Chapter - I

Introduction
The position of women and their status in any society is an index of its civilization. Women are to be considered as equal partners in the process of development. But, because of centuries of exploitation and subjugation, Indian women have remained at the receiving end. Women in India have been the neglected lot. They have not been actively involved in the mainstream of development even though they represent equal proportion of the population and labour force. Primarily women are the means of survival of their families, but are generally unrecognized and undervalued, being placed at the bottom of the pile. In the words of Pandit Jawaharlal Nehru, "In order to awaken the people it is the woman who has to be awakened, once she is on the move, the household moves, the village moves and the country moves".

Now a woman is the builder and moulder of a nation's destiny. She has a heart far stronger and bolder than man. She is the supreme inspiration for man's onward march and embodiment of peace, love, pity and compassion. The progress of women is a barometer by which one can measure the progress of a nation. Women power is a greater reality. It's a force behind all movements and activities in society. The sociologists and social activists are bound to recognize the vitality and significance of the women power. Today in our country, the women-folk have emerged as a powerful class in their own right.

WOMEN EMPOWERMENT

Empowerment of women has become a subject of growing importance around the world in contemporary times. The concern is seen at different levels and circles which include governments, bureaucracy, non-governmental organizations, researches, women's groups and all those interested in women's empowerment. There has also been a shift in the demands of women from equality in 1970's to development in the 1980's, to empowerment - social,
political and economic, since the 1990s. Since the term empowerment came to be used from 1980's, the motion of empowerment has become central in discussions on women's development and women's equality. As rightly decided at the global conference on women's empowerment 1988, empowerment is the surest way of making women partners in development. The Food and Agricultural Organization (FAO) also has emphasized the empowerment of women at the grass roots as the most recent approach to women in development.

The concept of empowerment was first brought in at the International Women's Conference in 1985, at Nairobi. The conference concluded that empowerment is a redistribution of power and control of resources in favour of women through positive intervention. Broadly, empowerment means individuals acquiring the power to think and act freely, exercise choice, and to fulfill their potential as full and equal members of society.¹

Women Empowerment is a process by which women gain greater control over material and intellectual resources which will assist them to increase their self-reliance, and enhance them to assert their independent rights, and challenge the ideology of patriarchy and the gender-based discrimination against women. This will also enable them to organize themselves to assert their autonomy to make decisions and choices, and ultimately eliminate their own subordination in all the institutions and structures of society.

Empowerment of women means equal status to women. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Empowerment includes higher level of education for women, better health care for women and children, equal ownership to productive resources. It also implies increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standard of living and acquiring self-reliance, self-esteem and self-confidence.
Women empowerment is a dynamic process that consists of an awareness-attainment-actualization cycle, it can also be described as a growth process that involves intellectual enlightenment, economic enrichment and social emancipation on the part of women. Education is one factor that plays the most crucial role in empowering women. Schools, colleges and other professional bodies are persistently trying to educate, motivate and train the women in their chosen areas of career through curriculum, training, field-exposure and other practical methods.

Economic empowerment is a very important component of women's empowerment. Economic empowerment is one of the most effective means for organizing women who can be brought together only on the basis of felt needs. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects and development of skills in management. And it implies a process of redistribution of resources and power between different groups. It helps in building confidence, self assertion and courage.

Today women can actively contribute to the promotion of economic development in different capacities, namely house-wife, mother, labourer, officer, scientist, executive, etc., with the spread of education, training and technology, their mobility has been increased and they are coming out of their shells to do different works to raise the living standards of their families.

That empowerment allows women to have choices, which in turn means relative strength and bargaining power for them. While it is clear that women can be empowered individually, the feminist vision is one where women are able to articulate a collective voice and demonstrate collective strength. They are also in a position to mobilize themselves on issues which affect them vitally and constitute a significant place in the electoral politics of the nation.

Obviously the status of women has improved a lot in the 21st century. Today
the sky is the limit for them. Women have woken from the forced slumber with all grace. Women’s welfare is now a prominent feature in all the Five Year Plans. In India, gender equality is enshrined in the constitution and there is a plethora of legislation both at the central and state levels, which aims not only to ensure that there is no discrimination against women but also makes special provision for protection of their lives, rights and empowerment. So, the year 2001 was declared as “Women Empowerment Year”.

**WOMEN ENTREPRENEURSHIP**

Entrepreneurship refers to the skill of discovering new economic opportunities, managing the business, taking risks and introducing innovations. A nation may have all the material resources in terms of land, capital and other physical inputs, but the spark of development and dynamism for sustained progress can be provided only by entrepreneurs. Development of entrepreneurial skill is thus an essential pre-requisite for rapid economic growth and progress.

The concept of entrepreneurial skill had never been differentiated on the basis of sex and hence, the same may be extended to women entrepreneurs. In the Indian context, National Level Standing Committee on Entrepreneurs constituted by the Ministry of Industries, Government of India (1984) defined Women Entrepreneur’s enterprise as an enterprise owned and administer by women and having a minimum financial interest of 51 per cent of the share capital and having at least 50 per cent women employees. However, the validity of such a definition had been changed at every step, particularly in the 8th National Convention of Women Entrepreneurs, International Convention of Women Entrepreneurs held in 1990. The general accepted definition includes women who create something new, organize production and undertake risk and handle economic uncertainty to adjust their personality needs, family life, social life and economic independence.
There is need to strengthen and streamline the role of women in the development of various sectors by harnessing their power towards nation building and to attain accelerated economic growth. Ample entrepreneurial opportunities are available in the service sector. Conducive environment and suitable atmosphere exists today for encouraging women entrepreneurs. Women have to come forward to utilize their potential in a productive way. There are plenty of less risk oriented and less skill-demanding activities available in the service sectors which are operational at the household level as full time or part time.

In order to attain economic empowerment of women, it is essential to make them realize their role in building a new set of values through education and employment which would ultimately make them attain a better status in the society. The present level of employment does not yield adequate income for the survival of their family. So it is necessary to create new employment avenues for higher income generation. The service sector has enormous potential for high income-generating activities, which is suitable for women. Women are engaged in a wide variety of activities, especially in the organized and unorganized sector. In the rural informal sector, women care for cattle, sowing, transplanting, harvesting, weaving, working in the handlooms and producing handicrafts mostly as low paid wage earners or unpaid family workers. In the urban informal sector, women are working as petty traders, they are also engaged in producing and selling a variety of goods such as vegetables, fruits, flowers, cooked food, groceries, etc., or work as domestic workers.

The service sector is having enormous service and business opportunities for self-employment of poor women, both in rural and urban areas. A number of service-oriented activities identified suitable for women at household level include agri-related service like implements repairing station, pesticides hiring, tractor hiring, seeds sales centre, rice and flour mill and
cereals processing, oil extracting, cashew nut processing, grading of agricultural and livestock products, cycle repairing and vegetables sales.

Other services include petty shops, hotel running, beauty parlour, selling of consumable items, fire wood depots, tailoring, spinning and weaving, dyeing and bleaching, embroidery works, electronics and electrical goods, public telephone services, typewriting institutes and computer training centres, travel agency, pandal decoration, marriage-brokering, yarn supply, real estate, collection of courier services, law services, health clinic, voluntary services etc.⁵

A large number of Entrepreneurship Development Programmes especially for women have been conducted over the years, thus motivating women to become entrepreneurs. EDP has introduced special cells and schemes by financial institutions for catering to the financial needs of prospective women entrepreneurs. Women have started proving themselves in many fields and participation in entrepreneurial activities has increased by leaps and bounds. Quite a large number of women entrepreneurs have set up their enterprises and have been in business successfully. Women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs.

MICRO - ENTERPRISES

The concept of Micro-Credit was founded by Dr. Mohammad Yunus and emerged in the developing world through the Grameena Bank (Bank of the Poor) in the country of Bangladesh in 1976. The bank was established with the practice of making small loans to the poor, predominantly women to help them obtain economic self sufficiency through micro-enterprise.⁶
A Micro-Enterprise is one that can be considered as an enterprise which can employ less than 10 workers including family labour and use predominantly locally available resources and skills and cater to the local and sub-regional markets. It requires less than Rs.50,000 as investment in fixed capital. The study group constituted by the NABARD has gone one step further to clarify that the enterprises carrying out non crop activities should be considered as micro-enterprises.

The Micro-Enterprises have an important role in any developing economy. Their contribution is crucial in a welfare state. To appreciate the contribution of micro-enterprises, it is also important to understand the economy of the household. Micro-enterprise programmes built on the unique ideas and skills of entrepreneurs would be encouraged by providing business assistance and small amounts of credit to support the development or start-up of a small business. Micro-enterprise is a proven way to earn extra income to supplement household income. It helps women with lower income who have the flexibility to balance their home and work responsibilities. Micro-enterprise provides the opportunity for individuals to develop their talents and skills and use them to improve their financial well-being.

Micro-Enterprise programmes are often touted as a strategy for the “Empowerment” of the poor, and women in particular. Women-owned businesses make up one of the fastest growing segments of micro-enterprise. These contribute significantly to economic growth, social stability and equity. The sector is one of the most important vehicles through which low-income people can escape poverty with limited skills and education to compete for formal sector jobs, and women find economic opportunities in micro-enterprises as business owners and employees. As micro-entrepreneurs, women not only make a huge contribution to national income but they also create reliable social safety nets for their families and communities.
REVIEW OF LITERATURE

The present study is designed with a view to examining the empowerment of women. A comprehensive review of literature is essential for any good research endeavour as it provides background information to aid the researcher in designing and analyzing the research work. An attempt is made in this chapter to give a brief account of literature related to empowerment of women.

1. V.S. Mahajan (1989)\textsuperscript{1}: In his book "Women Contribution to India's Economic and Social Development" (1989) says that an important step to promote women entrepreneurs would be to locate areas, industries and products that offer opportunities for enterprising women. For example, the socio-economic programme of the Central Social Welfare Board gives a large number of business projects covering food items, cosmetics, stationery items, leather works, toys, lamps, handloom products, textiles, etc., which are suitable for women organizations and women workers for self employment and business. Such activities can create a large network of micro entrepreneurs.

2. A.S. Ashok Kumar (1990)\textsuperscript{2}: Has rightly pointed out, the development of a country is directly related to how best its resources are put to use including more human resources. There are indeed women who have the innate talents and skills to enterprise, most of which is not recognized. In fact, women are the best managers. Under utilization of women's entrepreneurial skill is the surest diagnosis of under-development. Therefore, it is absolutely necessary to break the vicious circle in which the country is caught and initiate the power of industrialization by including women entrepreneurship as the most desirable factor.
3. **Rani (1992)**: Conducted a study on potential women entrepreneurs with the objective of exploring the factors that promoted women to start their own business. She found that the desire to do something to be independent was the prime motivating factor, which had influenced women irrespective of their age in setting up their units. Some women viewed entrepreneurship as a tool for earning.

4. **Kamala Singh (1992)**: Conducted a study in three districts, namely Faidabad, Gurgaon and Hisar, in the state of Haryana. A total of 64 women Entrepreneurs who were engaged in production of goods/services of trade activities were covered under the sample of the study. It focused mainly on the linkages and communication pattern between women entrepreneurs and their supporting agencies. It also provided a profile of these women entrepreneurs. Motivation, entrepreneurial traits and the study indicated that better efficient linkages and better communication between the entrepreneurs and supporting agencies enhance entrepreneurial performance and success and constraints. It is interesting to note that the study as apart from its conclusions, mentions that knowledge, entrepreneurial motivation and “entrepreneurial profit” contribute significantly and positively towards improving performance of entrepreneurs.

5. **Batliwala (1994)**: Identified three approaches to women’s empowerment: the integrated development approach which focused on women’s survival and livelihood needs; the economic position and the consciousness approach which organized women into collectives that address the sources of oppression.

6. **Karl. M. (1995)**: Studied the role of empowerment of women on decision making and concluded empowerment as a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power and entailing the improvement of manual and
technical skills, administrative, managerial and planning capacities and analytical reflective abilities of local women.

7. According to Pillai J.K (1995): Empowerment is an active, multi-dimensional process, which enables women to realize their full identity and powers in all spheres of life. Power is not a commodity to be transacted nor can it be given away as alms. Power has to be acquired and once acquired; it needs to be exercised, sustained and preserved.

8. Sarangadharam and Razia Begum (1995): A study was conducted on women entrepreneurs. A survey was conducted on 415 women entrepreneurs in Kerala, who were engaged in a variety of business enterprises. The survey presents the socio-economic profile, nature of enterprises and information about the Governmental and Non-Governmental Institutional support.

9. Choudhary (1996): The study stressed the need for sharpening women's empowering strategies to make them effective and result-oriented. She pointed out that money earned by poor women is more likely to be spent on the basic needs of life than that by men and that this realization would bring women as the focus of development efforts. She also examines the advantages of organizing women groups, thereby creating a new sense of dignity and confidence to tackle their problems with a sense of solidarity and to work together for the cause of economic independence.

10. Lalitha Rani (1996): Conducted a study on women empowerment through co-operatives and found that in India in general, poor rural women in particular, are relatively powerless with little or no control over resources and little decision-making power. Often decision made by others affects their lives. The prevailing patriarchal ideology which promotes the values of submission, sacrifice, obedience and silent
suffering often undermines even these attempts by women to assert themselves or demand some share of resources. From the study, she proved that the pre-requisite to promote empowerment of women in rural areas tries in promotion of organization among women. Women can be organized through a variety of means, namely through formation of co-operatives, mahila mandals and self-help groups.

11. Carr Marilyn (1997): Reviewed women economic empowerment in South Asia. They defined empowerment as the process of challenging existing power relations and of gaining greater control over the sources of power. Further, the goal of women's empowerment is to challenge patriarchal ideology to transform the structures and institutions that reinforce and perpetuate gender discrimination and social equality. Empowerment enables poor women to gain access to and control of both material and informational resources.

12. Jyothi Mitra (1997): On women equality and empowerment found that majority of the (53 percent) respondents participated in their enterprises for 6-8 hours in a day and the main motive to start enterprise was to get employment to support family income by using their skills. Their ambition was to get good income and prove themselves as good entrepreneurs. They stated that commitment, hard work, efficiency and dedication were the main causes for their success.

13. Abdur Rab (1998): Examined management of development in growth with equality and stated that the concept of empowerment places emphasis of women's freedom of choice and power to control their own lives at both the personal and social levels. Empowerment is simply gaining the power to make their choice to contribute plans and decisions that affect them to use their expertise at the work to improve their performance and with it the performance of their whole organization.
14. Ghosh et al (1998)\textsuperscript{21}: Conducted research on women entrepreneurs in India and suggested models for their development. He reported that emphasis on economic development without attention to quality of life has resulted in uneven economic growth, but not development of societies. The goal of development is not merely to initiate a process of economic growth but also a process, which will improve the lives of people. This implies improvement in the quality of lives among all segments of the population, particularly those groups that have been traditionally marginalized, such as women.

15. Anitha H.S and Laxmisha A.S (1999)\textsuperscript{22}: Analysed that the emergence of women entrepreneurs depends on the economic, social, psychological and cultural and other factors, they have stressed that the provision of entrepreneurial education, financing and marketing facilities and the adoption of promotional measures and policies by the Governmental and Non-Governmental Agencies would promote the Women Entrepreneurship Development.

16. Rajeswari and Sumangala (1999)\textsuperscript{23}: Explored the problems and prospectus in women entrepreneurship and stated that women entrepreneurship enables to pool the small capital resources and skills available with women. It paves the way for taller utilization of capital and also mobilizes the female human potential.

17. Bhagya Lakshmi J (2000)\textsuperscript{24}: Publishing on some strategic effects towards the empowerment of women stated that the national policy for empowerment of women seeks to adopt an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and man power in both women-specific and women related sectors.
18. *Khan.S.S. (2000)*: Stated a women entrepreneur can start an enterprise on a small scale. There are a number of women entrepreneurs who have started small enterprises but later expanded them to large scale units. For instance, MS. Shahnaz Hussain, president of CIDESCO hailing from Kailash has placed Indian herbals on the world cosmetic map. She started with an investment of just Rs.35,000/- . A women self-help group in Dindigul district runs a unit providing agro-services with the total turnover crossing Rs.12 lakhs per annum.

19. *Jayalakshmi.K (2000)*: Made a study on development of rural women and the title of the study was “Rural Women’s Development Corporation vis-à-vis Local Institutions in Karnataka”. The study examines the working of Karnataka Mahila Abhivrudhi Yojana and the Karnataka State Women’s Development Corporation and analyses the interface between the corporation and local institutions. Role and functions of KSWDS is crucial, it interacts with local institutions at the various levels like the Zilla Parishad, Taluk Panchayat and Gram Panchayat. The study was carried out in the two Taluks of Karnataka viz., Daddaballapur and Nelawangala.

It was found from the study that the training programmes offered by the KSWDC helped several women to undertake self employment. Apart from this, the corporation granted loan to the poor women for starting small cottage industries in weaving, making handicraft items and animal husbandry etc., though the schemes extended help by way of grant of loans, short comings were found in the field of monitoring and overseeing the effectiveness of the activities. Added to the above, due to absence of adequate field staff the schemes assisted by the KSWDC could not be implemented effectively. Prioritization of activities for the development of women is one which requires re-orientation, but in the absence of the same, proper activities could not be identified and
implemented, the interface between the KSWDC and the local institutions at various levels like Zilla Parishad, Taluk Panchayat and Gram Panchayat was not satisfactory and needed further improvement.

20. **Dangwal, R.C and Dungwal Surekha (2000)**: A study conducted entitled “Development of Women Entrepreneurship in South Asian Region”, conducted in the hilly region of Uttar Pradesh concluded that:

Women entrepreneurs of a block under study in Uttar Pradesh had no confidence to bear the risk which acted as the inhibiting factor in the growth of entrepreneurship. The attitude of women towards entrepreneurial activities becomes passive due to her over involvement in household activities and lack of support of the men folk of the family. An informal discussion with the survey respondents also indicated that the male superiority, ego complex and indifferent attitude create hurdles in the path of choosing, starting and running the enterprise activities. Attitude of women towards entrepreneurial option becomes regressive due to lack of information and experience which makes it very difficult for her to select the location, market, the product and tackle the other related problems. The authors further argued that, based on the findings of the study, there is a need to realize the importance of women’s participation in the economy of up hills which in turn could bring attitudinal change among the women and create a favourable climate for rapid development of women entrepreneurship. Socio-economic factors like income, age, occupation, level of education, family size, investment level, turnover, and produce-wise classification of activities and their role in employment generation have great potential in improving the performance of the enterprise. Specific occupation and family background could be of great help in ensuring better performance of entrepreneurial units.
21. Gurumoorthy (2000): Empowering women contributes to social development. Economic progress in any country, whether developed or under developed, can be achieved through social development. The self-help group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. All the credit needs of the rural women are fulfilled through the self-help groups. SHGs enhance equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs also encourage women to take active part in the socio-economic progress of our nation.

22. Muragan and Dharmalingam (2000): Argue that empowerment of women through SHGs would lead to benefits not only to the individual women and women groups, but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs, but also through more holistic social development.

23. Deepak Walokar (2001): Made a study on “Women Entrepreneurs” The present study is the comprehensive social-economic profile of the entrepreneurs to understand the phenomenon of entrepreneurship among women. A comprehensive examination of the nature of entrepreneurship among the women, has been attempted as a part of the study. And the study examines the opinion of women entrepreneurs pertaining to their entrepreneurial work and about the qualities required for success in entrepreneurial activity.

The study describes that thrift and credit was strategic entry point for the action research intervention in Ranga Reddy District of Andhra Pradesh.

The study concluded that organization of self-help groups and development of their institutional and managerial capacity is an imperative element in the empowerment process of women. The formal financial institutions such as bank, DRDA had come forward to extend loans for income-generating activities. Women interacted with external agencies and Professionals with confidence, which was evidence of improvement of most social skills and approachability.

25. *Sarada Devi. M and Rayalu T.R (2002)*: The study focused on factors functioning in women empowerment in urban areas conducted in Hyderabad which identifies various aspects related to the empowerment of women and assesses the level of difference between working and non-working women in the perception of women’s empowerment.

The study shows that working women perceived more problems and non-working women faced problems due to powerlessness. Working and non-working women felt that their personal freedom and self interest were their first priority in power persuasion. Power ratio was better for the working women and non-working women used different strategies to get power.

26. *Rizwana.A (2002)*: The Study was conducted on “Economic Empowerment of Women through Women Development Corporations: A Study of Maharashtra Women Development Corporations”. The study made a detailed examination of the process of women empowerment by examining the working of Mahila Arthik Vikas Mahamandal Limited (MAVIM), the activities undertaken by it and the benefits derived by the women’s beneficiaries. The study was carried out in Amravati district.
of Maharashtra; MAVIM was established to facilitate implementation of the programme activities for the development of women in Maharashtra. Under it various schemes and activities were introduced and assistance was provided for income generating activities such as kerosene scheme, setting up of canteens, sale of stationery articles, and supply of snacks to schools.

Apart from MAVIM, Maharashtra Rural Credit Programme (MRCP) assisted by International Fund for Agricultural Development was also implemented in the state, to grant loans for various rural development activities. It was noticed that due to rapid change in the requirements and expectations of the rural population the effectivity of the scheme was not satisfactory and there were shortcomings in their implementations. Further, MAVIM has implemented Maharashtra Emergency Earth Quake Rehabilitation Programme to help the Latur Earthquake victims which resulted in the diversion of the resources of MAVIM.

27. Kaur DilBagh et al (2002): A Study in Tamilnadu on women entrepreneurs in rural areas. The title of the study was “Rural Women Entrepreneurs: A Study in Rural Tamilnadu”. The objectives of the study were to identify the entrepreneurial talents of 107 rural women selected from the blocks of Dindigal of Tamilnadu and to find out the willingness of women entrepreneurs to learn new skills or improve their existing skills and their entrepreneurial interest.

The study observed that women respondents were skilled and semi-skilled and some respondents improved their talents and some women respondents expressed lack of interest and did not have the motivation and some were willing to start their own enterprises and some of them reported not having the required money to start an
enterprise. Prevailing conventional customs and way of living, norms of modesty, male dependence and dominance, illiteracy etc. were the other factors which had a negative impact on the rural women in starting their own enterprises.

It was suggested that technical and financial assistance may be provided to rural women and efforts should be made to educate them and improve their entrepreneurial management and marketing skills.

28. Kalyani and Chandralekha (2002): Conducted a study on 300 Women Entrepreneurs in the Rayalaseema Area (Anantapur, Chittoor, Cuddapah, and Kurnool districts) of Andhra Pradesh who took initiatives to start their own enterprises and also dwells upon the factors that motivated in the launching of the enterprises. The results reveal that various socio-economic and demographic characteristics have significant impact on involvement of women entrepreneurs in their enterprises management.

29. Rangi, P.S (2002): Titled Economic Empowerment of Rural Women Through Self-Help Groups: A Case Study of Fatehgarh Sahib District (Punjab) which was conducted with the objectives of the study: To study the socio-economic profile of members of the Self-Help Groups (SHGs), to examine the credit availed by the members of the SHGs and to study the impact of SHGs on income generation for its members. The Fatehgarh Sahib district was randomly selected out of five development blocks, two blocks namely Khamano 26 SHGs and 39 SHGs from Khera blocks were selected. Twenty five members each were randomly selected from various SHGs in both the blocks. Information was collected through personal interview method. Secondary information was collected through published sources.
The study revealed that the majority of the respondents of the SHGs were in the young age group and educated, though the level of education was not very high. Two-thirds of them had their own land, but majority of them belonged to the small and marginal farmer's families. The study found that about 18, 62 and 20 percentage of the respondents of three districts became members of the SHGs in the years 1998, 1999 and 2000, respectively. Before 1998, no SHGs were set up in the Fatehgarh Sahib district. All the respondents saved a sum of Rs.100 per month with their respective SHGs. 44 per cent of the respondents borrowed from the internal sources of the SHGs during the year 2000-01 and 62 per cent had taken loans from the banks with the help of the SHGs. The amount of loans taken from the banks was high as compared to the internal borrowing from the SHGs, but the rate of interest was high in the later category. The internal and external loans to the members of the SHGs have benefited them for their economic empowerment. The additional income generated with the help of SHGs have provided them big moral support and will to bring new changes in the rural economy of the state as well as of the country in future.


The study found that women respondents believed that women should actively participate in trade union activities and speak favourably for women reservation of seats in the parliament, all the women covered under the study claimed independence so far as their freedom to buy articles of the house-hold is concerned.
The present study emphasizes that empowerment should come from within one's own. It is concluded that the women should first become conscious of the barriers they are subjected to in social, economic and cultural life and then attempt at overcoming or transcending such difficulties. The micro-situation has to be taken into consideration, the study clearly indicates that urban women are in better situation in terms of empowerment of women, yet the situation at micro level appears to be the same as with women in rural areas whether in urban or rural areas, the micro-level situations need to be taken care of while attempting to empower women through development-oriented programmes.

31. **Shobha, I (2002)**: Made a study on women and their role in agriculture. The study was conducted in dry regions of Andhra Pradesh. The title of the study was “Women in Agriculture: Findings from a Sample Survey in the Rayalaseema Region of Andhra Pradesh”. In the study, a total of 276 respondents from Chandragiri and Srikalahasti mandals in Chittoor district in Rayalaseema region of Andhra Pradesh were selected. The study observed that the women have often been excluded from training in the use of latest agricultural technology and implements as also from the benefits of agrarian reforms.

It is concluded that the training programmes were to be organized regularly at the field level to improve women’s knowledge and upgrade their skills, thereby enhancing their decision making capacity and allowing for effective participation at various levels in the agrarian sector.

32. **Vasudeva Rao, D (2003)**: Concentrated on emerging leadership among women participating in local governance and the title of the study was “Emerging Leadership of Women in Institutions of Local Governance:
A Study in Andhra Pradesh”. The study found participation of women in local bodies as sarpanches, and thereby becoming effective natural leaders. The study was conducted in Kurnool, Khammam and East Godavari districts.

The study observed changes as regards improved skills to develop their own income generation activities, training undergone and participation in capacity building exercises. The study revealed that women’s groups active participation in solving wide ranging community problems as an offshoot of their coming together as a group.

It was suggested that unless the traditional way of looking at things was changed and women were given equal opportunity, there cannot be an appreciable change. Special efforts should be made to bring the tribal groups into the mainstream. There should be attempts to bring in attitudinal changes in the tribal groups towards group approach.


The empirical results of the study are that increased income alone is not sufficient to directly facilitate women’s empowerment within the household in urban India. Home-based producers were involved in important household decisions but it was true plainly for women who were able to control their income. So, development planners must focus on improving women’s income earning potential in home-based production in combination with implementing strategies to increase women’s ability to control that income.

The study concludes that to promote women’s micro-enterprise development and economic empowerment, programmes must pay attention to both the market and the household.
34. *Borai* (2003): Made an attempt to assess the process of empowerment of women through SHGs, promoted by eight NGOs, which received funds from a donor agency in Andhra Pradesh and Tamilnadu. The study observed that cash flow in the group and their families had increased, members had greater access to credit and their emergency as well as other needs were met with ease. The gatherings of women in SHG meeting are not merely meant for collection of savings, distribution of credit, and recovery of loan. It is much beyond all these, self-help groups serve as a forum for human resource and social relations development too. This enhanced their exposure, awareness and knowledge about the external world. SHGs were seen to contribute to their overall personality development too. Alcoholism among the husbands is treated as their arch rival by the members of SHGs. The groups take active part in the proceedings of the Gram Sabha. An impact study of an NGO in Andhra Pradesh observed that it was men who wielded control over the resources of villages and other services on the other hand, the SHG villages witnessed the curtail of male monopoly. It is concluded that there is a steady reversal from subservience to self-dependence, from secondary citizenship to partnership, resulting in greater equity and gender balance.

35. *Rimjhim Mousumi Das* (2004): Conducted a study that the rural micro-enterprises sub-sector has grown in importance during the last two decades. Policy makers and development administrators cannot ignore its capacity to provide viable and sustainable avenues of self employment to the members of SHGs. The sector is characteristic of great heterogeneity and diversity. Yet, across a broad range of settings, field evidence suggests that with appropriate market support strategies and the built micro-enterprises as a source of their development strategy is static and enjoys universal replicability. These have to be identified, appraised, and evolved continuously to suit the local conditions and
activities. Further, to be relevant, the development functionaries should be innovative in their modes of development support.

36. *B. Sambasiva Rao and Y. Indira Kumari (2005)*: Conducted a study on “Empowerment of Women and Rural Development”: The study primarily focused on the impact of women self-help groups on the social and economic empowerment of rural women in Andhra Pradesh. The analysis of primary data in the selected mandals of Krishna district is made.

The study highlighted the positive influence of women self-help groups on incremental income of the poor families and their increased awareness and participation levels. The study also delineated the factors and reasons which are impinging on healthy growth of the movement based on the data.

37. *Chitra Ramachandran (2005)*: Conducted a study on 202 leaders of self-help group members of Madurai district in Tamil Nadu with a view to understanding the impact of micro-enterprises on quality of life of the women which was measured in terms of their living standards. She observed that most of the women in micro-enterprises wanted to reduce poverty and to share their family responsibilities. The survey demonstrated that quality of life of the rural women had substantially increased the objective of the establishment of the micro-enterprises successfully.

38. *K.P. Wasnik (2006)*: A Study on “Women in Agriculture Strategy of their Socio-Economic Empowerment”, the present study is undertaken in Thane district of Maharashtra state. The study was undertaken namely at Dahanu, Palghar and Wada which were selected purposively, for the study as central sector scheme “women in agriculture” was being formulated by government of India to create a general awareness about
the role played by women in agriculture and their efficient involvement in the overall farm economy.

In this view, the study conducted could be considered one of the good efforts of assessing the impact of this scheme on the decision making, having a bearing on the socio-economic status of the women, and constraints faced by the women in the farm sector and ultimately sharing the benefits of the development programmes.

In conclusion, proved that when farm women given access to improved information and resources could increase agricultural production significantly. Their access to credit and employment opportunities have also been improved.

39. B. Suguna (2006)\textsuperscript{46}: Conducted a study on "Empowerment of Rural Women Through Self-Help Groups. An in-depth study of self-help groups in Chittoor district of Andhra Pradesh has been selected. A total sample of 300 beneficiaries had been selected for the study.

The objectives of the study are to analyze the role of self-help groups in the social, economic and political empowerment of women, to assess the extent of awareness regarding the governmental programme, nature of participation of women in SHGs, and to examine and evaluate the specific problems of beneficiaries with regard to saving, revolving fund productivity, marketing, etc.

40. K. Baby Sarojini (2006)\textsuperscript{47}: Attempted a study on "Women Development - Role of Self-Help Groups: An Analytical Study on Women SHG Members in East Godavari District of Andhra Pradesh. The objectives of the study are, the process of women participation in SHGs, to understand the factors responsible for facilitating sustainable interest of women to engage themselves with the SHGs, the impact of
SHGs movement on socio-economic aspects pertaining to women, to derive important policy issues pertaining to SHGs movement to facilitate sustainable development efforts for women.

The above studies emphasize the need for empowerment of women in order to promote gender equality to make women agents of change in society and to increase their capability to enjoy life to the extent. Looking at development as freedom and women’s issues from the angle of increasing their capabilities are better than concentrating on women’s well-being. The studies provide a glance on economic development of women and the role of different agencies. These studies also indicate that social, economic and education issues at micro level do play a vital role in determining the success of women development along with capacity-building issues like leadership, attitudes and inner-self of women. Some of the studies focus the growth and development of women entrepreneurship depending on the economic, social, psychological and cultural factors. The self-help groups proved that operating around micro-credit improves the status of women in the society as women entrepreneurs.

The provision of entrepreneurial education, financing and marketing facilities and the adoption of promotional measures and policies by the Government and Non-Governmental Agencies would promote the women entrepreneurship development, improve the status of women and the process is a viable tool to women empowerment.

SIGNIFICANCE OF THE STUDY

The inferior status of women in the development process and the immediate need for appropriate attention on women to enable them to attain their requisite position in the society has been emphasized. Ever since Independence, India has been facing severe socio-economic problems and poverty has become a major threat to the economic development of the country. Therefore the planners and policy makers thought of identifying
certain avenues and measures to check the widespread poverty. One such solution is the formation of self-help groups (SHGs). The very name indicates that these groups are formed to help by themselves. The role of self-help groups is very significant in the present day context, both in motivating women to save at least some money regularly and to use that amount as investment in income-generating activities (micro-enterprises). Thus, it may be rated as the most successful anti-poverty programme. Since so much is being said about the programme and contribution to women's empowerment and the expectation continues to be high, the need for a glance at the present status has been felt. Thus, women empowered by economic independence can contribute to society and at the same time improve their standard of living and self-esteem can be demonstrated and taken to a logical end, where empowered women folk will take their rightful place in the path of progress from development to empowerment.

Hence, the researcher has chosen the present topic entitled, "Women Empowerment Through Entrepreneurship - A Case Study of Micro-Enterprises Of Tirupati Region In Chittoor District".

The comprehensive socio-economic profile and the impact of success on enterprises of the women entrepreneurs which has been presented in the study will go a long way in trying to understand the phenomenon of empowerment through entrepreneurship among women. In this era of economic reforms more and more women would be entering into a variety of employment and self-employment avenues. The study assumes an even greater significance in view of the current rapid changes in the society.
METHODOLOGY

DESIGN OF THE STUDY

The study is primarily descriptive in nature. The researcher has tried to present a description of a variety of facts pertaining to women entrepreneurs, their socio-economic background, nature of their enterprises and impact of success about various aspects relating to their micro-enterprises.

OBJECTIVES

The objectives of the study are:

- To study the theoretical aspects of women empowerment;
- To study the socio-economic background of women entrepreneurs;
- To study the development of women entrepreneurship and micro-enterprises;
- To study the entrepreneurial activity taken up by sample respondents and analyse the problems of women entrepreneurs;
- To analyse the status of women micro entrepreneurs; and
- To suggest effective measures for the promotion of women micro-enterprises.

HYPOTHESES

Following are the Null Hypotheses of the study:

- There is no significant change in the status of the house of the respondents before and after starting micro-enterprises.
- There is no significant change in sending the children to work to get additional income before and after starting the micro-enterprises.
- There is no significant change in the level of self-confidence enhanced before and after starting micro-enterprises.
AREA OF THE STUDY

Tirupathi Region of Chittoor District is purposefully selected for the present study.

SAMPLE STUDY

The Chittoor District comprises three regions, namely Tirupathi, Chittoor and Madanapalli. The researcher selected Tirupathi region for the present study primarily due to consideration of proximity and familiarity. Owing to time constraints, the researcher has selected four places of Tirupathi region i.e. Tirupathi, Chandragiri, Renigunta and Srikalahasti for the study. There are 1060 women micro entrepreneurs in Tirupati, Chandragiri, Renigunta and Srikalahasti of Tirupathi region. The researcher has taken 25 per cent of women micro-entrepreneurs among 1060 by using stratified random sample with proportional allocation method. Thus, the study area covers 265 sample respondents. The researcher has divided the nature of various micro-enterprises under manufacturing, trading and services.
### Classification of Micro-Enterprises of the Sample Respondents

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Micro-Enterprises</th>
<th>Total No. of Women Micro-Entrepreneurs</th>
<th>No. of Sample Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Manufacturing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Pickle &amp; papad making</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td>2.</td>
<td>Caps making</td>
<td>60</td>
<td>15</td>
</tr>
<tr>
<td>3.</td>
<td>Handicrafts</td>
<td>74</td>
<td>19</td>
</tr>
<tr>
<td>4.</td>
<td>Snacks</td>
<td>59</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>293</strong></td>
<td><strong>74</strong></td>
</tr>
<tr>
<td></td>
<td>Trading</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Fruits selling</td>
<td>110</td>
<td>28</td>
</tr>
<tr>
<td>6.</td>
<td>Vegetable selling</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td>7.</td>
<td>Provision stores</td>
<td>112</td>
<td>28</td>
</tr>
<tr>
<td>8.</td>
<td>Medical stores</td>
<td>30</td>
<td>7</td>
</tr>
<tr>
<td>9.</td>
<td>Bangles shop</td>
<td>36</td>
<td>9</td>
</tr>
<tr>
<td>10.</td>
<td>Saree &amp; cloth shop</td>
<td>47</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>435</strong></td>
<td><strong>109</strong></td>
</tr>
<tr>
<td></td>
<td>Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Beauty parlour</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td>12.</td>
<td>Book binding</td>
<td>45</td>
<td>11</td>
</tr>
<tr>
<td>13.</td>
<td>Embroidery</td>
<td>32</td>
<td>8</td>
</tr>
<tr>
<td>14.</td>
<td>Tailoring</td>
<td>95</td>
<td>23</td>
</tr>
<tr>
<td>15.</td>
<td>Hotel</td>
<td>60</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>332</strong></td>
<td><strong>82</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Grand Total</strong></td>
<td><strong>1060</strong></td>
<td><strong>265</strong></td>
</tr>
</tbody>
</table>

### SOURCES OF THE DATA COLLECTION

The data for this study have been collected both from primary and secondary sources.

Primary data was collected from the sample respondents through a schedule specially designed for the purpose. Personal interview method is used to get the required information with the aid of schedules.
Secondary data was collected from various sources viz Self-Help Groups (SHGs), commercial banks, and also the major journals, websites relevant to women empowerment, women entrepreneurship and micro-enterprises.

TOOLS OF ANALYSIS

The data drawn from various sources are subjected to statistical treatment, include percentages and chi-square test.

LIMITATIONS

Though, care has been taken to understand the basic issues of the study in a comprehensive manner and the study designed to meet the objectives set for the study, the analysis attempted accordingly, yet it is beyond the capacity of the researcher to meet certain requirements in this context, consequently the study has certain limitations.

The study was limited to women entrepreneurs and study confined to four selected places of Tirupathi region. The present study is confined to assess the impact on women empowerment through entrepreneurship. Relevant information and data were collected from the women micro-entrepreneurs in the study area. A larger sample than the present one could not be selected due to several constraints on the part of the researcher. Inferences and findings are drawn, based on the information and data provided by the sample respondents.
PLAN OF THE THESIS

1. **First Chapter**: It is introductory in nature, wherein the significance of the Study, Methodology and Review of Literature are presented.

2. **Second Chapter**: Deals with the Women Empowerment - Theoretical Aspects.

3. **Third Chapter**: Presents the District Profile and Socio-Economic Conditions of the Sample Respondents.

4. **Fourth Chapter**: Explains the Women Entrepreneurship and Entrepreneurial Activity Taken up by Women (Sample Respondents).

5. **Fifth Chapter**: Presents Summary of the Findings and Suggestions.
REFERENCES


7. Internet: www.google.com


