CHAPTER-I

INTRODUCTION

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CHAPTER-I

INTRODUCTION

1.1 GENESIS OF THE STUDY

Any understanding of Indian women will be incomplete without a walk down the corridors of Indian history. Across centuries, the role of women forever remains the same and at the same time goes through many transitions. It takes centuries for women’s roles to unfold in different forms, shapes and sizes and to move in new directions.

In ancient India, the women enjoyed equal status with men in all fields of life. Women enjoyed equal status and rights during the early Vedic period. Rigvedic verses suggest that the women married at a mature age and were probably free to select their husbands. Scriptures such as Rig Veda and Upanishads mention several women sages and seers, notably Gargi and Maitreyi. In Buddhist period, the status of women was improved than the Vedic period. In the religious fields, Buddhist women were the first in India who made a substantial and independent contribution to the religious literature and who was recognized as equals to the best authors of their time. However, during the post Vedic period, the status of women began to decline with the rise of Manusmriti. Manusmriti provided a legal and ideological pattern of social structure which lasted for more than a thousand years. Manusmriti laid down the basic framework for hierarchical caste structure, patriarchal social system, and the subordinate status for the *shudras* and women of all the four Varnas.

During the medieval period, the position of women in Indian society deteriorated. Sati, Child marriages and ban on widow remarriages became part of social life in India. The Muslim conquest in the Indian subcontinent brought the *purdah* practice in the Indian society. In some parts of India, the *Devdashis* were sexually exploited. Polygamy was widely practiced especially among Hindu Kshatriya rulers.

During the British period, the position of Indian women started improving to some extent. The advent of British in India had brought not only a new form of government, but also new knowledge, new ideas and new technology. Women’s issues were become important for the British rulers because they wanted to bring out the uncivilized dimensions of the Indian culture. Thus women’s issues were raised for the first time in the 19th century. The issues which attracted the attention of the 19th century social reformers were sati, the ill-treatment to the widows, the ban on the widow remarriages, polygamy, child marriage, denial of property rights and education to women. The social reformers like Mahatma Jyotirao Phule & his wife Savitribai Phule, Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, M.G.Ranade, Gopal Hari Deshmukh (Lokhitwadi), Gopal Ganesh Agarkar, Pañdita Ramabai, D.K.Karve, Sarojini Náidu, Annie Besant,
Dayanand Saraswati, Swami Vivekananda, M.K.Gandhi, and Rajarshi Shahu Chhatrapati Maharaj etc. worked for the cause of emancipation of women in India.

During post-independence period in India, constitution of India came into existence. The constitution of India guarantees to all Indian women equality, no discrimination by the State, equality of opportunity, equal pay for equal work. Constitution also allows special provisions to be made by the State in favour of women. Dr. Babasaheb Ambedkar (Architect of constitution of India) presented the Hindu Code Bill in the parliament, but because of the pressures from the orthodox elements, Pandit Jawaharlal Nehru's government decided to split the bill into parts, which were later passed as separate Acts.

Since independence, the process of social development in general and women development in particular received attention of policy makers. The government is making every attempt for the development of women in India. Many plans and programmes have been designed and implemented for the development of women in the society.

Entrepreneurship development among women can be seen from two points of views: first is to create sound environment needed for entrepreneurship and second is to organize more and more motivational campaigns for women entrepreneurs when they take on this challenging roles and want to adjust their personality needs, family and social life, and economic independence. For the large majority of women in India, the most motivational force is really the economic needs. Among the educated in general and professionally qualified women, the strongest motivational force for starting their own business is the craze for independence, satisfaction and achievement rather than economic and social needs.

Today, modernization, industrialization, urbanization, globalization, liberalization, privatization, spread of education among women, awakening among women about their rights etc. have brought about changes in the lives of women. With the proper education, knowledge, training & environment women can succeed in all walks of life including business field. Women are participating in different economic activities such as employment in organized & unorganized sector, self-employment & entrepreneurship. Their participation in economic activities particularly in entrepreneurship is important from the view point of reducing unemployment, eradication of poverty, empowerment of women, & overall development of the women in society.

At present, many women entrepreneurs have scripted their own success stories in various business fields in India. The examples of successful women entrepreneurs can be given as follows: Akhila Shrinivasan- Managing Director, Shriram Investments Ltd, Chanda Kocchar- Executive Director, ICICI Bank, Jyoti Naik- President, Lijjat Papad, Ekta Kapoor- Creative Director, Balaji Films, Kiran Mazumdar-Shaw Chairman and Managing Director, BIOCON, Preetha Reddy- Managing Director, Apollo Hospitals, Priya Paul- Chairman, Apeejay Park Hotels, Rajshree Pathy- Chairman, Rajshree Sugars.
and Chemicals, Ravina Raj Kohli- Media Personality and Former President, STAR News, Ritu Kumar- Fashion Designer, Shahnaz Hussain- Chief Executive Officer, Shahnaz Herbals, Sulajja Firodia Motwani- Joint Managing Director, Kinetic Engineering, These are a few examples of successful women entrepreneurs in India. These women entrepreneurs can be regarded as role models for existing and potential women entrepreneurs.

1.2 IMPORTANCE OF THE STUDY

The development of women has been the central focus in the planning process since independence. The constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. From the fifth-five year plan onward, there has been marked shift in the approach to women’s issues from welfare to development. The women’s movement and widespread network of non-governmental organizations which have strong grassroots presence and deep insights into women’s issues have contributed in inspiring initiatives for empowerment of women. However, there still exists a wide gap between the goals enunciated in the constitution, legislation, policies, plans, programmes, and related mechanisms on one hand and the situational reality of the status of women in India, on the other hand. This has been analyzed in the report of the committee on the status of women in India, “Towards Equality”, 1974 and highlighted in the National Perspective Plan, 1988-2000, the Shramshakti Report, 1988 and the Platform for Action, Five Years after- An Assessment, 2000. The government of India declared the year 2001 as Women Empowerment Year and brought out the National Policy on Empowerment of women- 2001.

An important landmark in the history of women development was the declaration of United Nations Organization (UNO) in the year 1975 regarding women. The year 1975 was declared as “International Year for Women”. The UNO also declared the period of the period of 10 years i.e. 1975-85 as “Decade for Women”. During this decade for women various governmental & non-governmental organizations carried out many studies, symposias, conferences, workshops, etc. & discussed the various problems faced by women. The major issues discussed in these women conferences relating to the position of women entrepreneurs in various parts of the worlds, governmental efforts relating to self-employment, women participation in rural industries sector, role of training organizations, consultancy & technological services for women entrepreneurs, role of financial institutions in the services of women entrepreneurship etc.

As a result of all the efforts made by the governmental and non-governmental organizations, more & more women in the society are accepting entrepreneurship as an independent profession for their economic independence. Women entrepreneurship is somewhat latest concept. Women in the entrepreneurial field are recent phenomenon. Initially, women entrepreneurs were confined themselves to petty business and tiny
cottage industries. But now, women are entering into almost all modern businesses such as engineering, electronic and electrical fields etc.

Women entrepreneurs are facing various problems and constrains while starting and managing their enterprises. Women are facing various problems like personal, social, cultural, financial, marketing, human resource, availability of raw material, technical knowledge etc. In this process, they need support from various governmental and non-governmental organizations, support from the family and society in general.

Very few research studies have been undertaken on women entrepreneurship in India. Again, these studies are relating to the women entrepreneurs in the industrially developed places like Delhi, Chennai, Hyderabad, Visakhapatnam, Ahmedabad, etc. Most of the studies are again on women-run enterprises rather than women entrepreneurs. Moreover, in Maharashtra, being industrially developed state in the country, very limited studies are undertaken in the places like Pune, Nagpur etc. on women entrepreneurship.

Women entrepreneurship in Sangli District is of recent origin. Though traditional activities like sale of vegetables, fruits, and milk products have been taken up by the women in rural and nearby areas since long period of time, entrepreneurship on modern lines has been found in industry, trade and service concerns from only recent period of one decade or so. Till today, there has not been even a single study made by any individual or institution on women entrepreneurship in Sangli district. It has been impossible even for making a census list of women entrepreneurs in Sangli district. It was also found that no organized efforts either from the government or other agencies were made. Thus, the present study is considered more relevant because the Sangli District is an industrially developing district in Southern Maharashtra. Sangli District also has very vast coverage of rural & urban areas. In order to carry out in-depth study of women entrepreneurship, a micro level study of Sangli District has been chosen.

There was a need to fill up the gap of district level study on entrepreneurship in general and women entrepreneurs in particular. Thus, this study was undertaken by the researcher. Moreover, even though the constitution of India guarantees equality of status to all the citizens of India irrespective of sex, caste, religion, creed etc. The reality is different. Even today, in the prevailing social system, women and lower caste people are given low social status.

To assess the reality of the women entrepreneurs in Sangli District is one of the major objectives of the present study. This study of women entrepreneurs will throw light upon the problems and prospects in more detail. The findings of the study will be useful in formulating social policies aiming at empowerment of women and overall development of women in society.
1.3 OBJECTIVES OF THE STUDY

The main objectives of this study are:

1. To study the demographic profile of women entrepreneurs.
2. To study the occupational profile of women enterprises.
3. To provide a brief review of studies on women entrepreneurship and conceptual framework of women entrepreneurship.
4. To study the government policy on development of women entrepreneurship.
5. To examine the various problems faced by women entrepreneurs.
6. To find out the prospects of women entrepreneurs.
7. To suggest the recommendations for the development of women entrepreneurship.

1.4 HYPOTHESES OF THE STUDY

Since the study is related with the problems & prospects of women entrepreneurs in the area under study, the following hypotheses have been formulated for testing:

1. There is remarkable growth of women entrepreneurs in recent times.
2. Women entrepreneurs face multi-faceted problems while running their enterprises.
3. There is bright future for existing and potential women entrepreneurs in recent times.

These hypotheses have been tested in the chapters that follow.

1.5 METHODOLOGY OF THE STUDY

With a view to achieving the specified objectives of the study & testing the hypotheses following methodology was used for the present study:

1.5.1 OPERATIONAL DEFINITIONS

In order to carry out the present research study, the researcher has made following operational definitions.
(i) **Woman entrepreneur**

Woman entrepreneur is a woman who owns or is the first and active partner of the enterprise or business activity, which involves either manufacturing or trading or servicing and who is the beneficiary of entrepreneurial support organization/s of government, has been referred to as a women entrepreneur, for the purpose of this study.

(ii) **Manufacturing Sector Enterprise**

Manufacturing sector enterprise is the enterprise or business activity which is carried on mainly for profit making by manufacturing or producing products manually or with the help of machinery for customers.

(iii) **Trading Sector Enterprise**

Trading sector enterprise is the enterprise or business activity which is carried on mainly for making profit by buying and selling of products / items to the customers.

(iv) **Service Sector Enterprise**

Service sector enterprise is the enterprise or business activity which is carried on mainly for making profit by rendering service to the customers.

1.5.2 **AREA OF THE STUDY**

The study is restricted to the Sangli District in Maharashtra State.

1.5.3 **PERIOD OF THE STUDY**

The period of study covers from the year 1999-2000 to 2004-05 i.e. 5 years period is considered for the present research study.

1.5.4 **UNIVERSE AND SAMPLING SIZE OF THE STUDY**

The study requires collection of information from women entrepreneurs and entrepreneurial support organizations. The researcher decided the universe and sampling size of the study in the following manner:
A. UNIVERSE AND SAMPLING SIZE OF WOMEN ENTREPRENEURS

While deciding the universe of the study, initially it was necessary to identify the total number of women entrepreneurs in the area under study. The researcher contacted various entrepreneurial support organizations for getting the list of women entrepreneurs but it was not readily available with any organization. Thus, the researcher decided to prepare the list of women entrepreneurs who are beneficiaries of various entrepreneurial support organizations. For preparation of list of women entrepreneurs' researcher selected 10 entrepreneurial support organizations and prepared list of women entrepreneurs who had availed the assistance from these organizations. It is important to note that, while preparing list of women entrepreneurs care was taken to include only women entrepreneurs who have had availed assistance from only one entrepreneurial support organization. In case of the women who availed the assistance from more than one organization; their names were recorded in the organization in which they have had availed the assistance first time. 3607 women entrepreneurs were found registered beneficiaries of the entrepreneurial support organizations.

Following table no. 1.1 shows the details of total number of women entrepreneurs in Sangli district.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the Entrepreneurial Support Organization</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>District Industries Centre</td>
<td>1354</td>
</tr>
<tr>
<td>2</td>
<td>Maharashtra Khadi &amp; Village Industries Board</td>
<td>183</td>
</tr>
<tr>
<td>3</td>
<td>Mahila Arthik Vikas Mahamandal Ltd (MAVIM)</td>
<td>563</td>
</tr>
<tr>
<td>4</td>
<td>Mahatma Phule Backward Class Development Corporation Ltd.</td>
<td>502</td>
</tr>
<tr>
<td>5</td>
<td>Lokshahir Annabhau Sathe Development Corporation Ltd.</td>
<td>438</td>
</tr>
<tr>
<td>6</td>
<td>Sant Rohidas Charmkar &amp; Leather Industries Development Corporation Ltd.</td>
<td>206</td>
</tr>
<tr>
<td>7</td>
<td>Vasantrao Naik V.J. and N.T. Development Corporation Ltd.</td>
<td>83</td>
</tr>
<tr>
<td>8</td>
<td>Maharashtra State OBC Development Corporation Ltd.</td>
<td>86</td>
</tr>
<tr>
<td>9</td>
<td>Moulana Azad Minorities Development Corporation Ltd.</td>
<td>94</td>
</tr>
<tr>
<td>10</td>
<td>Anasaheb Patil EBC Development Corporation Ltd.</td>
<td>98</td>
</tr>
<tr>
<td></td>
<td>Grand Total</td>
<td>3607</td>
</tr>
</tbody>
</table>

Source: Field survey.
Table no 1.1 reveals the total no. of women entrepreneurs in Sangli District. 3607 women were found registered beneficiaries of the entrepreneurial support organizations which constituted the universe of the study. 5% samples were selected at random from these actual women entrepreneurs on simple random sampling basis. Thus, the sample size of 180 women entrepreneurs was selected for the present study.

B. UNIVERSE AND SAMPLING SIZE OF DISTRICT MANAGERS

Since the study is focused on the problems and prospects of women entrepreneurs in study area. It was necessary to check the validity of the opinions given by the women entrepreneurs regarding various aspects of problems and prospects of women entrepreneurs. Therefore, in addition to the survey of women entrepreneurs, the survey of the district managers of entrepreneurial support organizations was also necessary to be conducted. Thus, all 10 entrepreneurial support organizations' district managers were selected as samples for the study.

1.5.5 DATA COLLECTION

In order to carry out the present research work, the necessary data was collected in the following manner:

A. PRIMARY DATA

Primary data was collected through following sources:

i. Questionnaire for Women Entrepreneurs

Among the other sources of primary data collection, the questionnaire is an important tool of getting information from the respondents. Since the study is focused on problems and prospects of women entrepreneurs in Sangli district, a comprehensive questionnaire was prepared, covering four parts as follows:

a. Demographic profile of women entrepreneurs
b. Occupational profile of women enterprises
c. Problems of women entrepreneurs
d. Prospects of women entrepreneurs

ii. Questionnaire for District Managers of Entrepreneurial Support Organizations

In addition to the questionnaire for women entrepreneurs, another questionnaire was also prepared for the District Managers of various Entrepreneurial Support Organizations.
This questionnaire was prepared mainly for the purpose of cross checking the responses given by women respondents in the questionnaire for women entrepreneurs. Since the study is focused on problems and prospects of women entrepreneurs in Sangli District, a comprehensive questionnaire for District Managers of Entrepreneurial Support Organizations was prepared, covering two parts as follows:

a. Opinions about problems of women entrepreneurs
b. Opinions about prospects of women entrepreneurs

The detailed questionnaires so prepared were sent to few selected women entrepreneurs and district managers of support organizations so that necessary changes can be incorporated in the latest questionnaire. During the pre-testing stage it was found that, some questions were irrelevant and ambiguous. Thus, these questions were deleted. Moreover, some useful and new questions were added in the final draft of questionnaires. After making necessary modifications final questionnaire for women entrepreneurs and district managers were prepared. The re-drafted questionnaires were prepared in English language but it was translated into Marathi language for the convenience of all the respondents. Thus, for the purpose of finalization of both the questionnaires a pilot study was conducted to pre-test the validity the questionnaires. The framing of questionnaires was done in such a way that respondents could easily understand and their responses could be quicker and easily recordable.

iii. Personal Discussions with the District Managers and Women Respondents

Personal discussions with the district managers of entrepreneurial support organizations and women respondents were held for the purpose of this study. The main focus of the discussions with the government officials and the women respondents were the different issues relating the development of women entrepreneurship in the district.

iv. On The Spot Observations

Observation method was also adopted in the present study. During the period of field visits, observations of district managers were made with respect to the different issues of women entrepreneurship. In addition, observations of women entrepreneurs were also made with respect to the various issues relating to their enterprises. All these observations of women entrepreneurs and district managers form a part of the source of first hand information i.e. primary data.
B. SECONDARY DATA

Since the problem under study relates to the women entrepreneur in Sangli district, the published & unpublished data was collected from various sources. It was relating to the theoretical analysis, review of literature and statistical & other data of women entrepreneurs in Sangli District. For the purpose of collecting secondary data following important sources were used.

i. Governmental Entrepreneurial Support Organizations

For the purpose of collecting secondary data following important governmental entrepreneurial support organizations in Sangli district were visited.

1. District Industries Centre
2. Maharashtra Khadi and Village Industries Board
3. Mahila Aarthik Vikas Mahamandal Ltd. (MAVIM)
4. Mahatma Phule Backward Class Development Corporation Ltd.
5. Lokshahir Annabhau Sathe Development Corporation Ltd.
6. Sant Rohidas Charmkar and Leather Industries Development Corporation Ltd.
7. Vasantrao Naik V.J. and N.T. Development Corporation Ltd.
8. Maharashtra State OBC Development Corporation Ltd.
10. Annasaheb Patil EBC Development Corporation Ltd.

ii. Libraries of Universities/Institutions/Colleges

For the purpose of collecting secondary data libraries of following universities/institutions/colleges were used.

1. Shivaji University, Kolhapur.
2. S.N.D.T. University, Mumbai.
3. Pune University, Pune.
4. Tilak Maharashtra University, Pune.
5. Chh. Shahu Institute of Business Education and Research, Kolhapur.
6. V.P. Institute of Management, Miraj.

1.5.6 DATA PROCESSING

After the field work was over the data collected through questionnaire was processed with the help of computer. Single response questions were assigned a single variable and multiple response questions were assigned multiple variables. Some respondents were filled data incorrectly so it was necessary to clean the data. The data was checked under logical conditions and rectified logical errors. The data was then entered into and processed by computer operator as per the instructions given by the researcher. The responses to the open-ended questions were examined, classified, coded and processed with the help of computer. The data has been presented in the form of simple tables. Both actual frequencies as well as percentages have been mentioned in the tables. Some data has been presented in the form of graphs and diagrams.

1.5.7 DATA ANALYSIS

The interpretation of the data collected from the samples would suffer unless the data are subjected to appropriate statistical analysis. Thus, in the present study, the simple statistical tools like frequencies, percentages, averages etc. were used as and when necessary for the analysis of data.

Thus, the methodology of the present research study consists of an operational definitions of some important terms, an area of the study, period of the study, deciding the universe and sampling size of the study, collection of primary & secondary data through a systematic survey, analysis and interpretation of data, based on the study important conclusions are drawn and finally important recommendations are made.

1.6 PROFILE OF THE STUDY AREA

The Sangli district in Maharashtra State is situated at 16.45° to 17.22° of North Latitude and 73.42° to 75.40° of East Longitude. The east-west length of district is approximately 205 kms and the south-north width of the district is approximately 96 kms. Sangli District is situated between Solapur, Kolhapur, Belgaum and Satara District. It is surrounded by Solapur district in the East, Kolhapur district at the West, Belgaum district of Karnataka at South and Satara district at North. In Sangli district river Krishna, Koyana and Warana are flowing from West to East and major portion of the district is
irrigated. Jath, Kavathe Mahankal and Atpadi Talukas are supposed as ‘Dry Talukas’ of Sangli district.

After Independence, in 1949, South Satara district was formed with six talukas by transferring four talukas Tasgaon, Khanapur, Walwa and Shirala and creating Miraj and Jath talukas. District South Satara was included mainly Aundh, Jath, Sangli, Kurundwad and Miraj ‘Sansthan’. In 21st November 1960, the name of the South Satara district changed into Sangli district. In 1965, by dividing Miraj & Khanapur talukas, Kavathe Mahankal & Atpadi these new talukas were created. On 1st July 1999, 13 villages from Khanapur Taluka and 39 villages from Tasgaon Taluka separate Palus Taluka of 52 villages came into existence. Again, on 28th March 2002, Kadegaon Taluka, with 55 villages, came into existence with 13 villages from Palus and 42 villages from Khanapur.

Sangli district has a geographical area of 8,572 sq. km. which ranks 21st in Maharashtra State. There are 8 towns and 724 villages and 10 Talukas in the district with District headquarter in Sangli city. In Sangli city, there is a Sangli, Miraj and Kupwad City Municipal Corporation. There are Municipal Councils in Islampur, Ashta, Tasgaon and Vita towns in the Sangli district.

As per the census of 2001, the total population of district is 25,83,524 of which male population is 13,20,008 and female population is 12,63,436. Sangli District ranks 15th District in Maharashtra State about the population.

Average population per village is 2,692. There is a maximum population in Miraj Taluka i.e. 29% and minimum at Atpadi Taluka i.e. 5%. The growth rate of population was decreased from 20.45 % to 16.85 in the year 1981-91. The population growth rate in rural areas was 14% and in urban areas 26%.

As per 2001 census the density of population was 301 per sq. km. The ratio of rural population with urban population as per census 2001 is 75% rural and 25% urban. Out of total urban population 69% population is located in Sangli, Miraj, and Kupwad city Municipal Corporation area.

As per census 2001 in Sangli district male-female ratio is 1000: 957. This ratio is greater in Shirala Taluka i.e. 1,017 and very less in Walwa Taluka i.e. 937. The male-female ratio of Sangli district is more than that of Maharashtra state.

In total population of Sangli district, the ratio of Scheduled Caste and Scheduled Tribes is 12%. Out of, Scheduled Caste and Scheduled Tribes population 74% population is living in rural areas and remaining 26% lining in urban areas.

As per census 2001, literacy rate is 76.69%. Literacy rate of male is 86.25% and 66.88% of female. At the same time, rural literacy rate is 74.22% and urban literacy rate is
84.21%. In the district, Miraj Taluka has highest literacy rate i.e. 81.93% and lower in Jath Taluka i.e. 63.15%.

As per census 2001, out of total population only 37% are main workers, 10% are marginal workers and remaining 53% are non-workers. Out of the total working population 46% are cultivators, 20% are agricultural labourers, 3% are working in industries and services and 31% are engaged in trading and other business.

As per current price level, gross income of the district as on 2003-2004 was Rs.7,226.17 and net income was Rs.6,553.73 crores. It is 2.41% less than last year. The gross income of the district is 2.20% and net income is 2.26% in comparison with income of the state. The per capita gross income of the district is Rs.27,313 crores and net per capita income is Rs.24,771 crores. This per capita income of the district as compared with per capita income of the state is less by Rs.5,274 crores and Rs.4,077 crores respectively.

There are 9 Industrial Estates in Sangli district, wherein small and big industrial units are engaged in production activities. In the year 2004, 720 Industrial Units are registered. It is less by 35 in comparison with last year. Out of 720 registered units, 78 are not working and closed down production activities. Out of 642 working units, 355 units supplied necessary information to the government, where 10,047 workers are working and produce 29 lakh Man Day Employment.

As per economic census of 1998, there are total 1,12,775 Industrial Units in Sangli district, 68% units are located in rural areas and remaining 32% in urban areas. Out of total Industries 95% are in private sector and no. of workers working in these units are 2,65,179.1

1.7 LIMITATIONS OF THE STUDY

The research studies do have some limitations and this study is no exception to some limitations. The researcher is totally conscious about the limitations of the study.

The researcher believes that, this study is a beginning of study on women entrepreneurship in Sangli District. No census list of women entrepreneurs is available with any of the entrepreneurial support organization. There were constraints of time and money which resulted in limiting the scope of the study.

An important limitation of this study is its claim to limited generalizability. It is strongly believed that the study presents an authentic picture concerning to women entrepreneurs in Sangli District. It will not be proper to state that, the conclusions drawn would be found in case of women entrepreneurs in all parts of the country.

One more important limitation of this study is that, it is based entirely on the responses given by the women entrepreneurs and district managers of entrepreneurial support
organizations to the questions or statements contained in the questionnaire. Therefore, this study will not claim that it is final word in the study of women entrepreneurs and entrepreneurship among women. Actually, it claims to be a study with a fresh and till now neglected side, and should serve as a starting point for more such studies. There is scope for further research with emphasis on various aspects women entrepreneurship in Sangli District. However, this study is really important from the view point of women development in general & women empowerment through entrepreneurship in particular.

1.8 PRESENTATION OF THE STUDY

The study has been presented in eight chapters as follows:

CHAPTER-I

INTRODUCTION

This chapter outlines the genesis of the study, importance of the study, objectives of the study, hypotheses of the study, methodology of the study, profile of the study area, limitations of the study and the presentation of study.

CHAPTER-II

REVIEW OF EMPIRICAL STUDIES AND CONCEPTUAL FRAMEWORK OF WOMEN ENTREPRENEURSHIP

This chapter reveals the review of empirical studies on women entrepreneurship and various aspects of conceptual framework of women entrepreneurship. The empirical studies conducted in various parts of India including Maharashtra State are included in this chapter. In addition, various aspects of conceptual framework of women entrepreneurship are included in this chapter such as the need for economic independence of women, participation of women in economic development, the concept of entrepreneur and entrepreneurship, concept of women entrepreneurship, characteristics, functions, classification and problems of women entrepreneurs and finally development of women entrepreneurship in India.

CHAPTER - III

GOVERNMENT POLICY ON WOMEN ENTREPRENEURSHIP

This chapter covers various aspects relating to the constitutional provisions for the women, development of the women entrepreneurship through five-year planning, policy framework supporting women entrepreneurs, supportive programmes or schemes for
women entrepreneurs and various support organizations in the services of women entrepreneurs.

CHAPTER-IV
DEMOGRAPHIC PROFILE OF WOMEN ENTREPRENEURS

This chapter deals with analysis of primary data relating to the demographic profile of women entrepreneurs. It highlights personal information of women entrepreneurs such as age, religion, caste, marital status and educational qualification. Moreover, it also covers information regarding the family background of women entrepreneurs such as nature of family, no. of family members and no. of children, educational and occupational background of family members and annual income of the family members.

CHAPTER-V
OCCUPATIONAL PROFILE OF WOMEN ENTERPRISES

This chapter deals with analysis of primary data relating to the occupational profile of the women enterprises. It covers various aspects of women enterprises such as location, occupation of respondents before starting enterprise, age of respondent at the time of starting enterprise, nature of enterprise, classification of enterprises, form of organization reasons for starting enterprise in particular area, employees in the enterprise, preference given to women employees and facilities given to them, training facilities to employees and methods of training, sources of procurement of raw materials, initial investment while starting enterprise, amount of loan taken for initial investment, position of repayment of loan, annual business turnover, annual income from the enterprise, opinion about satisfaction with present occupation and reasons for dissatisfaction and plans of expansion of business.

CHAPTER-VI
PROBLEMS OF WOMEN ENTREPRENEURS

This chapter deals with analysis of primary data relating to the problems of women entrepreneurs. It covers the opinion of women respondents about whether they have faced problems as an entrepreneur, the types of problems faced by respondents, their opinion about feeling of stress while discharging dual duties businesswoman and housewife and opinion about effectively discharging dual role in business and house. In addition, this chapter also covers the opinions of district managers about the various problems of women entrepreneurs.
CHAPTER-VII

PROSPECTS OF WOMEN ENTREPRENEURS

This chapter deals with analysis of primary data relating to the prospects of women entrepreneurs. It covers the opinions of women respondents regarding various issues relating to prospects of women entrepreneurs. These opinions include opinions about making of women entrepreneurs, opinions about more business opportunities because of changing social environment, opinions about organizing special EDPs for the development of women entrepreneurship, opinions about having business opportunities in different types of business enterprises, opinions about rural and urban location-wise business opportunities to women entrepreneurs and opinions about having additional business opportunities to the women respondents in their own business enterprises. In addition, this chapter also includes the opinions of district managers about various issues relating to prospects of women entrepreneurs.

CHAPTER-VIII

CONCLUSIONS AND RECOMMENDATIONS

This chapter covers mainly the findings of the study and some important recommendations are made for the potential women entrepreneurs, existing women entrepreneurs, entrepreneurial support organizations, policy-makers and other general recommendations.

The questionnaires used for collecting the primary data from the women entrepreneurs and district managers of entrepreneurial support organizations appear as an appendix and a comprehensive bibliography concludes the research work.
REFERENCES