Chapter - II

Women Empowerment – Theoretical Aspects
WOMEN EMPOWERMENT: THEORETICAL ASPECTS

Women are now-a-days actively involved in all spheres and streams in our society. They are no more a passive part of our social fabric. Over the past decades, it has been practically proved that they have got a well defined and definite role to play within the community and contribute their share to the development of the nation.

Women are almost one half of the world's population having enormous potential, but being underutilized or unutilized for the economic development of the nation. Women have to come forward to utilize their potential in a productive way. Women as mothers and caretakers contribute to human resources development and their representation is vital in all fields.

Today, in our country, the women-folk have emerged as a powerful class in their own right. They make their presence felt, everywhere in agricultural sector, industry, business and service, including administration and of course in politics. There is a strong presence of women in all areas and fields. They are awakened and are well aware of their rights and strength. A thousand women from 153 countries have been jointly nominated for the Nobel Peace Prize in 2005, of the thousand women, 157 are from South Asia and 91 from India, the highest from any country. So many women around the world are engaged at various levels to promote peace, justice and equality. In reality, there is no doubt that women all over the world have made tremendous progress.¹

Empowerment of women is recognized globally as a key element to achieve progress in all areas. In the last twenty five years there has been a global effort with a strong support from the United Nations to understand the discrimination and restore the status of women. The United Nations General Assembly declared the International Year of Women in 1975 followed by the
International Women’s Decade. Rigorous efforts are being made throughout the world and various schemes, programmes have been launched to minimize the gender bias and offer ample opportunities to bring women at par with men in respect of education, employment, human rights decision-making roles, etc.

Empowerment is a multi-dimensional process which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources. Greater autonomy in decision making to enable them to have greater ability to plan their lives or have greater control over the circumstances, that influence their lives and free them from the shackles imposed on them by custom, belief and practice.²

CONCEPTS
Empowerment: The concept was first brought 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. The United Nations Development Fund for Women (UNDFW) includes the following factors in its definition of Women’s Empowerment:

* Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
* Developing a sense of self-worth, a belief in one’s ability to secure desired changes and the right to control one’s life;
Women empowerment: 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. The starting point would logically be looking at the constituents of “Women’s Empowerment”. These are defined in the tenth plan document quoted below:

(1) Social Empowerment: To create an enabling environment through various affirmative development policies and programmes for development of women besides providing them easy and equal access to all the basic minimum services so as to enable them to realize their full potentials.

(2) Economic Empowerment: To ensure provision of training, employment and income generation activities with both ‘forward and backward’ linkages with the ultimate objectives of making all potential women economically independent and self-reliant.

(3) Gender Justice: To eliminate all forms of gender discrimination and thus allow women to enjoy not only the de-jure but also de-facto rights and fundamental freedom on par with men in all spheres, viz. political, economic, social, civil, cultural, etc.

Defining women’s empowerment in this way has important consequences for understanding the meaning of women’s equality. The approach to women’s empowerment draws an important discrimination between equality of opportunity on the one hand and equity of outcomes.
Equality of opportunity means that women should have equal rights and entitlements to human, social, economic, and cultural development and an equal voice in civil and political life.

Equity of outcomes means that the exercise of these rights and entitlements leads to outcomes which are fair and just and which enable women to have the same power as men to define the objectives of development.

"Becoming powerful", the liberal meaning of the term "Empowerment" is being used today in all spheres of life as a process to strengthen the elements of society. It is both a process and the result of the process. It is transformation of the structures or institutions that reinforces and perpetuates gender discrimination. It is a process that enables women to gain access to and control of material as well as information resources.

DEFINITIONS

The Social Work Dictionary (Barker, 1991), defines Empowerment as "the process of helping a group or community to achieve political influence or relevant legal authority".

According to Zippy (1995), Empowerment represents "a means for accomplishing community development tasks and can be conceptualized as involving two key elements giving community members the authority to make decisions and choices and facilitating the development of the knowledge and resources necessary to exercise these choices".

According to Pillai J.K. (1995) "Empowerment is an active multidimensional 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 aims. "Power has to be acquired and once acquired, it needs to be exercised, sustained and preserved".
Empowerment is the process of challenging existing power relations and of gaining greater control over the sources of power. The goals of women’s empowerment are to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality, and to enable poor women to gain access to and control of both material and informational resources. It can change existing power relations by addressing itself to the three dimensions of materials, human and intellectual resources. Empowerment cannot occur as a revolution but only as an evolution.

Empowerment as an individual and collective process is based on the following five principles:

- Self reliance.
- Self awareness.
- Collective mobilization and organizations.
- Capacity building.
- External exposure and interaction.

Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into the situation from different perspectives and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with one another and build a common vision and mission. In the second stage, the women try to change the situation by bringing about a change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of collective action.
By empowerment, women would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Women’s Empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components. They are:

- **Awareness building** about women’s situation, discrimination and rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group.

- **Capacity building and skill development**, especially the ability to plan, make decisions, organize, manage and carry out activities to deal with people and institutions in the world around them.

- **Participation and greater control and decision making power in the home, community and society.**

- **Action** to bring about greater equality between men and women.

Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.

**Indicators of Women Empowerment**

It is difficult to measure empowerment. There is no single method for measuring it. It should be understood and defined through indicators. Indicators of empowerment should encompass personal, social, economic and political change.
The draft country paper - India for the Fourth World Conference on Women held in Beijing in 1995 proposed the following qualitative and quantitative indicators for evaluating women's empowerment.

**Qualitative indicators**

- Self-confidence, understands what she wants, expresses it and tries to get it, feels proud of herself, has a positive self-image.
- Articulation
- Awareness about health, nutrition, legal rights, political activities, government policies and programmes.
- Less burden of work and more leisure time.
- Changing role and responsibilities within the family.
- Decrease in violence within the family.
- Changing attitudes towards tradition and customs like child marriage and dowry.
- Physical mobility - walk freely within the village, go to city or town, to banks, post office, go for shopping, cinema, exhibition and visit relatives.
- Becoming a member of women's group or in other people's organization.
- Self identity - identifies herself positively.
- Decision making power within the family regarding number of children.
- Education of children, marriage of children, budgeting of the family, income and purchase or sale of family property.
- Changing attitudes towards women's participation in political affairs and willingness to participate in political activities.
- Control over individual and family income.
- Access to resources like land, house, jewellery, house site, etc.
Quantitative indicators

> Increase in age at marriage.
> Reduction in fertility rate or number of children.
> Becoming beneficiaries of development programmes.
> Visible changes in physical status/nutritional status.
> Improvement in literacy level.
> Becoming a member of a political party or local self-government.

Women Empowerment and Planning Process

All round development of women has been one of the focal points of five year planning process in India.

- **The First Five Year Plan (1951-56)** Envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board (CSWB), organization of Mahila Mandals or Women’s Clubs and the Community Development Programmes were a few steps in this direction.

- **The Second Five Year Plan (1956-61)** The empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

- **The Third and Fourth Five Year Plans (1961-66 and 1969-74)** Supported women’s education as a major welfare measure. Similarly, the Fourth Five-Year Plan (1969-74) continued the emphasis on women’s education.

- **The Fifth Five Year Plan (1974-79)** Emphasized training of women, who were in need of income and protection. Functional literacy programmes got priority. This plan coincided with International Women’s Decade and the submission in India. In 1976, Women’s Welfare and Development Bureau was set up under the Ministry of Social Welfare. It was to act as a nodal point to coordinate policies and programmes for women’s development.
The Sixth Five Year Plan (1980-85) Saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impending their growth.

The Seventh Five Year Plan (1985-90) Emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects such as inculcation of confidence, generation of awareness with regard to rights and training in skills for better employment.

The Eighth Five Year Plan (1992-97) Focused on empowering women, especially at the grassroot level, through Panchayati Raj Institutions.

The Ninth Five Year Plan (1995-2000) Adopted a strategy of Women's Component Plan, under which not less than 20 per cent of funds/benefits were earmarked for women-specific programmes.

The Tenth Five Year Plan (2002-07) Approach aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring Survival, Protection and Development of Women and Children through Rights-Based Approach.¹⁰

WOMEN EMPOWERMENT FOR INDIA'S DEVELOPMENT

Women in Indian society are regarded as second grade citizens whose every aspect of life is confined to the rigid restrictions under the goals of casteism, customs and traditions as envisaged in our religion as well as social customs. But in modern times there has been a social and cultural awakening in India and it has been seriously felt by our social reformers and educationalists that unless women are emancipated from social shackles and bondages and proper steps are taken for their education and participation in outward activities such as social, cultural, political, economy, etc. women have to swim against the stream that requires more strength and such strength comes from the process of empowerment.
Empowering of women pre-supports a drastic, dynamic and democratic change in the perception of and expectation from women in our society. Empowerment is a process and is not, therefore something that can be given to people. The process of empowerment in both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and the ability to organize, to take action and bring about change.  

The benefits of women empowerment reflect themselves in any of the following ways:

1. WOMEN’S PARTICIPATION IN POLITICS

In India the national movement and the leadership of Mahatma Gandhi were the two major catalysts which relentlessly worked for the emancipation of women. In Indian democratic system, participation of women in politics has to be viewed at the levels of acquisition and exercise of power and exercise of rights.

Women play a dual role in politics as voters and political representatives on the voting front through adult franchise which was granted in 1937, it was the progressive spirit that pervaded the making of the constitution that made it a reality. The Constitution of India guarantees equal rights to men and women as voters and citizens.

Generally in India, registration and participation of women as contestants is less than that of men. In recent past, records show that there has been an increase in the percentage of women voters. Such participation is also contingent on the mobilization efforts made by political parties, NGOs, action groups and the general awareness among the community, of the importance of women exercising their franchise.
The percentage of seats won against the seats contested is showing a declining trend only because the number of women contesting elections has increased sharply. However, it may be seen that voting by women in all tiers of government has always been a feature of the Indian polity since 1947.

Even as early as the 19th century, Indian women had begun to appear on the national scene in public and political activity. Women were not only being accepted in public activity but were organizing themselves to fight for their rights in different walks of life. Though women constitute nearly half of the population of the country, it was only after Independence that efforts were made to promote women's participation in public life.

Though the constitution of India provides for the government to make special provisions to safeguard the interests of women, 73rd and 74th Constitutional Amendment Acts mandated reservation of one-third seats in the village, block, districts, municipal elected bodies in India. This amendment has initiated a powerful strategy of affirmative action for providing the structural framework for women's participation in political decision-making and provided an opportunity to bring women to the forefront and centre of city development and develop new grass-root level leadership. There are more elected women representatives in panchayats and municipal bodies in India.12

After 1993, women's participation in local governments increased quite radically with the enactment of the legislation providing 33 percent of reservation of seats for women in local bodies. The legislation and its implementation has added another level in political participation.
2. WOMEN EMPOWERMENT THROUGH EDUCATION AND EMPLOYMENT

India is determined to plan women progress in all fields and education is undoubtedly one of the most important spheres. Women education is the backbone of social development and the essence of civilization. In fact women’s participation in work is not a new phenomenon. From the ancient times, through medieval age and till now, they have been working in the fields and domestic industries, shoulder to shoulder with their fathers, brothers, husbands and sons. However, it is true that their area of activity in decision making was quite limited and narrow. They were not a part of management and administration. But today they are found everywhere in all the sectors, including the police and the army. We find women holding all kinds of positions and sharing authority and responsibility in all walks of life. Now there are governors, ministers, vice-chancellors, managers, police officers, clerks, peons, and even drivers. They are professors, scientists, engineers, doctors, journalists and so on. Hence, education of women and employment for women are the essential prime factors for the development of the nation.

The need to bring women into the mainstream of development has been a national concern since Independence. Soon after Independence when planned economic development became a necessity for increased production, employment and for eradication of poverty, the third and fourth plans accorded a high priority to education of women. The fifth five year plan supported the economic development, employment and training for women as the principal focus for the society at large.

Women’s Education

Swamy Vivekananda proves that education, one of the important factors counted for improvement in the status of women, determines aspirations, technology, productivity and social mobility. Gandhi believed that education
was the most potent instrument for the regeneration of women. The education of women is very essential for happy and healthy homes, improvement of society, economic prosperity and national solidarity. Consequently, both the government and the public paid more attention to the establishment of women's education.

**Education Commission**

In 1948-1949 almost immediately after Independence, the Government of India appointed a major national commission focusing on higher education known as the university education commission. The commission was headed by Dr. S. Radha Krishnan. The major contribution of the commission was that it recommended the number of women's colleges in the country should be increased. There were less than a hundred women's colleges in the country when the commission submitted its report, but today there are more than twelve hundred women's colleges. During 1958-59 the Government of India appointed a National Commission for Women's Progress. The commission recommended special hostels, colleges and scholarships for women.

The recommendations of the commission led to the establishment of the National Council for Girls, the establishment of the comprehensive department plan for women for the allocation of special funds to women in the central and state ministries of education and the establishment of separate units for meeting the educational needs of women.

The National Policy on Education (1986) made a strong commitment to a well conceived edge in favour of women as an act of faith and social engineering. The Eighth Five-Year Plan of the country launched in 1991 categorically states that education of women is imperative in order to improve health and nutrition levels in the country. In 1991 census female literacy rate was recorded as of 39.54 per cent, as compared to 2001 census female literacy rate was recorded as 54.16 per cent.
Elementary Education

The programmes for universalisation of elementary education will be specially directed towards higher enrolment and retention of girls in schools. The Second Five-Year Plan provided free and compulsory education for all children until they complete the age of 14 years. Allocation of elementary education in the Tenth Five-Year Plan (2002-2007) at Rs.28,750 crores with the imposition of the education cell, budgeted outlay for elementary and adult education more than doubled from Rs.6000 crores in 2004-05 to Rs.12,532 crores in 2005-2006. Gross Enrolment Ratio (GER) indicates the proportion of children in the 6-14 years of age group actually enrolled in elementary schools.

The main vehicle for providing elementary education to all children in the ongoing comprehensive programme called Sarva Siksha Abayan (SSA) was launched in 2001-02. The National Program for Education of Girls at Elementary Level (NPEGEL) is an important component of SSA; it provides additional support by way of girl-child friendly schools, stationery, uniforms etc., for girl’s education in Educationally Backward Blocks (EBB) and in other areas for elementary education of under privileged and disadvantaged sections. In the Tenth Five-Year Plan, an amount of Rs.1064.80 crores has been earmarked for this programme, Kasturba Gandhi Balika Vidyalaya (KGBV) scheme was launched in August 2004 to set up 750 residential schools at elementary level for girls belonging predominantly to the SC, ST, OBC and minorities in EBBS. All 750 KGBVS have now been sanctioned by the Government of India.

Secondary and Higher Education

The consolidation and improvement of quality in all aspects of secondary and higher education was especially emphasized in the Third Five-Year Plan, the women’s education at university level had increased from 40,000 in 1950-51 to 65,000 in 1995-96. Universities were set up exclusively for women
in Mumbai, Tirupati and Kodaikanal. There has been an impressive growth in the area of higher education per state with an increase in annual student enrolment from 7.26 million in 1997-98 to 9.95 million in 2003-04 constituting 40.22 per cent of the total enrolment.

More than two million women are enrolled for higher education in India today. However these two million women constitute 34 per cent of the total enrolment of 6.5 million students in higher education. It is interesting that the percentage of women is higher at the post graduate level (39 per cent) than at the undergraduate level (34 per cent) and in the diploma level (26 per cent).13

A Constitution Amendment Bill had been passed by the parliament in December 2005 which enabled the states to make special provisions by law, for admission of students belonging to ST, SC and socially and educationally backward classes into educational institutions including aided and unaided private educational institutions, except minority institutions referred in Article 30(1) of the constitution.

National Literacy Mission

The National Literacy Mission (NLM) was launched on May 5, 1988 as technology mission to impart functional literacy to non-literates in the country in the age groups 15-35 years. The National Policy Education of 1986 as modified in 1992 recognized the national literacy mission as one of the three instruments to eradicate illiteracy from the country, the other two being Sarva Siksha Abhayan (SSA) and Non-Formal Education. The national literacy mission has accorded priority for the promotion of female literacy. As a result female literacy rate has increased by 14.62 per cent from 39.54 per cent to 54.16 per cent during 1991-2001.
WOMEN AND EMPLOYMENT

Women form an important part of the Indian work force. According to the information provided by the Registrar General of India, the work participation rate for women was 25.68 per cent in 2001. This is an improvement from 22.73 per cent in 1991 and 19.67 per cent in 1981. In 2001, work participation rate for women in rural areas was 30.98 per cent as compared to 11.55 per cent in the urban areas. In the rural areas, women are mainly involved as cultivators and agricultural labourers. In the urban areas, almost 80 per cent of the women workers are working in the unrecognized sectors like household industries, petty trades and services, building and constructions. As on 31st March 2003, there were about 49.68 (18.4 per cent) lakhs women workers employed in organized sectors (public and private), of this nearly 28.12 lakhs were employed in community, social and personnel services sector.

Women's access to employment is to a significant extent related to their access to education and skill upgradation. At present, women lag behind men in terms of access to education. The government has been implementing several programmes aimed at providing equal access to education and vocational training programmes was launched in 1977 under the Director General of Employment and Training.

In the central sector, one national and ten regional vocational training institutes have been set up in different parts of the country. In the State sector, a network of exclusive Women Industrial Training Institutes (WITIS) has been set up under the administrative control of the state governments. These institutes provide basic skill training to women.
The employment exchanges take special care to cater to the job needs of women registered with them. During January-December 2004, they placed 24,502 women in various schemes of employment. Under training of Rural Youth Self-Employments Scheme 4.59 lakh women were trained for self employment in the Seventh Plan. Under Jawahar Rozgar Yojana, 30 per cent employment opportunities are reserved for women. In Gujarat and Andhra Pradesh, Milk and Dairy Women’s Co-operative Societies were formed.

The Khadi and Village Industries Sector took up measures to increase employment opportunities for women in collaboration with State level agencies, development of entrepreneurship among women is also being encouraged by Small Industries Development Organization by organizing Entrepreneur’s Development Programmes exclusively for women. Empowerment of women has been achieved by a number of schemes such as Swayamsiddha, Support to Training-Cum-Employment Programme (STEP) and Self-Help Group Scheme.

During this period of economic liberalization and globalization the quality of women’s employment will depend upon several factors. The foremost among these are access to education and opportunities for skill development.

3. WOMEN EMPOWERMENT THROUGH INFORMATION AND COMMUNICATION TECHNOLOGY (ICT)

Providing equal opportunities to every one in the society unfolds their inner potentials and leads the country to a sustainable development. The role of Indian women is vital in the process of economic development. They have to be brought into the main stream to provide opportunities to women in gaining knowledge through information and communication technology (ICT). Only after the Independence a changed outlook on women is taking place. It is heartening to note that they are now becoming equal partners in nation building.
and presently government and private enterprise have started employing them more. Owing to "information revolution" the role of information has become equally important to educate people, particularly women folk who would also begin to share as well as care for social change.

Women are capable of achieving excellence in any field they pursue and require quality education to stimulate their creativity. Hence to empower women, proper reinforcements from family, government and society at large must be provided so that they can actively participate in nation building. Hence there is an imperative need to empower women which makes them realize their potential and enables them to think independently for effective decision making in the new technology-driven-economy.

In the context of global economy and competitive markets, knowledge is a key factor contributing to economic development. Technology has provided enough equity of access to knowledge resources. ICT is making it possible for "any one at any place, at any time" access to all the resources. Hence ICT can be a powerful tool for empowerment of women.

The potential of ICT for women in developing countries is highly dependent upon their levels of technical skill and education. Therefore, women need to enhance their potential, ability and confidence in order to take advantage of opportunities offered by information technology. ICT can be a tool to enhance the economic, political and social empowerment of women.

India is one of the few developing countries to exploit the opportunities that have emerged from the growth of global IT industry, participation of women in IT is low in India, but gradually increasing as they constitute 21 per cent of total 6,50,000 IT workers in the country in 2003 when compared to 15 per cent in 2001. The enrolment of women in engineering is low and gradually increasing from 7.6 per cent in 1998-1999 to 16.2 per cent in
1999-2000. If women are not given the opportunity to learn the required skills, there will be a fundamental bottleneck inside the corporate infrastructure of the country.  

Various institutions are engaged in providing knowledge in ICT. IGNOU offers a programme for empowering women through Self-Help Group and has even gone a step ahead in providing total fee waiver for women in the state of Gujarat for all its courses. Many other Open Universities nationally and internationally also are engaged in providing such curriculum to NGO's and interested parties orienting themselves to empower women.

SITA (Studies in Information Technologies Applications) ensures that a large number of women participate in the IT revolution. The women who were trained by SITA all agree that they have been trained in handling computers, copiers and other communication and office equipment which has given them confidence in facing life and leading better life. The Science Awareness Trust (SAT), an NGO started a participative programme of rural awareness and it has proved to be a success in the remote village of Himachal Pradesh. ICT can put a greater control on the hands of women starting from managing water distribution at the village level to standing for local elections and having access to lifelong learning opportunities thereby empowering them to participate in economic progress.

4. EMPOWERING WOMEN THROUGH ENTREPRENEURSHIP

Indian women proved themselves to be a highly productive force. When proper education environment is given, the social taboo can be broken up and women force can be used as a good human resource potential for the development of the nation. Today, it can be seen that educated women liberate themselves from the unwanted habits and customs and prove themselves as good professionals in various fields. Women seeking employment have
developed a lot of self-confidence and social intelligence in the process while taking up a commercially viable entrepreneurial activity.

In the National and International level, women are considered as better entrepreneurs. They are perceived as relatively more sensitive to repayment. Women always possess a sense of service and devotion in every activity. They have more tolerance, patience, and the like, which are very much essential for successful functioning as entrepreneurs. In items of personality, there are strong similarities between male and female entrepreneurs. Both tend to be energetic, goal-oriented and independent, which can result in very different management styles.
**Comparison between men and women entrepreneurs**

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<tr>
<th>Characteristic</th>
<th>Male entrepreneurs</th>
<th>Female entrepreneurs</th>
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<tbody>
<tr>
<td><strong>Motivation</strong></td>
<td>• Achievement-strive to make things happen.</td>
<td>• Achievement-accomplishment of a goal.</td>
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<td></td>
<td>• Personal independence-self-image as it relates to status through their role in the corporation is unimportant.</td>
<td>• Independence to do it alone.</td>
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<td>• Job satisfaction arising from the desire to be in control</td>
<td>• Job satisfaction arising from previous job frustration.</td>
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<td><strong>Departure point</strong></td>
<td>• Dissatisfaction with present job.</td>
<td>• Job frustration.</td>
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<td>• Side lined in college, side lined to present job, or out growth of present job.</td>
<td>• Interest in and recognition of opportunity in the area.</td>
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<td>• Discharge or layoff.</td>
<td>• Change in personnel circumstances.</td>
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<td><strong>Sources of funds</strong></td>
<td>• Personal assets and savings.</td>
<td>• Personal assets and savings.</td>
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<td>• Bank financing.</td>
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<td>• Investors</td>
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<td></td>
<td>• Loans from friends or family</td>
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<td><strong>Occupational background</strong></td>
<td>• Experience in line of work.</td>
<td>• Experience in area of business.</td>
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<td>• Recognized specialist or one has gained a high level of achievement in the field.</td>
<td>• Middle management or administrative-level experience in the field.</td>
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<td></td>
<td>• Competent in a variety of business functions</td>
<td>• Service-related occupational background.</td>
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<td>Characteristic</td>
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<td>ePersonality</td>
<td>• Opinionated and persuasive</td>
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<td>characteristics</td>
<td>• Goal-oriented</td>
<td>• Goal oriented</td>
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<td>• Innovative and idealistic</td>
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<td></td>
<td>• High level of self confidence</td>
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<td>• Enthusiastic and energetic</td>
<td>• Enthusiastic and energetic</td>
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<td>• Must be an owner</td>
<td>• Ability to deal with social and economic environment</td>
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<td>Support groups</td>
<td>• Friends with professional acquaintance</td>
<td>• Close friends</td>
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<td>• Lawyers, accountants</td>
<td>• Family Women professional groups</td>
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<td>• Business associates</td>
<td>• Trade association</td>
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<tr>
<td>Type of business</td>
<td>• Manufacturing or construction</td>
<td>• Service-related-educational service consulting or public relations</td>
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Source: Entrepreneurship by Hisrich Peters, Published by Tata Macgraw Hill, 2002.

**Women Entrepreneurship in India**

Basically, Indian women have one career that is marriage. But in the present scenario, they are being shifted to teaching, professional career, office work, nursing and medicine. Moreover, they have now started to enter into engineering and business affairs. Actually participation of women in entrepreneurial field is comparatively a recent phenomenon. The Second all India Census of Small Scale Industries registered units for the reference year 1987-88 showed that there were 44759 women entrepreneurs. Out of this,
Women entrepreneurs had a minimum interest of 51 per cent of share capital and had a financial interest of less than that 51 per cent of share capital. There were 10648 women’s enterprises in operation.

The CSO Survey Of Manufacturing Enterprises (1994-95) showed that out of a total of 2.14 million proprietary units owned by women entrepreneurs, 1.65 million (76 per cent of units) and 0.49 million (24 per cent of units) were located in rural and urban areas respectively. The survey also pointed out that women entrepreneurs have been undertaking activities in almost all industry groups and units concentrated in units of beverages, tobacco and tobacco products, hosiery, garments, wood products, cotton textile and food products. Women entrepreneurs in the urban areas have a better concentration in capital intensive industries viz., paper and paper products, leather products, rubber products, chemical products, machinery and transport equipments.

Position of Women Entrepreneurs in India

Celebration of International Women’s Year in 1975 has marked a significant improvement in women’s development and however research on women is of recent phenomenon. The number of women entrepreneurs is few and far below in India when compared to other countries. But there is a growing awareness of the importance of women entrepreneurs in the nation’s development. The Industrial Policy Resolution of 1991 had highlighted the necessity to provide special training programmes to develop women entrepreneurship.

The resolutions in various Five Year Plans starting from Sixth Plan adds that the objective of such programmes is to increase the representation of women in the field of small industry development and to enhance their economic and social status. There is also greater awareness among Indian women about entrepreneurship as a career. It is a well documented fact that the number of women in the universities and technical institutions is growing.
There is evidence of a direct relationship between the growth of women’s education and their numbers in all the functional areas. In fact, women are gradually willing to accept challenges and assume responsibilities in various fields - economic, social and political and more particularly in entrepreneurial stance.17.

**Successful Women Entrepreneurs**

Selected representatives of successful women entrepreneurs.

1. Smt. Sumati Moraji
2. Smt. Sharayu daftary
3. Smt. Yamutai Kirloskar
4. Smt. Akhila Srinivasan
6. Smt. Washeeda Rehman
7. Smt. Shahanaz Hussain
8. Smt. Jayalakshmi Devaraj
9. Ekta Kapoor
10. Smt. Malliga Seenivasan
11. Smt. Chandra Gandhi Govindarajulu
12. Smt. Radha Thiagarajan
13. Jyoti Naik
14. Miss. Sobhana Ramachandran
15. Smt. Raja Shree Pathy
16. Chandra Kochar
17. Lalitha. D. Gupte

Shipping Corporation
Automobile Radiations
Mahila Udyog Limited
- Shriram Investments Ltd.
Surgical Instruments
Fast Foods
Beauty Clinical Cosmetics
Sri Vigneswara Group of Industries
Director, Balaji Telefilms
Tractor and Farm Equipments (TAFE)
Chandra Textiles, Coimbatore
Thiyagarajar Mills, Madurai
President of Lijjad Papad (Shri Mahila Griha Udyog Lijjat Papad)
Sri Chakra Tyres
Raja Shree Group of Companies, Coimbatore.
Executive Director, ICICI Bank
Joint Managing Director, ICICI Bank.
Though India can boast of entrepreneurship since 1850, its base till recently was narrow, confined to a few industries, a few families and a few areas. After 1947, both the government of India and the business houses began to take steps to develop entrepreneurial growth in India.

The development of women entrepreneurial skills came much later, especially after the declaration of the international decade for women by the UNO. However, today, there is a well knit organizational network for helping women entrepreneurs. There have been All India Organizations like Indian Council of Women Entrepreneurs and Women’s Wing of the National Alliance of Young Entrepreneurs (NAYE) which support and promote entrepreneurial skill. The NAYE (women wing) successfully organized the 2nd International Conference of Women Entrepreneurs and the 2nd National Convention of Entrepreneurs in November 1981 in New Delhi.
Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the society as a whole. Therefore, the development of entrepreneurship among women has received special attention of the policy makers. In this direction a special chapter in the Seventh Plan has covered the integration of women in economic development. The new industrial policy has stressed the need for conducting special Entrepreneurship Development Programmes (EDP) for women. Besides this, today a network of institution exists in the country to promote women entrepreneurship. The commercial banks and the financial institutions are an integral part of this network.

Indian women are in no way inferior to men in all walks of life and they can be as good entrepreneurs as men in the country. Therefore, it is essential to exploit the potential of Indian women. The promotion of entrepreneurship and economic empowerment of women goes challenging Government, funding agencies and Non-Government organizations.

PROGRAMMES FOR WOMEN EMPOWERMENT

Since Independence, India enjoyed the freedom to continuously experiment with a number of forms and modes of organizations and structures to achieve women's equality. It is important to note that the policies and programmes/schemes of the government towards women are complementary and hence analyzed together. The concept of women’s empowerment has come to be associated with women's struggle for social justice and equality.

General development programmes of the government at various levels have helped to empower women in society. Since women lag behind men in different socio-economic spheres, special programmes and schemes for women’s empowerment are required. For the development and empowerment of women innovative programmes in the areas of welfare and support services, training-cum-employment-cum-income generation, awareness generation and
gender sensitization play a complementary role in support of these programmes. The objectives of all these efforts are to ensure that women are empowered both economically and socially and some of the important initiatives that have been undertaken by the governments for the upliftment of women.


The programme has been in existence since 1969 to protect and rehabilitate those women and girls who are facing social and physical danger due to family problems, mental strains, social exploitation or other causes. The services extended in these homes include medical care; psychiatric treatment; occupational therapy; education-cum-vocational training and recreational facilities.

2. Hostels for Working Women (1972-73)

A scheme called “Hostels for Working Women has been in existence since 1972-73 to provide safe and cheap accommodation to working women of the lower income group. The scheme is being implemented through voluntary organizations, registered societies, public trusts, women’s development corporations, universities, schools/colleges of social work and local bodies etc., for catering to the needs of the working women.

3. Development of Women and Children in Rural Areas (DWCRA 1982-83)

The programme of DWCRA was started in 1982-83 on a pilot basis in 50 districts, as a sub-scheme of the Integrated Rural Development Programme (IRDP), which has now been extended to all districts of the country.

About 2,49,000 groups of women have been formed with membership of about 39 lakh women since inception of the programme in 1982-83. During the year 1998-99 about 22,921 groups have been formed so far benefiting about 3 lakh women. Recently, there has been greater emphasis on empowering
women by imparting knowledge, information and training. Education and communication component under DWCRA seeks to sensitize women regarding their needs and fulfill them by utilizing existing facilities and provisions under various government programmes in a better way.

4. Integrated Rural Development Program (IRDP 1980)

The Integrated Rural Development Programme (IRDP) was launched as an important anti-poverty programme. During March 1976, it was implemented on an experimental basis in 20 related districts and it was only in October 1982, it was extended to all the districts in the country. The primary objective of the programme was to enable the low income families residing in the rural areas to cross the poverty line. To realize the said objective, income-generating activities, self-employment activities in the fields of agriculture, horticulture and animal husbandry in the primary sector were grounded. Weaving and handicrafts in the secondary sector and service and business activities in the tertiary sector have been taken up. IRDP considered the house-hold as the basic unit of development. It has actually included a number of rural development programmes like Employment Guarantee Schemes (EGS), Food for Work Programme (FFWP), Small Farmers Development Agency (SFDS), Marginal Farmers and Agricultural Labourers Development Agency (MFALDA), Minimum Needs Programme (MNP), Drought-Prone Areas Programme (DPAP) etc. The IRDP aims at bringing about improvements in the economic and social life of the rural poor including women. This programme takes care of various aspects of rural life such as agricultural growth, rural industrialization, education, health, public works, poverty and unemployment. The ultimate object is to enable them to acquire productive assets and appropriate skills to alleviate poverty.
5. Setting up of Employment-Cum-Income Generation-Cum-Production Units (1982-83)

A programme called training-cum-production centre was launched in 1982-83. With the assistance from the Norwegian agency for development co-operation to improve the lives of young women/girls, especially school drop-outs and semi-literates by extending income-generating activities, such as garment-making, weaving, hotel management, bakeries, etc., under this programme as many as 1365 projects benefiting 1.99 lakh women have been approved since 1982-83. From 1996-97 assistance received under this programme has been supplemented with domestic resources. Out of the total outlay of Rs.18 crores during 1998-99, Rs. 13 crores was raised from domestic resources. Upto December 1998, the Department of Women and Child Development has sanctioned 81 projects to benefit 6805 women.

6. Women's Development Corporation (WDC 1986-87)

WDC aims at promoting the development of women entrepreneurs. It provides consultancy services, facilitates, availability of credits, promotes marketing of products, promotes and strengthens women's co-operatives and arranges training facilities.

7. Support for Training and Employment Programme for Women (STEP 1987)

Aims to raise the incomes of rural women by updating their skills in the traditional sectors, such as dairy development, animal husbandry, sericulture, handloom and social forestry, since its inception in 1987, this programmes has benefited 4,48,000 women.


This programme was launched in April, 1989. The main aim of the scheme, was that at least one member of each poor family should be provided with employment for 50 to 100 days in a year at a work place near to his/her residence. About 30 per cent of the beneficiaries under this scheme should be
drawn from women category. Both the Rural Wage Employment Programmes (i.e. the National Rural Employment Programme), and the RLEGP were merged in this scheme. Central assistance was provided to the extent of 80 per cent. The scheme was implemented through the village Panchayats.


As an integrated multi-sectoral decadal plan of action for ensuring survival, protection and development of children with special gender sensitivity built for the girl child and adolescent girls.


The 72nd and 73rd Constitutional Amendment Acts passed in 1992 by a Parliament ensure one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.


The report of the national commission on self-employed women and women in the informal sectors examines the entire gamut of issues facing women in the unorganized sector and makes a number of recommendations relating to employment, occupational hazards, legislative protection, training and skill development, marketing and credit for women in the informal sector.


NCW was set up in January 1992 as a statutory body to assess women’s overall development in the country with the mandate to study and monitor all matters relating to constitutional and legal safeguards provided for women, for reviewing existing legislation and suggesting amendments where necessary and for looking into complaints involving deprivation of the rights of women.

A Legal Literacy Manual was brought out in 1992 with the aim of educating women about the laws concerning their basic rights and covered a wide range of subjects, namely laws relating to working women, child labour, contract labour, adoption and maintenance, Hindu, Muslim and Christian marriage laws and rights to property.

14. Mahila Samradhi Yojana (MSY 1993)

Initiative to empower women by raising their economic status, the MSY scheme aims to promote the habit of saving among rural women with the objective of improving their financial assets. The government offers an incentive of 25 percent on a deposit of Rs.300 kept for a lock-in period of one year.

15. Rashtriya Mahila Kosh (RMK 1993)

The Rastriya Mahila Kosh was set up in 1993 by the Department of Women and Child Development, Government of India. The main purpose of RMK is to provide credit facilities to the poorest of the poor and assetless women who are in need of credit. The credit facilities are provided through Women’s Development Corporation, Non-Governmental Organizations and Self-Help Groups. The RMK provides credit facilities to two lakh women from rural urban areas. In order to provide the credit facilities, the family income is taken as criteria and the women who more than Rs.11000/- income per annum in rural areas and Rs.11800/- per annum in urban areas. An interest of 12 per cent per annum will be charged to individual borrowers and 8 per cent to the NGOs and Corporation.

16. Indira Awas Yojana (IAY 1993-94)

The objective of this programme is to provide free of cost housing facility to people below poverty line, especially to poor women. It specifically extends to SC/STs and free bonded labourers. Main features of this programme
are: a) It extends help to people affected by earthquakes and other natural calamities. b) House allotment is made in the name of the women or, at times, it is in joint ownership of husband and wife. c) The beneficiaries have freedom of constructing their own houses and choosing either hired labour or their own family labour. d) IAY builds houses in clusters so as to provide common facilities.

17. **Indira Mahila Yojana (IMY 1995)**

IMY is a recent effort at a co-ordinated development of women. The programmes focuses on group dynamics and participation for organizing women into groups launched in August 1995. The programme aims at covering all sectoral programmes, for women both vertically (i.e., through levels of local, block and district) and spatially (at the diverse programme that exist for women), strengthening women by making them better informed and aware and helping them become self-reliant and economically empowered through income-generation activities\(^4\). The programme would be co-ordinated through Indira Mahila Kendra’s at the village level and Indira Mahila Block Kendra’s at the block level. These Kendra’s would be given a one time grant by the government. NGOs identified, for acting as facilitators for these Kendra’s would also be similarly given grants.

The efforts of government and its different agencies are ably supplemented by non-governmental organizations that are playing an equally important role in facilitating women empowerment. Despite concerned efforts of governments and NGOs, there are certain gaps. Of course we have come a long way in empowering women. Yet, the future journey is difficult and demanding.
18. Rural Women’s Development and Empowerment Project (RWDEP 1998)

(Swa-Shakthi Project) was launched in 1998, for strengthening the process of empowerment of women in the states of Uttar Pradesh, Madhya Pradesh, Bihar, Haryana, Karnataka and Gujarat with an estimated outlay of Rs.186.21 crores, through the establishment of self-help groups. The overall objective of the project is to strengthen the process for creating or enabling environment empowerment of women.

19. Swarna Jayanthi Gram Swarozgar Yojana Scheme (SGSY 1999)

The SGSY was launched on April, 1999, as a restructured self-employment programme, in which the earlier anti-poverty programmes viz., IRDP, TRYSEM, DWCRA, MWS and GKY have been merged. The emphasis of the SGSY is on cluster activities with a large number of micro-enterprises. The primary objective of the programme is to bring the assisted families above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy.

20. Balika Samriddhi Yojana (BSY 1997)

The scheme of BSY was launched on October 2, 1997 with the objective of raising the overall status of the girl child. As per the scheme revised in 1999, a post-delivery grant of Rs. 500 will be deposited in an interest-bearing account in a bank or post office in the name of the girl child. The scholarship amounts will also be deposited in the above account. The accumulated value of the deposit in the account will be payable to the girl child on her attaining the age of 18 years and having remained unmarried till then. The benefits can also be utilized to pay the premium on insurance policy in the name of the girl child under the Bhagyshree Balika Bima Yojana for purchase of text books or uniforms for the girl child. During 1999-2000 funds to the tune of 40 crores covering 8 lakhs girl children were released to the state Governments.

It was launched by the government in 1998. It was designed to generate self-employment for 45,000 women in rural and urban areas. The package involves financial assistance and services through NGOs in the non-farm sector.

22. **Mahila Vikas Nidhi (MVN)**

It is specially designed for economic empowerment of women. Training and employment opportunities are provided to them through creation of necessary infrastructure. The progress of this scheme has been noteworthy. By March 2005, 345 NGOs were supported benefiting over 34,000 women with an aggregate assistance of Rs. 872.69 lakhs.


It has examined the condition of women prisoners in the criminal correctional justice system and made a series of recommendations relating to necessary legislative reforms, prison reforms and reforms of other custodial institutions and rehabilitation of women prisoners.

24. **Standing Committee on the Empowerment of Women (1997)**

An important monitoring machinery to oversee women’s empowerment in India was set up by parliament in the form of a standing committee on the empowerment of women in March 1997. The functions of this committee include examining and reporting on the measures that should be taken by the union government for improving the status/condition of women and considering the reports submitted by the National Commission for Women.

The Department of Women and Child Development in the Ministry of Human Resource Development has prepared a 'National Policy for the Empowerment of Women' in the year 2001, which has been approved by the government. The goals of this policy are to bring about advancement, development and empowerment of women.

The main objectives of this policy are:

1. Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential.
2. The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres - political, economic, social, cultural and civil.
3. Equal access to participation and decision making of women in social, political and economic life of the nation.
4. Equal access to women for health care, equality in education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office, etc.
5. Strengthening legal systems aimed at elimination of all forms of discrimination against women.
6. Changing social attitudes and community practices by active participation and involvement of both men and women.
7. Mainstreaming a gender perspective in the development process.
8. Elimination of discrimination and all forms of violence against women and the girl child.
9. Building and strengthening partnership with civil society, particularly women's organizations.25
To begin with, Integrated Rural Development Programme (IRDP) was the only self-employment programme. Beginning with Training of Rural Youth for Self Employment (TRYSEM), a number of allied programmes have been implemented over the years, such as Development of Women and Children in Rural Areas (DWCRA). The multiplicity of programmes, being viewed as separate programmes in them, resulted in a lack of proper social intermediation. Absence of desired linkages among these programmes intense and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. To rectify the situation, the Government has decided to restructure the self-employment programmes. A new programme known as “Swarnajayanti Gram Swarozgar Yojana (SGSY) has been launched in April 1999”. This is a holistic Programme covering all aspects of self-employment such as organization of the poor into self-help groups, training, credit, technology, infrastructure and marketing. SGSY is funded by the centre and states in the ratio 75:25.

Lack of identification with the spirit of the projects among the officials entrusted with the implementation, procedural hassles that most rural illiterate applicants found intimidating and most important failure to involve the beneficiary population as subjects/targets, with decision-making retained in the hands of officials, no appreciable improvements in the status of women followed. Hence, a few appreciable improvements in the status of women followed. Hence, a few economic measures are designed for the purpose.

In this view, DWCRA was introduced in the second half of the Sixth Plan, specially targeting rural women. The employment and income targets fixed by the department of women and child development of the Government of India were not being met and whatever gains that were registered were not automatically leading to improvement in the status of the women targeted.
The Central Social Welfare Board (CSWB) has set-up socio-economic programmes for women. But the procedures drawn up intimidate not only illiterate women, who would like to avail the assistance, but also voluntary bodies that would like to undertake schemes provide grants for mahila mandals to encourage women to be self-reliant, and to run training-cum-production centres for needy women.

A new Employment Guarantee Scheme (EGS), through Shramshakti (voluntary community labour) was introduced, specifically for women belonging to the SC/ST below the poverty line as a priority group, and calls for at least 50 workers to make them available every day.

The latest in the state-sponsored projects for poor women is the Mahila Samruddhi Yojana, announced as a gift to rural women on Independence Day of August 1993, for the social elevation of rural women. It is a well designed tool for women empowerment through self-help groups which would be helpful for the upliftment of rural women, and promote confidence among them to take up self-employment ventures.

Lack of comprehension of the relevance of women’s development to national development along with 'half-heartedness in implementation' of objectives in the National Perspective Plan (NPP) are the major reasons for this chasm between what the statute books promise and what happens in actuality.

The National Perspective Plan for Women was drawn up as a long term action blue print for 1988-2000. Likewise, the National Commission for Women, set up in 1992 following an Act of Parliament, can only take up specific complaints of discrimination against women, but has no clout towards punishment.
The 73rd Amendment to the Constitution, passed by the Parliament, and adopted by the States in 1994 provides for one-third reservation of seats for women at Local Government level. Around one million women have come in so far as decision-makers at the panchayat level. This has been hailed as a watershed achievement in the "Empowerment of Women".

Empowerment of women has come to be accepted as a key objective of development. Empowerment is a process of improving women's control over resources, ideology and self enlarging the entitlements and choices of women, giving power and control over their own lives. It is also a process which can be promoted through education and awareness-building, provision of larger economic opportunities, improved access to health, education, social services, collectivization and organization and greater role in political decision-making. Empowerment manifests itself in improved awareness and self-confidence, larger roles and responsibilities within the family and in the community, physical mobility, improved self-identify and self decision-making.
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