी महिलाओं की हो, उपक्रम महिला द्वारा संचालित हो, उपक्रम में कार्यरत महिला कर्मचारियों की संख्या 50 प्रतिशत से अधिक हो या महिला किसी भी प्रकार की सेवा व वस्तु का उत्पादन करती हो तो उसे महिला उद्यमी कहा जाता है। महिला या महिलाओं का वह समूह जो किसी व्यावसायिक उपक्रम की स्थापना, उसका संचालन या संगठन करती है, जिसमें किसी सेवा या व्यावसायिक उपक्रम का स्वामित्व एवं प्रबंध एक या अधिक महिलाओं द्वारा किया जाता है उसे “लघु औद्योगिक इकाई” के नाम से जाना जाता है। उद्यमशीलता जीवन का एक आवश्यक एवं महत्वपूर्ण अंग है। यह मात्र धन सृजन का एक

तरीका नहीं बल्कि व्यक्ति विकास एवं संपूर्ण सामाजिक – आर्थिक विकास का गुरुमंत्र है, जो आत्मनिर्भरता एवं मानवीय आवश्यकताओं की पूर्ति का एक द्वार सिद्ध हुआ है। उद्यमिता सामाजिक प्रगति का आधार स्तंभ है जिससे बेरोजगारी जैसी जटिल समस्याओं का अंत होने की सम्भावनाएँ होती हैं। महिलाओं में एक जन्मजात गुण होता है कि वह बेहतर प्रबंध करने में माहिर होती है, चाहे वह घर का बजट हो, सामाजिक कार्यप्रणाली हो या परिवार को एक सूत्र में बांधे रखना हो। एक उद्यमी में जो आवश्यक गुण होना चाहिए जैसे – नियोजन, संगठन, नियंत्रण, निर्देशन, साहस, दूरदर्शिता, नेतृत्व, नवपरिवर्तन की योग्यता, रचनात्मक क्रिया आदि यह सभी गुण महिलाओं में जन्मजात रूप से उत्पन्न होते हैं। प्रत्येक वर्ष 08 मार्च को स्त्री-पुरुष समानता को बढ़ावा देने के आह्वान पर अमल के लिए अंतर्राष्ट्रीय महिला दिवस मनाया जाता है। 2021 के अंतर्राष्ट्रीय महिला दिवस अभियान का मुख्य विषय “चुनौती देने को चुनो है” स्त्री – पुरुष असमानता महिलाओं की उपलब्धियों को उजागर करना एवं समानता लाना ही इसका लक्ष्य है।

### II सरकार की भूमिका

नारी को जागरूक व सशक्त बनाकर ही मजबूत समाज की स्थापना का सपना साकार किया जा सकता है। संविधान निर्माताओं ने देश के सामाजिक ढाँचे में महिलाओं को सशक्त बनाने के लिए हर संभव प्रयास किये हैं। जिसे संविधान के अनुच्छेद 15, अनुच्छेद 16, अनुच्छेद 243 में विस्तृत रूप से दर्ज किया गया है। परन्तु समय-समय में इसमें परिवर्तन की आवश्यकता महसूस

की गई और महिलाओं के हित को देखते हुए इनमें बहुत से परिवर्तन भी किये गए और वर्तमान में भी सुधारात्मक प्रयास सरकार द्वारा किये जाते रहे हैं। सरकार द्वारा महिलाओं की प्रतिष्ठा, सामाजिक और आर्थिक स्थिति को बेहतर करने के लिए सरकार द्वारा विभिन्न प्रकार के कानून बनाए गए हैं। महिलाओं को समानता एवं सम्मान जनक जीवन प्रदान करने की दिशा में आयोग का आवश्यक अंग है न्याय की उपलब्धता, यह सुविधा रहित वर्गों की महिलाओं के लिए बहुत आवश्यक है। भारत सरकार द्वारा महिलाओं के विकास एवं कल्याण के लिए अनेक योजनाओं का संचालन निरंतर किया जाता रहा है, जिससे उनकी यथा स्थिति में सुधारात्मक परिवर्तन हो सके महिला सशक्तिकरण के अनेक प्रयास भारत सरकार द्वारा किये जाते रहे हैं, जिनमें कुछ प्रमुख रूप से इस प्रकार है –

- (क) संविधान व्यवस्थाएँ
- (ख) राष्ट्रीय महिला आयोग का गठन
- (ग) राष्ट्रीय महिला कोष की स्थापना
- (घ) महिला अधिकारिता वर्ष, 2001
- (च) महिलाओं में शिक्षा प्रसार
- (छ) आर्थिक जीवन में प्रगति
- (ज) राजनैतिक जागृति
- (झ) पारिवारिक अधिकारों में वृद्धि
- (ट) महिलाओं के सुरक्षात्मक प्रावधान
- (ठ) महिला विकास एवं सशक्तिकरण के लिए विशेष योजनाएँ

महिला सशक्तिकरण की दिशा में सरकार की इस भूमिका के प्रति महिलाओं को जागरूक करने के लिए कई शासकीय और गैर शासकीय संस्थाएँ इस कार्य में लगी हुई हैं जिससे की प्रत्येक महिलाओं तक यह जानकारी पहुँच सके।

### III सरकार की योजनाएँ

विकासशील देशों में उद्यमिता समृद्धि का एक महत्वपूर्ण आधार है। भारत जैसे राष्ट्र के नियोजित एवं तीव्र आर्थिक विकास के लिए उद्यमिता का विकास आवश्यक है। इसी परिपेक्ष्य में केन्द्र सरकार एवं राज्य सरकारों ने उद्यमियों की सहायता के लिए अनेक योजनाओं के क्रियावयन हेतु अलग-अलग संस्थानों की स्थापना की है, जैसे – लघु उद्योग विकास संगठन, युवा उद्यमियों का राष्ट्रीय संगठन, राष्ट्रीय उद्यमिता एवं लघु व्यवसाय विकास संस्थान, खादी एवं ग्रामोद्योग आयोग, उद्योग निदेशालय, राज्य वित्त निगम, भारतीय मानक ब्यूरो जिला उद्योग केन्द्र एवं कोशल विकास और उद्यमशीलता मंत्रालय भारत सरकार आदि। सभी संस्थाओं द्वारा अपने अधिकार और कर्तव्यों का पालन करके महिला उद्यमियों को प्रशिक्षण, वित्त एवं प्रबंधकीय परामर्श, उद्यमिता विकास कार्यक्रमों का संचालन एवं उत्पादन प्रशिक्षण आदि का कार्य किया जाता है। वर्तमान में नीति आयोग द्वारा महिला उद्यमियों को बढ़ावा देने के लिए महिला उद्यमिता प्लेटफार्म की शुरुआत की है। भारत सरकार द्वारा चलाए जा रहे इस प्रोग्राम जिसे शासन द्वारा उपलब्ध [wep.gov.in](http://wep.gov.in) पद पर देखा जा सकता

है, से महिला उद्यमियों को एक नई दिशा प्रदान की गई है इसमें नीति आयोग के साथ – साथ यूनाइटेड स्टेट ऑफ अमेरिका की सरकार भी शामिल है। यह कार्यक्रम मुख्य रूप से महिलाओं को व्यापार में कौशल विकास करने और व्यापार में मदद करने के लिए शुरू किया गया है। यह कार्यक्रम महिलाओं की तीन शक्तियों – इच्छा शक्ति, ज्ञान शक्ति और कर्मशक्ति को बढ़ाने के लिए लाया गया है। और इन्हीं तीन शक्तियों को WEP आधार स्तंभ माना गया है। सरकार द्वारा महिला उद्यमियों के लिए अनेक योजनाओं को लागू किया है जिन योजनाओं का लाभ लेकर वह अपने आप को उद्यम के क्षेत्र में सशक्त बनाकर अपने लक्ष्य की प्राप्ति कर सकती है।

### IV शोध प्राविधि

किसी भी शोधपत्र को तैयार करते समय यह आवश्यक है की यह सुनिश्चित कर लिया जाए की हम किस विधि का प्रयोग करके अपना शोध कार्य पूर्ण करेंगे। शोध नियमों के अनुसार प्रस्तुत शोधपत्र विवरणात्मक एवं नवीन व्यावहारिक पद्धति को अपनाते हुए शोध लेख को मौलिकता प्रदान करने का प्रयास किया गया है। इस शोध कार्य हेतु आवश्यक सामग्री विभिन्न पत्रिकाओं, पुस्तकालयों, इन्टरनेट एवं शोध संस्थानों में उपलब्ध साधनों के अलावा सन्दर्भ ग्रंथों से एकत्र किया गया है। इन सन्दर्भ आधारित पुस्तकों के अलावा विभिन्न आयोगों के प्रकाशनों, आत्मलेखों, समाचार पत्र-पत्रिकाओं, राजनैतिक दलों के घोषणा पत्रों इत्यादि से लेखन सामग्री संगृहीत कर विवरणात्मक अध्ययन किया गया है।

### V अध्ययन का उद्देश्य

किसी भी शोधकार्य के पहले यह आवश्यक होता है कि हम सही दिशा में कार्य करें इस हेतु हमारे उद्देश्य क्या होंगे यह निर्धारित करना एक महत्वपूर्ण कार्य है।

अतः प्रस्तुत शोध अध्ययन के लिए निम्नलिखित उद्देश्यों का निर्धारण किया गया है—

- (क) भारत में महिला उद्यमियों की स्थिति का अध्ययन करना
- (ख) महिला सशक्तिकरण में सरकार की भूमिका का अध्ययन करना
- (ग) सरकारी योजनाओं के क्रियावयन में निर्धारित प्रावधानों का अध्ययन करना

### VI निष्कर्ष

वर्तमान समय में महिला उद्यमिता विकास की नितांत आवश्यकता है। नवपरिवर्तन के माध्यम से सरकार उद्यमिता के क्षेत्र में महिलाओं को सशक्त कर देश के आर्थिक विकास पर ध्यान केन्द्रित करना चाहती है। महिलाओं द्वारा लघु उद्योगों के क्रियावयन से जो आर्थिक लाभ प्राप्त होता है। यदि वह अपने दायरे को बढ़ाकर इस और अग्रसर हो कि वह अपनी जिम्मेदारी को पूरा करने

के अलावा देशहित में कार्य कर सकती है तो निश्चित ही महिलाएँ पुरुषों के साथ कंधे से कंधा मिलाकर उद्यमिता के क्षेत्र में आगे आएगी। इस हेतु उन्हें केवल अपने अधिकारों के प्रति जागरूक करने की आवश्यकता है। शिक्षा के अभाव और जानकारी की कमी के कारण वह सरकारी योजनाओं के लाभों से वंचित रह जाती हैं। महिलाओं द्वारा पूर्ण रूप से अपने आप को सशक्त बनाने के लिए यह आवश्यक है कि वह शिक्षा के क्षेत्र में औद्योगिक क्षेत्र और राजनैतिक क्षेत्र में, अपने आप को आगे लाए, सरकार द्वारा चलायी जा रही विभिन्न योजनाओं का लाभ प्राप्त करें। संविधान में दिये अपने अधिकारों का पूर्ण रूप से उपयोग कर सकें। आज सबसे जटिल समस्या महिलाओं में आत्मनिर्भरता लाने की है। सरकार की विभिन्न योजनाओं के प्रस्तावित पहलों और निवेश से अनगिनत महिलाओं के जीवन को नई दिशा दी जा सकती है। और उन्हें कौशल विकास और समुचित प्रशिक्षण देकर उनके उद्यम को नया आयाम प्रदान किया जा सकता है। उन्हें आर्थिक दृष्टि से सक्षम बनाया जा सकता है। महिला उद्यमिता के जरिये ऐसी अधिकार संपन्न महिलाओं की परिकल्पना की गई है, जिससे आत्मनिर्भर भारत का सपना साकार किया जा सकता है।

इस सन्दर्भ में जयशंकर प्रसाद जी की कविता की कुछ पंक्तियाँ सटीक बैठती हैं कि—

नारी तुम केवल श्रद्धा हो,  
विश्वास रजत नग पग तल पर।।  
पियुष –स्त्रोत सी बहा करो,  
जीवन के सुन्दर समतल में।।

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## Problems and Prospects of Women Entrepreneurship

Haimanti Roy<sup>1</sup>, Dr. Basanti Mathew Merlin<sup>2</sup>

<sup>1</sup>Research Scholar, RNT University, Bhopal (M.P.) India.

<sup>2</sup>Head, Dept of Commerce, RNT University, Bhopal (M.P.) India.

### ABSTRACT

**Pandit Jawaharlal Lal Nehru has remarked “When women move forward, the family moves, the village moves and then ultimately the Nation moves forward.”** Women are one of the most relevant untapped resources if we talk about entrepreneurship. Entrepreneur is an individual who takes risk and starts something new. Entrepreneurship is the key to India’s development. It is very important as it utilized local resources, employment and rural development. This paper represents basics about women entrepreneurs. In today’s world, women entrepreneurs are playing very vital role and they have to become important part of the global business environment and it’s really important for the sustained economic development and social progress. Main reasons for women to put their views into action. Women constitute around half of the world population. So is in India also. They are, therefore, regarded as the better half of the society. In traditional societies, they were restrained within the four walls of their houses performing household activities. In modern societies, they have come out of the four walls to participate in all the activities. Women entrepreneurs may be defined as a woman or group of women who initiate, organize and run a business enterprise. We all understand that economic development of the today’s woman is crucial for economic development of any country specially a country like India. The dependency on service sector has created many entrepreneurial opportunities for women that they can utilize to enhance their social standing and reputation. In this paper, an attempt has been made to study the opportunities and challenges related with entrepreneurship that the woman of our country faces in the present times.

**Keywords:** Entrepreneurship, woman, economy, economic development, challenges, economic growth, opportunities of women entrepreneurship.

### I INTRODUCTION

In recent years the importance of women entrepreneurship for economic development has been widely acknowledged. Previously women entrepreneurship is associated with innovation and creating something that did not exist, it is often treated as equivalent to new venture creation. Women entrepreneurship can also be present within large organizations or outside the business environment. In our society entrepreneurial behavior in its broader sense has become more important as people face a more uncertain work environment, with multiple job shifts during a career, greater prospects of becoming self-employed, and where tasks increasingly require qualities such as independence, creativity and initiatives. These entrepreneurial qualities enable individuals to cope with and contribute to rapid social and economic change (OECD/CERI, 1989; Gibb and Cotton, 1998). In the sustainable growth literature process is positively related to the level of economic growth. In particular, the empirical studies specify growth as a function of the initial level of process.

Hence for economic growth both entrepreneurship and system are important from a societal perspective. However, recently the importance of process for women entrepreneurship has been acknowledged. Developing a framework explaining women entrepreneurship, have included process as one of the determinants of the level of entrepreneurial activity in a country.

### II OBJECTIVES AND METHODOLOGY

- (a) **Research Objectives:** The overall objective of the study is to have an overview of the existing situation of women entrepreneurs in India with their prospects and problems. The study also aimed at exploring recommendations and suggestions to address existing problems to promote a gender friendly business environment.
- (b) **Research Methodology and Data sources:** The researcher has used available secondary data such as books, periodicals and websites, online publications for collection of relevant information.

### III REVIEW OF LITERATURE

Margaret Henning and Anne Jar dim (1979) conducted the study of women at managerial position by analyzing the life and career history of twenty five women at the top management position in business and industry. The study reveals that women can build extremely successful management careers even without legal pressures to aid them. The study further reveals the price they paid their personal lives were mortgaged to pay for their careers. Jardim, V Krishnamoorthy and

R. Balasubhramaniam, identified the important women entrepreneurial motivation factors and its impact on entrepreneurial success. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction are the important entrepreneurial motivational factors. The detailed study in this regard also concluded that 'ambition', 'knowledge and skills', Independence dimensions of entrepreneurial motivational have significant impact on entrepreneurial success of women entrepreneurs.

Dr. Sunil Deshpande & Ms. Sunita Sethi ,Shodh, Samikshashaur Mulyankar (Oct.- Nov. – 2009) in their research paper exhibit the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by women entrepreneurs group. Emphasize should be given on educating women stratum of population, spreading awareness and consciousness. Women should realize their strength and importance in the society and great contribution they can make for their industry as well as the entire economy.

#### **IV HISTORICAL BACKGROUND OF WOMEN ENTREPRENEURSHIP IN THE WORLD**

Before the 20th century women were operating businesses as a way of supplementing income, trying to avoid poverty and making up for the loss of a spouse. The ventures that these women undertook were not known as entrepreneurial due to the time in history and usually had to yield to their domestic responsibilities. The term entrepreneur is used to describe individuals who have ideas for products and or services that they turn into a working business. In earlier times this term was reserved for men because of more involved in the business world and more acceptable to society. This does not mean that there were no female entrepreneurs until that time. In the 17th century, Dutch Colonists who came to what is now known as New York City operated under matriarchal society. In this society many women inherited money and lands and through this inheritance and became business owners. Ancient days+women to own certain businesses like brothels, alehouses, taverns, and retailshops among others. Most of these businesses were not perceived with good reputations mostly because it was considered shameful for women to be in these positions. Society at the time frowned upon these women because it took away from their more gentle and frail nature. During the 18th and 19th centuries more women came out from under the oppression of society's limits and began to emerge into the public eye. In the 1900's due to a more progressive way of thinking and the rise of feminism, female entrepreneurs began

to be more accepted and although these women entrepreneurs serviced mostly women consumers they were making great steps. Even today still with the added popularity of women in business they are struggling for the availability of technology and support from different organizations. The economic downturn of 2008, did not serve to help them in their quest. With the continual attention given to the female education and educational programs afforded to those women who seek to start out with their own business ventures.

Since 2000 there has been an increase in small and big ventures by women, including one of their biggest obstacles, financing. There was a blind belief that men are the only bread winners of their families. This has been proved incorrect because Gender and Development has clearly identified the role of women entrepreneurs. Now-a-days, service sector has played a significant role in providing employment opportunities to women. Besides most of women lives in semi-urban and rural areas and a lot of measures have been taken to promote women entrepreneurs. It is observed that women can establish business units in those areas where they have core competency. Women have proved their core competency in the areas of Information Technology (IT), management, personal care services and health care services. Women are encouraged in these areas of business as they have core-competency. Besides the above areas, women entrepreneurs have emerged in the new areas like data base management, designing and multi-media services.

#### **V MAJOR CHALLENGES FACED BY WOMEN ENTREPRENEURS**

- (a) **Balance between family and career-** Women in India are very emotionally attached to their home and families. They are supposed to attend to all the domestic work, look after the children and other family members. They are overburdened with family responsibilities like taking care of husband, children and in laws which takes away a lot of their time and energy. In such situation, it is very difficult to concentrate and run an organization successfully and efficiently.
- (b) **Male dominated society-** Even though our constitution speaks of equality between genders; male superiority is still the order of the day. Women are not treated equal to men. Their entry into business requires the approval of the head of the family who is mostly a male member. Entrepreneurship has traditionally been seen as a male task. All these hamper the growth of women entrepreneurs.

- (c) **Illiteracy or low level of Education** - Women in India are lagging behind in the field of education. Even after more than 60 years of independence many women are still illiterate. Those who are educated are provided either less or inadequate education than their male counterpart partly due to early marriage, partly due to household responsibilities and poverty. Due to lack of proper education, most women entrepreneurs remain in dark about the development of new technology, new methods of production, marketing, networking and other governmental support which will encourage them to rise in the field of management
- (d) **Socio – culture barriers** – Castes and religions dominate our society and hinder women entrepreneurs too. The traditional and customs prevailing in Indian societies sometimes stand as an obstacle before women which stop them from growing and prospering. In rural areas, they face even greater social barriers.
- (e) **Lack of financial assistance** – Women entrepreneurs suffer a lot in raising and meeting their financial needs of the business. Bankers, creditors and financial Institution consider women borrowers with less credit worthiness. They also face financial problem due to blockage of funds, raw materials availability, inventory, work-in progress, finished goods and non-receipt of payment from customers in time.
- (f) **Lack of technical knowhow**- Management has become a specialized job which only efficient managers can perform. Women entrepreneurs sometimes are not efficient in managerial functions like planning, organizing, controlling, directing, motivating, recruiting, coordinating and leading an enterprise. Therefore, less and limited managerial ability of women has become a problem for them to run the enterprise successfully.
- (g) **Dependence on intermediaries**- They have to depend on office staffs and intermediaries to get things done, especially, the marketing and sales sides of business.
- (h) **Low risk bearing capacity**- Though the risk tolerance ability of the women in day to day life is compared to male members, in business it is the other way. Low level self esteem and self – reliance to the women folk engage in business, which is full of risk taking. Moreover the fact that she is not economically independent makes her all the more risk averse.
- (i) **Low mobility** – A major handicap of women is her inability to travel from one place to another at any time. The confidence to travel across day and even different regions and states are found less in women compared to male entrepreneurs. Even if she moves about, she is looked upon with an eye of utter suspicion.

- (j) **Stiff competition**- The male – female competition is another factor which develops hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt, due to lack of organizational skills when compared to male entrepreneur's women have to face constraint from competition. Many women enterprises are often found with improper organizational set up.

## VI OPPORTUNITIES FOR WOMEN ENTREPRENEURSHIP

Women Entrepreneurship is definitely a solution to manage the economic disparity and rising impact of technological and informational forces. To overcome this impediment women entrepreneurs have the power of diverting the forces towards development and progression by putting in their own potentials and skills to improve economic conditions of any country.

## VII STEPS TAKEN BY THE GOVERNMENT

Development of women had been a policy objective of the government since independence. Women are given priorities in all the sectors including SSI sector .Government and non-government bodies have paid increasing attention to women's economic contribution through self-employment and industrial ventures.

- (a) The first five-year plan (1951-56)-women establishment of social welfare measures for women.
- (b) The second five-year plan(1956-61) –women empowerment in agricultural development programmes
- (c) The third & fourth five plan (19 61-66 & 1969-74)- Support for women education as a major welfare.
- (d) The fifth five year plan(1974-79)-emphasized in training for women welfare& development.
- (e) The sixth five year plan (1980-85) a definite shift from welfare to development.
- (f) The seventh five plan (1985-90)emphasized the need of gender equality and empowerment.
- (g) The eight five year plan (1992-97) focused on empowering women through panchayati raj institutions
- (h) The tenth five year plan (2002-07)-National policy for empowerment of women(2011)-protection and development of women

## VIII SUGGESTIONS TO OVERCOME THE CHALLENGES

- (a) Encourage and support to the women entrepreneur will help to generate more jobs.
- (b) The presence of women as entrepreneurs will change the demographic characteristics of business and economic growth of the country.



- (c) Social media and marketing team should help to create the network of women entrepreneurs so that they can build their business network among peers, customer, and suppliers so that connect all of them during their business.
- (d) Women entrepreneurs struggle with lack of confidence and hence business community, educational institute, government and society should help them to create the confidence to drive business.
- (e) Financial institute, bank, micro finance companies should provide loan to the women entrepreneurs for business.
- (f) Government should support to women entrepreneurs so that they do not face any difficulty in setting up their business.
- (g) Special infrastructure facilities should be provided so that they can set up business easily.
- (h) Women entrepreneurs should provide loan at low interest rate so that they can repay the loan by running their business.
- (i) To enhance their skill and knowledge training of women entrepreneur there should be various course available at private and government institute.
- (j) Women entrepreneurs must be given priority over other entrepreneurs in the supply of controlled and scarce raw materials.
- (k) Both Central and state government should give encouragement to the women entrepreneurs to start new business.
- (l) The family members should support the women entrepreneurs for the successful conduct of their business.
- (m) In the area of specialization more research and development options should be given to women entrepreneur.
- (n) Women should attend more and more training program, workshop, seminar and conference.
- (o) Women Entrepreneur guidance cell should be opened in all rural and urban area to handle the problem related to their day to day business operations.
- (p) Several legal rules and regulation for the set up enterprise by women must be simplified to help women entrepreneur in establishing their business & getting speedy approval regarding several legal formalities.
- (q) Organization of fairs, exhibitions and workshops for women entrepreneurs which will help them to connect with each other to share ideas and problems. It will also provide guidance to new entrepreneur who can take help and suggestions from their already established counterparts.
- (r) Government should ensure that middleman should not misguide or cheated to women entrepreneurs. government should launched fully digital portal with all relevant guidelines and useful links for women entrepreneurs ready reference

## IX CONCLUSION

The study on “problems and prospects of women entrepreneurs” is conducted to analyze the problems and prospects and to give better suggestions for their improvement. These include balance between family and career, socio-cultural barriers, male dominated society, illiteracy or low level of education, dearth of financial assistance, lack of technical knowhow, marketing and entrepreneurial skills, lack of self-confidence and mobility constraints. Despite the increased gender parity in the workforce today, few women attain top management positions in large corporations. These women entrepreneurs have an average age of forty to sixty years because they have had previous careers in other areas. In spite of these problems, the lack of family support is another main problem that the women entrepreneurs are facing. Their primary goal is not monetary gains but rather personal satisfaction and achievement. Social and political developments in India have also been responsible for determining the role of women in a changing society. Time has come for women to come out of the burden of housework and give way to their creativity and entrepreneurship. Women entrepreneurs require better support from the governments more understanding from the family and greater innovations and specialization from their own side. The government schemes, incentives and subsidies have stimulated and provided support measures to women entrepreneurs. With the increase in the number of women getting education Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena. Apart from training programs, Newsletters, mentoring, trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Henceforth, promoting entrepreneurship among women is certainly a short-cut to rapid economic growth and development. The role of women entrepreneur in economic development is also being recognize and steps are being taken to promote women entrepreneurship. Women in the society and understand their vital role in modern business field too. Then very soon we can pre-estimate our chances of our beating our own conservative and rigid through process which is the biggest barrier in our country's development process. The unexplored talent of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector.



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# Breaking the Glass Ceiling and Modern Women

**Dr. Mitima Sachdeva**

Asst. Prof., Amity Institute of Education, Amity University, Lucknow (U.P.) India.

## ABSTARCT

*“Women the better half”, as is said, but realizing the true meaning of it is still halfway. We are aware about the kind of intensive indulgence in actions the women of today is engaged in, the household chores, managing the professional arena with perfect equilibrium and so on and so forth. The Women have changed the entire perspective of the world, they have started plunging into the industry and running their enterprises also. It is actually a matter of pride seeing them grow into budding entrepreneur. They have been performing exceedingly well in almost all the spheres, be it academics, politics, business, administration, social work, etc. There has been an awakening and reckoning. Women have found a shift, which has been heard and expressed. Our cultural values are being redefined and acceptance generated. Lot of praise, value and admiration has been created for feminism. This paper would highlight the thought and action taken by the modern women to break the glass ceiling in the most optimistic manner.*

**Keywords:** Awakening, reckoning, modern women, glass ceiling

## I INTRODUCTION

The Women have changed the entire social, economic patterns of the world. It is evident from the huge increase of women in the workplace to supplement the male earning capacity. The social movements like the movement related to the women empowerment, equal opportunities legislation i.e. rights and duties, the expansion of the service sector and the knowledge economy. Besides this the increased access to education and the ever-increasing cost of living have contributed to this change.

The rise in these numbers have resulted in women entering a broader range of occupations, from supportive, nurturing roles as teaching and nursing to every field of professional life. Therefore, women are now seen in roles that were sole prerogative to men.

This difference in female employment patterns has had a significant impact on the economic empowerment of women, as independent purchasers, but perhaps even more importantly there has been a sea change in their wider contribution to macro value creation indices. For example, there is evidence to indicate that companies with higher numbers of female board members perform better financially than those with fewer women. (Joy et al 2007).

The economist has argued that increasing the number of women in the workforce can boost a country's economy. The female entrepreneurs and business owners are on the increase, often in lower revenue generating businesses.

## II THE OBSTACLES DISABLING THE WOMEN

**(a) Cultural and Personal Perceptions:** The women have faced many structural obstacles in the employment arena. However, equally disabling have been the cultural and personal perceptions of the roles of women in the workplace, because culturally the workplaces seem to have favoured the men over women. On

a personal note, it is often argued that women lack confidence in the workplace and therefore are increasingly reluctant to put themselves forward for promotion. On the contrary research has shown that when making self-assessments of work-related performance, women use a more complicated platform of judgements as compared to men.

**(b) Motherhood Manacle:** Men with children are often viewed positively by employers; stability and investment in the future are constructive traits which will translate helpfully to the workplace. However, women with children are viewed in a much more negative light. It appears that having children offers a ‘double whammy’ setback to female careers. Not only do they take time out of work to have and care for their children, but when they return back after the childcare leave, they face challenges in securing their previous post and portfolio.

Many a times it is seen that in such condition the females take on part time assignment/jobs but part-time employment is often unsatisfactory in terms of hours invested vs financial reimbursement. The whole picture is one of discouragement for mothers; whose lack of enthusiasm for the packages simply reinforces the employer's that motherhood is bad news for the productivity and reliability of their company. Therefore, the females face setback in their careers.

On top of that, working mothers who tend to manage families and careers face some specific challenges such as-

- **Finding access to good quality and affordable childcare** – often a real barrier to managing the duality of home and career for many women.
- **Changing family relationship patterns** – inevitably working mothers have less time to spend on traditionally maternal activities. This is not necessarily negative but, it does mean that schedules are tight, and other

caring relationships such as child minders, after school clubs also become part of the mix. This many times takes the shape of dying relations of the couple leading to divorce and separation.

**(c) Gender Discrimination at workplace:**

Although women have made clear they have the ability to perform with the same skill and success in every endeavour engaged in by men, the issue of gender discrimination still holds many back. This is true not only to the service sector, where women are underpaid but also the business sector. It is evident in the family business organizations that women have no say in matters related to it. They are held responsible for all the personal related issues of the family, but when it comes to sharing equal opinion in the business then nobody seeks their advice, nor do they share legal rights in the business shares etc.

The issue is not about their efficacy, but it is about the mind-set of the people around. The females have been trying hard since ages for the upliftment of their family, but instead of acknowledging their efforts they are subjected to dishonesty and non-involvement. Education has tried to bridge the gap between the women and men in our society but if visualized from the close lens, the women are still subjugated. It is happening in the higher-class families of our society; they post high ethical thoughts and vision in the social media but the ground reality is opposite.

Despite being in a strong or stronger position to lead, change and shape the economic, social and political landscape they are still less likely than men to be associated with leadership positions in spheres such as politics and business.

The issue of gender discrimination in the workplace is no less disgraceful than racial or religious discrimination and its elimination is vital, not only as a matter of fundamental human rights, but also as effective and efficient business practices.

### **III BREAKING THE GLASS CEILING AND MARCHING AHEAD: THE JOURNEY IS FAR FROM OVER**

Yes, we've come far. It is now widely acknowledged, and pretty much accepted, that there are no differences between men and women in either capability or potential. However, whilst this is true of all the professions, and broadly across all manufacturing and service sectors, there are still some stark limits to perceived parity.

Traditionally, the dominating social role of the woman was as housewife, and that of the man was focused on work and family maintenance. Nowadays, the social role of women is evolving in the direction of taking a profession, while increasingly men are taking care of the household.

In the same line when I interviewed many male members regarding the changing roles of the women in their families, surprisingly the responses were alarming. They had a wider acceptance of their mothers, sisters, wives, and daughters moving out of their pre-defined capacities to exploring newer heights in the professional world.

They are of the view that females are better managers rather fine managers, if they can handle the household chores so efficiently then they can even manage business houses. Studies have proved this fact and results have even suggested to empower our women for economic betterment of the society.

The men in the family reported enthusiasm in sharing the family responsibilities. There were men who were not fussy in taking leave to take care the newborn babies. This was even possible due to the paternity leave available in the corporate houses for men to equalize the parental responsibilities in the family.

The concept of day creche in corporate houses have embarked a revolution in the female working population. The HR policies for the welfare of the female employees have really made changes in the life of the working females. Gone are the days when the sole responsibility of child rearing was vested on the mothers, now-a-days the men are equal party to it from the day of conception of the child. They feel the same emotional attachment with the family as the females feel. They have started acknowledging that the women are far better managers.

The males in the research I had interviewed felt their actual being is impossible without the females in the family. They equally share the educational responsibilities of their children from arranging the admission in reputed schools, to attending parent-teacher meetings in the schools, to taking the children for outdoor activities and many other responsibilities. With such kind of support the women are actually marching ahead and breaking the glass ceiling. The strides that have been made have been enormously positive, but as with everything, the situation is complex in many ways.

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## महिला उद्यमिता की समस्याएं एवं संभावनाएं : एक अध्ययन

रत्ना मिश्रा<sup>1</sup>, डॉ. उषा शर्मा<sup>2</sup>

<sup>1</sup>शोधार्थी, रबीन्द्रनाथ टैगोर विश्वविद्यालय, भोपाल (म.प्र.) भारत

<sup>2</sup>सहायक प्राध्यापक वाणिज्य विभाग, रबीन्द्रनाथ टैगोर विश्वविद्यालय, भोपाल म.प्र.) भारत

### सारांश

वर्तमान समय में उद्यमिता किसी भी देश की आर्थिक, सामाजिक और औद्योगिक विकास का आधार बन चुका है। उद्यमिता एक ऐसी तकनीक या कार्यविधि है, जिसमें व्यक्ति ज्यादा से ज्यादा लाभ कमाना चाहता है। आज देश एवं दुनिया में महिला एवं पुरुष दोनों उद्यमी अपना उद्योग चला रहे हैं और विकास में अपना महत्वपूर्ण योगदान दे रहे हैं। एक उद्यमी के रूप में यह कह सकते हैं कि महिला उद्यमी वे महिलाएं होती हैं जो व्यावसायिक विचारों को उत्पन्न करके उन्हें साकार रूप प्रदान करती हैं। हमारे देश में अधिकांश पुरुष उद्यमी अपने उद्यम को चलाने में सफल रहे हैं क्योंकि उन्हें परिवार, समाज इत्यादि का भरपूर सहयोग मिलता रहा है परन्तु वहीं महिला उद्यमी के समक्ष अनेक चुनौतियाँ होती हैं, जिनका उन्हें सामना करना पड़ता है जो महिलाओं इन चुनौतियों का सामना कर पाती हैं वे सफल हो जाती हैं और जो इन चुनौतियों का सामना नहीं कर पाती हैं, वे असफल हो जाती हैं। इस लेख का प्रमुख उद्देश्य है, महिला उद्यमिता अथवा महिला उद्यमी के सम्मुख आने वाली समस्याओं के बारे में जानना एवं महिला उद्यमियों के लिए भविष्य की संभावनाओं के बारे में जानना। यह लेख पूर्णतः द्वितीयक आँकड़ों एवं कुछ अनुभवों पर आधारित है। समस्याओं को जानने के लिए विभिन्न लेखों एवं विवरणों का अध्ययन किया गया है। इस अध्ययन से यह पता चला कि हमारे देश में महिला उद्यमियों के सम्मुख अनेक समस्याएं आती हैं, जैसे— परिवारिक सहयोग में कमी, पुरुष प्रधान विचारधारा, निर्णय की स्वतंत्रता न होना, जोखिम वहन करने की क्षमता में कमी, जागरुकता की कमी, आत्मविश्वास की कमी, अनुभव की कमी, वित्तीय स्थिति इत्यादि, परन्तु सरकार और परिवार के सहयोग से इस क्षेत्र में भी महिलाओं के योगदान को और अधिक बढ़ाया जा सकता है। महिलाओं को जागरुक करके एवं समाज की विचारधारा में बदलाव लाकर भी महिला उद्यमिता में सहयोग किया जा सकता है।

**प्रमुख शब्द:**—उद्यमी, साहस, रुढ़िवादी विचार, विकास, आत्मविश्वास

### I प्रस्तावना

उद्यमिता एक व्यक्ति या व्यक्तियों के समूह के द्वारा की जाने वाली एक ऐसी उद्देश्यपूर्ण प्रक्रिया से है जिसमें अन्तर्गत किसी ऐसी व्यावसायिक इकाई का निर्माण एवं क्रियान्वयन किया जाता है जो उच्चतम आर्थिक लाभ प्रदान कर सके। उद्यमिता आर्थिक, सामाजिक विकास का आधार स्तम्भ है। उद्यमी एक ऐसा व्यक्ति होता है, जो जोखिम उठाने का साहस करता है, जो किसी विशेष कार्य को पूर्ण करने के लिए आवश्यक पूँजी तथा श्रम की व्यवस्था करता है एवं जो व्यवसाय का निरीक्षण करता है। अल्फ्रेड मार्शल के अनुसार “महिला उद्यमी वे उद्यमी होती हैं जो किसी व्यवसाय का संचालन करती हैं एवं उस पर नियंत्रण रखती हैं।” पिछले कुछ वर्षों में यह पाया गया है कि महिला उद्यमियों की आर्थिक गतिविधियों में भागीदारी बढ़ रही है। देश एवं दुनिया में कई ऐसी सफल महिला उद्यमी हैं, जिन्होंने इस क्षेत्र में सफलता हासिल की है और अपने उद्यम को एक नई उँचाई पर लेकर आयीं हैं जैसे— वंदना लूथरा, किरण मजूमदार, इंदिरा नूर्स, फाल्गुनी नायर इत्यादि। आज महिलाएं समाज की प्राचीन विचारधाराओं को पीछे छोड़कर आगे बढ़ रही हैं, व्यवसाय में आने वाली नयी चुनौतियों एवं व्यवसायिक अवसरों का सामना करना पसंद करती हैं। आज पढ़ी-लिखी महिलाएं घर की चार दीवारी में कैद होकर रहना पसंद नहीं करती हैं, बल्कि अपना स्वयं का रोजगार स्थापित कर रही हैं, एवं अपनी व्यवसायिक योग्यता को सिद्ध कर रही हैं। आज महिलाएं समाज एवं परिवार में बराबरी का दर्जा चाहती हैं। वे बखूबी अपनी घरेलू एवं व्यावसायिक दोनों जिम्मेदारियों में संतुलन बनाकर कार्य कर रही हैं। वर्तमान में महिलाओं ने यह सिद्ध कर दिया है कि घर के

साथ-साथ व्यवसाय का संचालन भी कुशलतापूर्वक कर सकती हैं। अब महिलाएं समाज की पुरुष प्रधान विचारधारा को टक्कर दे रही हैं और पुरुषों को व्यवसायिक चुनौतियों भी दे रही हैं। सरकार भी कई तरह की योजनाओं के माध्यम से महिलाओं को आर्थिक सहयोग करने एवं आगे बढ़ाने का प्रयास कर रही है, परन्तु अभी भी औद्योगिक क्षेत्र में महिला उद्यमियों की भागीदारी बहुत कम पायी जाती है, अगर हम विकसित देशों की बात करें तो वहाँ कि महिलाएं बिना किसी दबाव के अपना उद्योग चला रही हैं और आर्थिक विकास में अपना योगदान दे रही हैं वहीं, हमारे देश में महिला उद्यमियों को अनेक समस्याओं एवं चुनौतियों का सामना करना पड़ता है।

### II उद्देश्य

हर काम किसी न किसी उद्देश्य की प्राप्ति के लिए किया जाता है इस शोध लेख को भी लिखने के कुछ उद्देश्य हैं जिनमें कुछ निम्नानुसार हैं—

(क) महिला उद्यमिता अथवा महिला उद्यमी के समक्ष आने वाली चुनौतियों एवं समस्याओं का अध्ययन करना।

(ख) महिला उद्यमियों के लिए सरकार द्वारा किये जा रहे प्रयासों का अध्ययन करना।



### III शोध प्रविधि

यह लेख द्वितीयक आँकड़ों एवं अनुभव पर आधारित है। इस लेख में विवरणात्मक या वर्णनात्मक शोध पद्धति का प्रयोग किया गया है। इस लेख बताई गई समस्याएं एवं तर्क संबंधित लेखकों द्वारा किये गये शोध कार्यों पर आधारित हैं। वर्तमान लेख में कुछ प्रमुख समस्याओं का विवरणात्मक अध्ययन किया गया है।

### IV साहित्य की समीक्षा

महिला उद्यमिता से सम्बन्धित कई साहित्य/लेख लिखे गये हैं, जिनमें से कुछ साहित्यों की समीक्षा निम्नानुसार की जा रही है:-

**(क) मंजू तेम्ब्रे:-** इन्होंने 2020 में “भारत में महिला उद्यमिता की समस्याएं एवं संभावनाएं” नामक शोध के माध्यम से यह जानने का प्रयास किया कि अगर महिला सशक्त है तो वह आवाज उठा सकती है, अच्छी शिक्षा प्राप्त कर सकती है, अपने अधिकारों का अच्छी तरह उपयोग कर सकती है। महिलाओं के समक्ष आने वाली कई चुनौतियों को वह आसानी से सुलझा सकती है।

**(ख) योगेन्द्र कुमार मिश्रा :-** इनके शोध “ भारत में महिला उद्यमिता विकास” के द्वारा यह निष्कर्ष प्राप्त हुआ कि हमारे देश में आज भी महिलाएं पुरुषों पर आश्रित होती हैं। आज भी समाज में परिवारिक एवं व्यावसायिक दोनों में पुरुषों के निर्णय को महत्व दिया जाता है। महिला उद्यमियों को ढेर सारी समस्याओं का सामना करना पड़ता है। सरकार द्वारा महिलाओं के लिए कई योजनाएं क्रियान्वित की जा रही हैं। वर्तमान में महिलाओं की स्थिति पहले से कहीं बेहतर है।

### V महिला उद्यमिता की समस्याएं

अनेक परिवर्तनों के बावजूद हमारे देश में महिलाओं को अभी भी सक्षम नहीं माना जाता है। उद्यमिता के क्षेत्र में आज भी महिला उद्यमियों के समक्ष अनेक समस्याएं एवं चुनौतियाँ हैं। कुछ प्रमुख समस्याएं निम्नानुसार हैं:-

**(क) पुरुष प्रधान विचार धारा:-** हमारे समाज आज भी पुरुष प्रधान विचारधारा पर चलता है। उनका यही मानना है कि, पुरुषों को ही व्यवसाय करना चाहिए और महिलाओं को घर की जिम्मेदारियों संभालना चाहिए। आज भी महिलाओं का उद्योगों एवं व्यावसायिक गतिविधियों में प्रवेश वर्जित माना जाता है।

**(ख) परिवारिक सहयोग का अभाव:-** हमारे देश में पारिवारिक व्यवस्था भी एक प्रमुख बाधा है। महिला उद्यमी को अपने ही परिवार से सहयोग नहीं मिलता है। अधिकांशतः यह देखा गया है कि परिवार की महिला ही महिला उद्यमी का शोषण करती है, उसे अपना प्रतिद्वन्दी समझने लगती हैं और उसका सहयोग नहीं करती है।

**(ग) निर्णयन क्षमता का अभाव :-** महिलाओं में निर्णय लेने की क्षमता कम होती है। आज भी महिलाएं किसी भी कार्य को करने के लिए परिवार के पुरुषों पर निर्भर रहती हैं। परिवार के अधिकतर निर्णय पुरुष सदस्यों के द्वारा ही लिए जाते हैं। महिलाएं अगर कोई व्यवसाय करने का निर्णय ले भी लें तब भी व्यवसाय के अन्य कार्यों के लिए पुरुषों की अनुमति एवं सहायता आवश्यक होती है।

**(घ) जोखिम वहन करने की क्षमता का अभाव :-** महिलाएं जोखिम नहीं उठाना चाहती हैं। उनमें जोखिम सहन करने की क्षमता कम होती है। वे अधिकांशतः लाभ अर्जित करना चाहती हैं, क्योंकि व्यवसाय में हानि होने पर महिला उद्यमी को परिवार में एवं समाज में कई तरह की आलोचनाओं को सहन करना पड़ता है।

**(च) आत्मविश्वास का अभाव :-** किसी भी व्यवसाय को सफल बनाने के आत्मविश्वास की आवश्यकता होती है। परिवार और समाज के लोग महिलाओं का आत्मविश्वास कम करने के लिए कई तरीके अपनाते हैं और अधिकांशतः यह पाया गया है कि महिलाओं में आत्मविश्वास की कमी होती है। वे अपने आप पर यह विश्वास ही नहीं करती हैं कि वे भी व्यवसाय स्थापित कर सकती हैं।

**(छ) व्यावसायिक शिक्षा का अभाव:-** महिलाओं के पास शिक्षा का अभाव होना भी एक समस्या है। महिलाओं के पेशेवर योग्यता कम होती है जिसकी वजह से महिलाएं अपना उद्योग स्थापित करने के बारे में ज्यादा सोचती हैं। हम महिलाओं की शिक्षित तो कर रहे हैं परन्तु उन्हें व्यावसायिक योग्यता अथवा पेशेवर योग्यता प्रदान करने पर जोर नहीं देते हैं।

**(ज) वित्त सम्बन्धी स्वतंत्रता न होना :-** भारतीय समाज में महिलाओं को वित्तीय स्वतंत्रता नहीं दी जाती है। उन्हें वित्त से सम्बन्धित किसी भी निर्णय के लिए अपने परिवार के सदस्यों की सहमति लेनी होती है। महिलाओं को कोई भी कार्य अथवा व्यावसायिक गतिविधियों के परिवार के पुरुष सदस्यों की अनुमति लेना आवश्यक होता है उसके बिना वह कोई भी कार्य नहीं कर सकती हैं।

**(झ) सम्पत्ति के उपयोग पर पूर्ण अधिकार न होना:-** इसमें कोई संदेह नहीं है कि सरकार महिलाओं को सम्पत्ति में बराबरी का अधिकार दिया है परन्तु आज भी समाज में महिलाओं को सम्पत्ति पर अधिकार नहीं दिये जाते हैं। कुछ ही महिलाओं के पास अपनी स्वयं की सम्पत्ति है अथवा सम्पत्ति पर अधिकार है।

**(ट) लक्ष्य निर्धारण :-** समाज की अधिकांश महिलाएं कभी परिवार की वजह से तो कभी समाज की व्यवस्था की वजह से अपने जीवन का लक्ष्य निर्धारित नहीं कर पाती हैं। जिन महिलाओं ने अपने जीवन का लक्ष्य निर्धारित कर लिया वे एक सफल उद्यमी के रूप में अपने आप को स्थापित कर लिया है जैसे- इंदिरा नुई, फाल्गुनी नायर आदि।

**(ठ) परिवार एवं व्यवसाय के बीच सामंजस्य का अभाव :-** अधिकतर यह देखा गया है कि भारतीय महिलाएं अपने परिवार को ज्यादा महत्व देती हैं परन्तु वे अपने परिवार के साथ-साथ अपने व्यवसाय को भी उतना समय नहीं दे

पाती हैं जितना अपने परिवार को देती हैं। परिवार और व्यवसाय के बीच सामंजस्य स्थापित करने में समस्याएं आती हैं। महिलाएं अपना सम्पूर्ण जीवन परिवार की देखरेख करने में व्यतीत कर देती हैं परन्तु अपने लिए कुछ नहीं करती हैं। कुछ महिलाओं में बहुत सी औद्योगिक विशेषताएं होती हैं परन्तु वे उनका उपयोग नहीं कर पाती हैं।

**(ड) महिलाओं का व्यावसायिक स्वामित्व स्वीकार्य न होना :-** महिलाओं में चाहे कितनी ही काबिलियत हो परन्तु कभी-कभी महिला उद्यमियों को पुरुष श्रमिकों के साथ काम करने में समस्या आती है और पुरुष श्रमिक भी महिला उद्यमियों के साथ काम नहीं करना चाहते हैं। अधिकतर कम शिक्षित पुरुष महिलाओं के स्वामित्व को स्वीकार नहीं करते हैं। वे अपने से शीर्ष पद पर महिला अधिकारी को स्वीकार नहीं करते हैं।

**(ढ) सफल उद्यमियों के साथ सहभागिता में कमी:-** महिला उद्यमियों के बीच एक प्रमुख समस्या यह भी है कि वे सफल उद्यमियों से नहीं मिल पाती हैं और उनके अनुभवों को नहीं जान पाती हैं। सफल उद्यमी दूसरी महिलाओं के लिए जो कि एक सफल उद्यमी बनना चाहती हैं उनके लिए एक मिशाल की तरह होती हैं। परन्तु दुर्भाग्य से हमारे पास ऐसे बहुत कम माध्यम होते हैं जिनके द्वारा सफल उद्यमियों से मिला जा सके।

**(त) स्थान विशेष की पाबन्दी होना :-** महिलाओं के समक्ष एक समस्या स्थान विशेष की भी होती है। अगर वह अपना व्यवसाय स्थापित करना भी चाहें तो उन्हें उसी जगह पर स्थापित करना होता है जहाँ की वह महिला है। उसे किसी दूसरे जगह जाकर अपना व्यवसाय स्थापित करने की इजाजत नहीं होती है।

**(थ) जागरुकता का अभाव :-** महिलाओं को योजनाओं के बारे में जानकारी न होना भी एक समस्या है। किसी भी व्यवसाय को शुरू करने से पहले उसके बारे में पूरी जानकारी होना आवश्यक होता है परन्तु महिलाओं के विषय में यह एक समस्या है। जिन्हें इसकी थोड़ी बहुत जानकारी वे सही सलाह न मिल पाने की वजह से भी अपना उद्योग शुरू नहीं कर पाती हैं।

## VI महिला उद्यमियों के क्षेत्र में भविष्य के लिए सुझाव

**(क)** महिलाओं के लिए व्यावसायिक गतिविधियों से संबंधित जागरुकता अभियान चलाया जाना चाहिए।

**(ख)** महिलाओं को समय-समय पर व्यावसायिक संस्थानों के माध्यम से आवश्यक प्रशिक्षण दिये जाने चाहिए।

**(ग)** राष्ट्रीय-अन्तर्राष्ट्रीय सम्मेलन सेमिनारों का आयोजन किया जाना चाहिए जिससे सफल उद्यमी महिलाओं के माध्यम से व्यवसाय से सम्बन्धित जानकारी प्राप्त हो सकें।

**(घ)** महिलाओं के कौशल विकास के लिए प्रयोगशालाओं का निर्माण किया जाना चाहिए।

**(च)** स्थानीय स्तर पर सूक्ष्म वित्त सम्बन्धी प्रावधान बनाए जाने चाहिए जिससे महिलाओं को वित्तीय सहायता प्रदान की जा सके।

**(छ)** महिलाओं को अपना आत्मविश्वास बनाए रखना चाहिए।

**(ज)** समय के अनुसार अपने आप में बदलाव लाने चाहिए।

**(झ)** महिलाओं को अपने अधिकार के बारे में को जागरुक होना चाहिए एवं उनका प्रयोग करना चाहिए।

**(ट)** स्थानीय स्तर राज्य स्तर राष्ट्रीय स्तर पर ऐसे आयोग बनाये जाने चाहिये जिनमें महिला उद्योग से सम्बन्धित समस्याओं एवं सुझावों पर विचार किया जा सके।

**(ठ)** कार्यशील पूँजी को बढ़ाने में सहयोग किया जाना चाहिए।

**(ड)** ऋण लेने एवं देने की प्रक्रिया को और सरल बनाया जाना चाहिए जिससे महिलाओं को ऋण लेने एवं उसे चुकाने में सहायता मिल सके।

**(ढ)** महिलाओं को परिवार एवं व्यवसाय में सामंजस्य स्थापित करने के तरीको को समझना होगा।

**(त)** महिला उद्यमियों को अपना कुछ समय यह जानने और समझने में व्यतीत करना चाहिए कि वे अपनी औद्योगिक समस्याओं को हल कर सकती हैं।

**(थ)** शैक्षणिक संस्थानों को सरकारों के साथ मिलकर योजना बनानी चाहिए जिससे महिलाओं को उद्योगों से सम्बन्धित शिक्षा प्राप्त करने में आसानी हो सके।

**(द)** सरकार को उद्यमों से सम्बन्धित योजनाओं की वित्तीय राशि को बढ़ाना चाहिए।

**(ध)** व्यावसायिक प्रशिक्षणों को बढ़ावा दिया जाना चाहिए जिससे महिलाएं उत्पादन सम्बन्धी प्रक्रिया के बारे में जानकारी प्राप्त कर सकें।

**(न)** महिलाओं को उद्योगों के बारे में प्रशिक्षण लेते रहना चाहिए और उनका प्रयोग भी करते रहना चाहिए।

## VII निष्कर्ष

बहुत से शोधपत्रों लेखों विवरणों का अध्ययन करने के पश्चात यह निष्कर्ष निकला कि महिला उद्यमियों के समक्ष अनेक समस्याएं होती हैं जिनसे होकर एक महिला उद्यमी को गुजरना पड़ता है। परन्तु अब समय बदल रहा है परिस्थितियाँ बदल रही हैं महिलाएं अब घर की चार दीवारी में कैद होकर नहीं बल्कि घर से बाहर निकल रही हैं अपनी काबिलियत को सिद्ध कर रही हैं। प्रतिस्पर्धा का सामना कर रही हैं। सरकार भी ऐसी कई योजनाएं चला रही है जिससे महिला उद्यमिता को बढ़ावा मिल सके। महिलाओं का सहयोग करने के सारे प्रयास सरकार द्वारा किये जा रहे हैं। अब महिलाएं भी जागरुक हो रही हैं अपनी शिक्षा पर ध्यान दे रही हैं। महिलाएं समाज में परिवर्तन ला रही हैं लोगों की विचारधारा बदल रही हैं। वित्तीय संस्थाएं एवं बैंक भी महिला उद्यमिता में योगदान

दे रहे हैं। बैंकों द्वारा भी कई ऐसी योजनाएं चलाई जा रही हैं जिससे महिलाओं को अपना व्यवसाय स्थापित करने में सहायता प्राप्त हो सके। वर्तमान में महिलाओं की भागीदारी हर क्षेत्र में बढ़ रही है। हम यह कह सकते हैं कि एक महिला भी सफल उद्यमी बन सकती है। अपनी पारिवारिक एवं व्यावसायिक दोनों जिम्मेदारियों में अच्छा सामंजस्य स्थापित कर सकती हैं। वर्तमान में कई सफल महिला उद्यमी हमारे देश में हैं जिन्होंने देश के आर्थिक विकास में अपना योगदान दिया है। कुछ सुझावों को अपनाकर भविष्य में महिला उद्यमियों एवं उनके आर्थिक योगदान को बढ़ाने में सहायता की जा सकती है।

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