INTRODUCTION:

A country cannot aim to scale the path of development without the support of its entrepreneurial class. Entrepreneurship emerges as a significant factor that brings resources, labour, material and other assets into collaboration and combines them to complete the process of production. Entrepreneurship development and entrepreneurial environment have a significant role to play in this process. Every human has the potential to be enterprising but only some excel and others do not. It is not correct to assume that only individuals from a particular gender, race, caste or creed can turn out to be an entrepreneur where as others cannot. The difference lies in enterprising attitude of people. Family, society, social institutions, government and leadership traits all play their roles in enabling individuals as well as enterprises, which are a vital segment of economy, to gear up their business operations professionally for building nations\(^1\).

Women constitute more than 50 percent of the human population, do the two-thirds of world’s work hours, receive 10 percent of world’s income area and own less than one percent of world’s property, all because of incidence of birth\(^2\). “The bottom-line is that while more and more women are working, the great majority of them are simply swelling the ranks of the working poor” says Ms. Lin Lin(1980), author of the International Labor Organization(ILO) Report. It is obvious, they are a vital part of every activity, social or economic. They work not only to sustain families, but also make major contribution to the socio-economic progress of any nation. Though entrepreneurial traits exist in all human beings irrespective of gender, women entrepreneurs emerge as a special rank due to the difference in circumstances they have to face for taking up an entrepreneurial

\(^1\)BhargavaShivaganesh, *Developmental aspects of entrepreneurship*, Response books, New Delhi, 2007

activity. The latent entrepreneurial potential of women is being gradually recognized with growing sensitivity to their role and economic status in the society. The women entrepreneurs represent a group who have broken away from the beaten track and are exploring new avenues of economic participation. Their emergence on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing them a place in the society, which they have all long deserved.

Entrepreneurship provides women freedom to choose and act thus empowers them. Empowerment implies, expansion of assets and capabilities of people to influence, control and hold accountable institutions that effect their lives. Empowerment can be viewed as a means of creating a socio-economic environment in which one can take decisions and make choices either individually or collectively for social transformation. It strengthens one’s innate ability by way of acquiring knowledge, power and experience. The knowledge of their role in the society and the economic resources to fulfill their responsibility wakes them to a dawn of empowerment.

The Third Sector (NGOs) has played a significant part in promoting women empowerment through entrepreneurship. They have successfully trained, promoted and guided women in taking up an enterprise and managing it. Majority of these enterprises are Small and Medium Scale Enterprises (SMEs). Any Small Scale Business Enterprise (SSEBE) managed by one or more women entrepreneurs, in proprietary concerns or in which, she/they individually or jointly have a share capital of not less than 51 percent as partners/shareholders/ directors of private limited companies/ members of co-operative society are called Women Enterprises. They make use of locally available resources to produce goods of various scales. Being labour intensive, they also ensure absorption of unemployed human resource. Micro-finance has emerged as one of the most

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revolutionary outcomes in last decade. The NGOs are the pioneer institutions in this area. Also manifested as Self Help Groups (SHGs), they have given new dimensions to entrepreneurial ventures and subsequent empowerment of women through them.

The research proposed here tries to unleash the linkages between entrepreneurship development women empowerment with the focus on the role of NGOs in promoting the same. Samples studies from selected NGOs operating in India, who have worked towards providing entrepreneurial support to women from different sections of society, will be taken to study the same. Various socio-economic parameters to determine the level and success of the empowerment initiatives will be used to reflect the results. This can be further discussed by understanding the background, research problem, objectives, methodologies and expected results of the study. This will be explained as various sections of this research proposal.

BACKGROUND OF THE RESEARCH TOPIC:

Development Economics has always been concerned to find the path of development for the under-privileged nations so that they can uplift their economy at par with the developed nations of the world. However, since the introduction of the annual series of Human Development Report (UNDP, 1990), for every member nation, quality of life has become equally important with macro economic growth. Empowerment of people has become an important variable of concern. By empowerment one broadly refers to the expansion of freedom of choice and action to transform one’s current life into a preferred one. The concern for improvement is more crucial for the poor and developing nations than the other part of the world. The problem becomes more acute if one takes into consideration explicitly the gender aspect. In the developing world, lack of empowerment of women is hindering the desired progress in quality of life. Hence improvement in

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status of women and their empowerment has to be emphasized to have better quality of life.

Women have been subjugated to bondage from times immemorial. Her qualities and skills have been neglected and wasted due to blind faiths that put curtains on her participation in economic processes. The differences deem to exist even today. A silent resilience still exists in the financial and economic spheres on participation of women in the intrinsic processes of output. This is a major reason for fewer women in production and entrepreneurial sectors. It is only in recent times that the world has seen a boom in the number of women who are actually making their presence felt in the arenas of male dominated entrepreneurial domains.

**GENDER EQUALITY and DEVELOPMENT:**

Poverty and Gender Equality are among the most persistent and pervasive global problems and challenges of the 21st Century. The Millennium Declaration and the 2005 World Summit recognized that these issues are inextricably linked and noted the centrality of gender equality and women’s empowerment to the elimination of poverty and hunger, and the achievement of truly sustainable development. Despite the fact that there were 250 million less people living in poverty worldwide in 2001 than in 1990, significant regional, national and gender disparities still persist. There is global recognition that “women are now the most powerful engine of global growth,” yet they continue to be denied access to economic resources and services, like credit, land, and markets. Their labour is often unrecognized and goes under-rewarded, and their mobility is regularly constrained. The gendered impacts on families and societies of remittances and labour mobility including the risk of exploitation, particularly for female workers, are often overlooked. Advancing gender equality and empowering women is essential for

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sustainable economic growth and to free those caught in the vicious cycle of poverty, hunger and inequality.

Gender equality is not only a women’s issue, but should concern and fully engage men who can and do contribute to advancing gender equality, as individuals, within the family, community and in all spheres of society. Men also face discriminatory barriers and practices themselves which may need to be addressed.

Poverty and gender inequality are denials of human rights because they infringe on human freedom, destroy human dignity and involve discrimination and injustice. Policies and strategies to eliminate both, must address, above all else, the structural and systemic factors that have caused poverty and gender inequality to arise. Also key, is taking a human rights approach and engaging women and men, and their communities to develop their own strategies to address poverty.

Gender bias continues to exist all over the world in full gait. Objective of development is to achieve secured means of better life with combination of social, economic and institutional processes. This is not possible to be attained if one major section of society continues to live in disparity. The unequal harnessing of human resource can prove critical to the developmental agenda of any agency or that of the humanity itself.

REVIEW OF LITERATURE:

The word ‘empowerment’ has been used in numerous contexts. Literature about empowerment is found in the fields of education, social work, psychology. The term got popular in US radical politics in the 1960s and community development groups in the North and South America, as well as in the work of feminist and development organizations. The term has been variously used, interpreted and defined according to the needs by various scholars. The current popularity of the term empowerment in development coincides with recent questioning of the efficacy of central planning and the role of the state, and moves by donor governments and multilateral funding agencies to embrace NGOs as partners in development. Political and institutional problems have
gained prominence on the development agenda with a focus on human rights, good governance and participation\textsuperscript{10}.

However few popular \textit{definitions} of empowerment can be detailed as follows:

The Human Development Report 1995, stresses that empowerment is about participation: Empowerment Development must be \textit{by} people, not only \textit{for} them. People must participate fully in the decisions and processes that shape their lives but at the same time promotes a rather instrumentalist view of empowerment, Investing in women’s capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development\textsuperscript{11}.

For Oxfam, empowerment is about challenging oppression and inequality. Empowerment involves challenging the forms of oppression which compel millions of people to play a part in their society on terms which are inequitable, or in ways which deny their human rights\textsuperscript{12}.

Jo Rowlands points out that, empowerment is a bottom-up process and cannot be bestowed from the top down. The outside professional cannot expect to control the outcomes of authentic of empowerment being given by one group to another hide an attempt to keep control\textsuperscript{13}.

Literature available on any subject mirrors the depth to which research has been undertaken in the area. In the above topic we can notice that there is no appropriate

\textsuperscript{10}Razavi, Shahrashoub, and Miller, Carol, \textit{From WID to GAD: Conceptual Shifts in the Women and Development Discourse.}, UNRISD Occasional Paper, UNRISD, Geneva, 1995


\textsuperscript{12}Oxfam, 1995, \textit{The Oxfam Handbook of Relief and Development}, Oxfam, Oxford

\textsuperscript{13}Rowlands J, Empowerment examined-\textit{Development in Practice}5 (2), Oxfam, Oxford, 2005
updated literature which throws light on the finer aspects of the subject. The available literature is very general and lacks focus on the said area.

The linkage of development and entrepreneurship is reflected in the book “Developmental Aspects of Entrepreneurship” (2007). Edited by Shivaganesh Bhargava, it is an agglomeration of research papers that display the various facets of connections between development of a nation and the role of the entrepreneurial class in building a sound and sustainable economy. The various papers by different authors are treated as different chapters. Each one of them is associated with each other intricately by bond of progression from premise to conclusion. The concept of entrepreneurship is examined from various points of views and is comprehensively debated on. The approach though not comprehensive successfully highlights the general approaches to conceptual definitions of the concept of entrepreneurship in general.

“Entrepreneurship and Small Business” (1998), is a book that takes forward the idea of entrepreneurial class and its roots in small businesses. Edited by Saini J S and Dhameja S K, it highlights improvements in entrepreneurship education and training. It also showcases the active thinking and entrepreneurial lessons that can be derived from the business ventures on smaller scales. As smaller blocks help to build a giant building, there lessons from running a business on smaller scale help to derive fundamental knowledge that is very useful to the entrepreneurial class as a whole. The book is divided in four major parts that covers a range of topics from entrepreneurship and venture opportunities, women entrepreneurship to entrepreneurship education and motivation. However the book lacks focus due to its varied approach to the topic and sometimes speaks about some irrelevant areas.

Entrepreneurship leads to empowerment. The relationship between the two is positive. The book “Social Development and Empowerment of Marginalized Groups” (2001) exemplifies this with various by explaining the roots of empowerment lying in entrepreneurship development. Editor Singharoy K Debal explain the concept of empowerment quite sufficiently in his introduction. The various papers that form the
various parts of the book take a detailed approach to bring to light the intricacies of empowerment and its role to uplift marginalized groups in the society, including women. The articles coordinate as beads stringed to ornament the conceptual meanings of empowerment.

“Women Entrepreneurs” (2004), a book by Dhameja S K, speaks of the same. It explains the alliance of women entrepreneurship, business development and illustrates it case studies undertaken in various parts of India. The author highlights that, development organizations can, under some circumstances, play an enabling or facilitating role. They can ensure that their programmes work to support women’s individual empowerment by encouraging women’s participation, acquisition of skills, decision-making capacity, and control over resources. Agencies can support women’s collective empowerment by funding women’s organizations which work to address the causes of gender subordination, by promoting women’s participation in political systems, and by fostering dialogue between those in positions of power and organizations with women’s empowerment goals.

The researches in this field have been of various kinds. But, a study taking into focus all the dimensions of the topic is rarity. Singh and Gupta (1984) found out the reason to take up an entrepreneurial venture among respondents of their study. Economic gain emerged as the most important factor that motivates women to venture into entrepreneurship. The need to be independent both economically and socially was also fount as a significant reason.

Rani Sobha B and RaoKoteshwara in their work have tried to unleash the initiatives taken by the government and the Non-Governmental Organizations to promote Women Empowerment. The research revealed that, the steps taken by NGOs were more supportive and contemporary than the ones by government to promote entrepreneurial

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14 Singh NP and Gupta, Rita Sen; Potential Women Entrepreneurs-Their Profile, Vision and Motivation, National Institute of Entrepreneurship and Small Business Development, New Dehli, 1990

abilities of women and train them in the skills required to run a venture independently. They even tried to identify area where more research focus is required to bring out more facets of the subject. Thus, bringing out new lines of thoughts in the area.

The concept of gender empowerment is multifaceted and has been defined in versatile manner. The literature available is not enough to study the topic in detail. The work of NGOs has not been identified to its fuller extent. Thus, there exists a huge scope of expansion.

**SCOPE OF THE STUDY:**

The scope of study reveals the area chosen for research and its relevance. This study is undertaken on basis of work done by selected NGOs working in the field of women entrepreneurship in Pune district. We can understand the same in following manner:

**WOMEN ENTREPRENEURSHIP and NGOs:**

It has been globally accepted that women empowerment results in overall economic and social development of the nation. Women constitute half the human resource potential available for economic activity. They perform multiple productive roles. In developing countries large proportion of female participation is seen in agriculture and allied activities, and in the industrial sector, women constitute an average of 27.0 per cent of the industrial task force. The role of women in productive activities in India has been increasing over the years. Women constitute 31 per cent of the adult labour force in India as stated by the Economic Survey of India Report (2000-01).\(^\text{16}\)

Problems related to women, need to be viewed from the economic perspective and specifically as an important component of Human Resource. Due to historical reasons they have been invisible, but it has been realized that they are also have equal potential. Educating and giving opportunities in various fields of activities would empower them. Among the literates employed in urban sectors lack of entrepreneurial, managerial, and

\(^{16}\) Economic Survey of India Report (2000-01)
risk-taking skills are constraints to improve competitiveness. Economic and cultural concepts and complex social constraints governing women’s lives make them to attach more on the non-monetized sector than those of men.

Employment satisfies the social, economic and cultural needs of individuals, empowers them, and entitles them too many benefits. Employment of women in various sectors, especially in developing countries have brought changes in their economic and social status. Empowerment results from control over resources and the power to take decisions on all major issues concerned. “The empowerment process encompasses several mutually reinforcing components but begins with and supported by economic independence” (Ranjana Kumari, 1994). Empowerment would consist of greater access to knowledge and resources, greater autonomy in decision-making and free from shackles imposed on them by custom, belief and practice.

The importance of promoting women to engage in economic activities is being increasingly realized in all developing countries. The need is two folds-

(i) To empower women by bringing them into mainstream development and by improving their economic status; and

(ii) To provide new employment opportunities mainly, self-employment by entrepreneurship development among them.

Entrepreneurship Development

Entrepreneurship is the act of starting a service or business. If entrepreneurship is to flourish, a number of conditions need to be satisfied such as finance, education and training, infrastructure, equal opportunity, support from large units and incentives. Entrepreneurial skills involve the need for achievement, desire for responsibility, preference for risk, stimulation by feedback, future oriented and managerial excellence.

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17 *KumariRanjana, Dubeyanju; Women Parliamentarians: A Study in the Indian Context, South Asia Books, Columbia, USA, 1994*
When viewed from these preferences it can be seen that woman entrepreneurship is yet to emerge in developing countries.

A women entrepreneur has a complete understanding of the basic principles governing the industry or trade, ability to evaluate the available information and materials and a sense of social and economic responsibility, courage to carry out plans, continuing insistence on innovation and adaptability and ability to judge values by comparison with persons, time and energy. Women do procure the required qualifications and have been reported as being similar to men in leadership behaviors, problem solving enactment and managerial capabilities

**Constraints and Problems of Women Entrepreneurs**

It is a challenging task for women to take up self-employment and become entrepreneurs. The constraints and problems faced by these women are of a different magnitude than those of women of developed countries. These constraints emerge from dominant position of males, economic dependence, traditional values, hypocrite norms, law with no scope of participation, poverty and discrimination. At the same time a number of problems such as social, attitudinal and institutional barriers encumber the entry of women in world economy. Family ties, lack of need for achievement, low education, and limited freedom of expression, travel restrictions, lack of leadership qualities and fear of failure hold back the women fraternity to explore over traditional roles. Apart from these, the absence of an apex organization to oversee and promote their activities and performance, inappropriate and inadequate training, insufficient information, etc are some of the institutional reasons that have hindered women from using opportunities of development. All this adversely affects their risk bearing ability and the decision to take up an entrepreneurial activity.

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Women entrepreneurship Development is a major programme of women empowerment in the less-developed countries. Both government and non-government agencies have introduced many programs for the promotion of the women entrepreneurship. But, in this research project we take into focus only the efforts of the third sector (NGOs) for study.

Several NGOs are contributing to entrepreneurship development in the country.

Promotion of entrepreneurship among women can be considered one of the potent tools for achieving the ultimate objective of equal status with men. In spite of the keen interest taken by the government and the institutional support being extended to the women entrepreneurship development in the country is inadequate. It is generally felt that the socio-economic practices also play a very important role in the promotion of entrepreneurship in different society.

With this background, here an attempt is made to study the women entrepreneurship development programmes of NGOs.

Further, we can say that a study is essential not only on the relationship between growth and entrepreneurship under the given socio-economic profile but also the type of policy intervention that will have to be incorporated for developing entrepreneurial culture in specific situation. This shows that there is need for a holistic study on the effects of entrepreneurial developments on women empowerment. The researches being conducted on the role of NGOs and their economic implications being not wholesome, there is scope for a deeper purview. Thought lot has been said a large chuck of work still lies undone to uplift women to their rightful levels and give them a professional edge to compete as entrepreneurs in true sense.

**RESEARCH PROBLEM:**

The research done here tries to unleash the linkages between entrepreneurship development women empowerment with the focus on the role of NGOs in promoting the same. Samples studies from selected NGOs operating in Pune District, who have worked
towards providing entrepreneurial support to women from different sections of society, are taken to study the same. Various socio-economic parameters to determine the level and success of the empowerment initiatives have been used to reflect the results. This can be further discussed by understanding the background, research problem, objectives, methodologies and expected results of the study. This will be explained as various sections of this thesis.

In the contemporary world, women and men share many aspects of living together, collaborate with each other in complex and ubiquitous ways, both within and outside home, and yet end up with different rewards and deprivations. As a result, there is a strong case for a more comprehensive investigation of gender inequity in economic & social developments of the poor nations. Such an exercise will become more meaningful if it can successfully identify efforts and contributions made by women that go unrecognized in standard national income as well as employment statistics.

To overcome the gender insensitivity of the Human Development Index (HDI), UNDP has introduced Gender Related Development Index (GDI) along with HDI. It has also introduced simultaneously Gender Empowerment Measure (GEM), which provides a measure of gender inequality in the areas of agency and power. Both are useful for policy analysis and analytical research.

The GDI does not measure the extent of gender inequality in itself. Thus, there exists a need to realize gender inequality that accompanies absolute levels of human development. Whatever, be the absolute level of human development, a high degree of gender inequality is an ethical problem and should concern government. Furthermore, understanding of the relationship between gender equality and general welfare can only

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be advanced if a measure of gender inequality is available. Thus GDI can be considered as a step towards capturing gender–related development.

The above calls for developing a multidimensional empowerment measure with a gender aspect embedded into it in order to generate an insight into the problem of gender inequality.

The year 2001 was commemorated as Women’s Empowerment year by the Indian government. Yet many issues have remained untouched and will remain so, if it is not realized that increased gender equality is essential for sustained economic growth. In India, the trickle down effects of the macroeconomic policies have failed to resolve the problem of gender inequality. Women have continued to exist as the vulnerable section of society and constitute a sizeable segment of the poverty struck population. Women face gender specific barriers to access education, health, employment, etc. The wedges between preferences given to the two genders have not perished in interior lands. The evils like childhood marriages, widow abusing, human trafficking and female feticide is still prevalent in various pockets. The ratio of women to men (sex ratio) is on a steady decline and the measures undertaken to prevent the above atrocities have failed to reach the target groups.

In such circumstances, it is difficult to bring the empowerment measures in action at once. The reconstruction needs to happen from the grassroots. The problem that exists in this area is multi-pronged. The benefits of the programmes undertaken by the government and NGOs fail to reach the women who are at the base of the pyramid.

These are certain problems that exist in the research arena in this subject. There are various other practical problems that surface with the study and are included in the detailed thesis that is generated.