CHAPTER-6
CONCLUSIONS AND SUGGESTIONS

In recent times the country is experiencing higher rates of growth-economically, industrially and technologically. Increasing educational and training facilities, industrialization, new economic policy, positive approach of government, availability of financial resources, entrepreneurship development, and changing socio-economic and political environment are encouraging women to enter into entrepreneurial activity. Though, in India women are almost in equal numbers to men, and participating in all lines of activity including so called male dominated business, the number of women entrepreneurs is low. More and more women are making an entry into the field of entrepreneurship. There are several factors, which influenced women to take entrepreneurial venture. While many women take to entrepreneurship within the family business. A significant numbers become entrepreneur because of economic compulsion arising out of the death of the spouse, divorce or separation from the spouse. Some take to entrepreneurship after having fulfilled their role of wife and mother. Getting into competitive world of business and achieving economic independence involves considerable efforts and risk is higher for women entrepreneurs who have the additional problems of operating in a male dominated area. The emergence of women entrepreneurs is a significant development in the emancipation of women and for securing them a place in society. Some women have selected a home based self
employment i.e. Beauty Parlour, Poli-Bhaji Kendra Crèches in which women developed career as women Entrepreneurs. Most of the women have decided to select the above venture because they found very attractive, developing need of the day, a wider scope in future, good name and fame as well as own identity, and to be a something new but self employed.

Women entrepreneur means one who organizes, owns, manages and assumes the risks of a business. Women are expected to innovate, imitate or adopt an economic activity to be called women entrepreneurs. In other words women or a group of women, who initiate, organize and operate a business enterprise, is known as Women entrepreneurs.

The Prime objective of the study is to make the assessment of the problems of Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs. The purpose behind is that a study of this nature would be useful to give an actual insight in the problems associated with emergence of Crèche, Poli-Bhaji Kendra and Beauty Parlour basic and related trade and commerce. This would also help in either revising the existing small scale industrial and economic policies or formulating a new specific schemes and programmes for the development of women entrepreneurship and other backed trade and commerce in India and all around the world.

Since all the women entrepreneurs in India are more or less marked with common problems regarding social, personal, environmental, political, cultural and financial or economic, the study may prove to be highly interesting to a variety of investors, entrepreneurs, planners, administrators, policy makers, and
innovators in facilitating the formulation and implementation of programmes for promotion and development of similar natured entrepreneurship where women from middle and rich class as well as marginalized sections looking to start business. Not only in India, but also in any other Asian world, this study would be instrumental in framing the policy to arrest the actual financial earning capacity of business. The study is the heuristic value and specifically significant to generate employment to solve the problem of unemployment and mass poverty. Unemployment is the crucial socio-economic problem in India. Educated unemployment is estimated at 40% in our country. The qualified and educated women unemployed accounted for 27%. Day by day this percentage is increasing with the increase of higher education. To solve this problem, self employment is the one of the solution. Therefore, to know the problems of self employed women such as Crèche Poli-Bhaji and Beauty Parlour entrepreneurs, will help to get insights, direction and proper guidelines to newcomers. As such in a nutshell, the study would enable women entrepreneurs and persons involved in banking and financial sectors to take the necessary measures for setting up necessary guidelines that may help to finance and promote women entrepreneurs and entrepreneurship.

From the review of literature it is evident that studies on women entrepreneurs have been scarce but many studies are on working women. Further review show that especially on Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs’ studies are not available. There are many studies on small scale industries in general based on male entrepreneurs and
entrepreneurship but very few studies on women entrepreneurs and entrepreneurship based. Further almost negligible literature is available on Crèche, Poli-Bhaji Kendra and Beauty Parlour. Few studies are there on Crèches but they are government based Crèches run by social workers and industrial concern with government support due to law. But studies on women entrepreneurs in private Crèche, Poli-Bhaji Kendra and Beauty Parlour are very few. Thus review of literature on women entrepreneurs and entrepreneurship clearly shows that there exist gap in this area. The present study certainly helps to fill this gap to some extent. It is also hoped that this study will provide a direction for potential women entrepreneurs and guidelines for upcoming ones. It is proposed to make a detailed examination and than to analyze the problems faced by Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs while they are running and managing their business. There may be number of constraints to manage their business affairs. Some of the women entrepreneurs have to shoulder responsibility of a family in addition to their business enterprise. An attempt is made here to study the aspects of such women entrepreneurs.

Crèches build an atmosphere of warmth, happiness and security carefully nurtured by the organizers over the years. An environment of comfort, clean, caring and happy is created by Crèches. It reduces stress of working women and improves her efficiency as well as earning capacity. It gives status in society as an earner and entrepreneurs. It is beneficial to both, women entrepreneurs and working women. Hence Crèches needs and its
significance is very great. In this regard Smt. Indira Gandhi, then Prime Minister of India, once said that despite of children are greatly loved, however, this does not assure them the care and concern which is their due. If we look at the child as an individual, he is delightful in his spontaneity, his trustfulness, his sense of wonder and fun. If we regard him as an economic entity he is vital to the development of human resources and to safeguard the country's future. Even marginal investment in child welfare brings manifold returns. Child care must be the cornerstone of all our constructive activities.

Crèche was started essentially as a social commitment activity but after 1991-92 and particularly 2002, it has emerged as a private enterprise. It is shifted toward economic activity from social activity and toward profit making profession as well. It has a great potentiality of self-employment and employment to women entrepreneurs along with profitability. The primary goal of child care was to relieve the women from her multiple burdens and support her empowerment for attaining efficiency, but now establishing and running child care centre (Crèche) is become road map to women employment. Thus Crèche means establishing and running child care centre on commercial basis.

There are various models/forms of Crèche, which are existing in India (Chart 3.3.). This chart clearly shows that Crèches can be government or private. Basically home care and out of home care are two types of Crèches. This study is concerned with 'Day care type Crèches'. Further it is concern with commercial base and private Crèches. Thus Crèche means to establish day nursery centre enterprise and run it on commercial base.
Crèche women entrepreneur is one who to plan, to organize, to command, to co-ordinate and to control Crèche business enterprise for earning profit. She is visualizer as well as copywriter who convert her business dream into reality. She is an individual or a group expected to innovate, imitate and adopt an economic activity to be called women entrepreneurs. Hence Crèche women entrepreneurs may be defined here as the women or a group of women who initiate, organize and operate a Crèche business enterprise on commercial basis.

The study on Poli-Bhaji Kendra has relevance today, not only because it helps Poli-Bhaji women entrepreneurs better fulfill their personal needs but, because of the economic contribution of the Poli-Bhaji Kendra; and increasing national income by creating new jobs. Poli-Bhaji Kendra acts as a positive force in economic growth by serving as the bridge between 'Anna Purna Bramha' as a innovation and the market place. Poli-Bhaji Kendra is an 'Anna Purna Kendra' where Athithi Devo Bhava approach is followed. It is an enterprise where a ready made food with good quality at fair/reasonable price is served. Therefore to change the social and economic Indian structure and to uplift the women of the society, greater emphasis has to be given to Poli-Bhaji Kendra development. In India among many other problems unemployment is one of its massive problems. This problem cannot be solved by the Government through engaging people in Government services and in the agricultural sector only. This problem perhaps may be solved by encouraging more and more people particularly women to participate in the small scale
enterprise and Poli-Bhaji Kendra is one of the area available/open to women. Therefore, Poli-Bhaji Women entrepreneurship must be promoted at faster rate in India to solve the unemployment problem. So in the light of this background, the Poli-Bhaji women entrepreneurs may be called here the women or a group of women who initiate, organize, operate and control a Poli-Bhaji business enterprise (Kendra) on commercial basis.

Beauty Parlour and Beauty Parlour women this is third segment included in the present study. Emergence of Beauty Parlour women entrepreneurs in the economy is an indicator of women's economic independence and their improved social status. Beauty Parlour women entrepreneurs are increasingly seeking Beauty Parlour women entrepreneurship as an avenue for economic growth. With the government and the semi-government organizations playing an important role in mobilizing women to become Beauty Parlour entrepreneurs through different training programmes. Due to this, the number of Beauty Parlour women entrepreneurs is increasing and are expected to increase much more in future. Therefore understanding their problems are an essential for policy makers. Hence Beauty Parlour women entrepreneurs is defined for this study purpose is as the women or a group of women who initiate, organize, operate and control Beauty Parlour business enterprise on commercial line.

The Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs from Thane and Mumbai city were selected. The prime objective of the study is to assess the personal, social and financial problems of the
Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs. The exploratory research design and diagnostic approach is selected for this study purpose. The sampling was individual and convenience as well as incidental random sampling design was adopted in collecting data. This is the mainly primary data base study. The questionnaire, observations, interviews and discussion were the basis of data collection. The total sample consist of 62 women entrepreneurs from Crèche, Poli-Bhaji Kendra and Beauty Parlour business enterprise. The diagnostic approach was selected for assessing performance evaluations of Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneur’s problems. Therefore this research was regarded as exploratory diagnostic research design which was concerned with understanding the problems of Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs.

In order to understand the profile of sample women entrepreneurs, the variables used for the profile are age, marital status, number of children, types of family, religion, educational qualification, annual income, salary per month, year of establishment, father’s occupation, husband’s occupation and so on. It was found from the profile of sample analysis that:

1. Out of 62 women entrepreneurs, 18 belong to young age group (29%), 19 in the age group 31-40 years (30.6%), 18 in 41-50 years (29%) and 7 were more than 50 years of age (11.3%). The average age of women working in Crèches was found as 43.5% years whereas that work in Poli-Bhaji Kendra’s as 41.7% years and an average year of the Beauty Parlour women entrepreneurs was
much lower as 35.3 years. Thus women working in Beauty Parlour are much younger than those engaged in Poli-Bhaji Kendra and Crèches.

2. A majority of the respondents about 79% is married whereas 6.5% and 11.3% of the respondents are unmarried and window respectively and 3.2% are either divorced or separated women entrepreneurs. Sector wise martial status shows that 90%, 60% and 83% of the Crèches, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs were married.

3. Out of 62 samples, 5 women entrepreneurs who are managing Poli-Bhaji Kendra 20% and Beauty Parlour 80% are childless.50% women having 1-2 children belong from 12 Crèches, 26% Poli-Bhaji Kendra and 62% Beauty Parlour and remaining 7 women having 2-3 children with 57% Crèches, 14.3% Poli-Bhaji Kendra and 28.6% Beauty Parlour.

4. 69% of women entrepreneurs were from nuclear family setups whereas 31% belong from joints family setups. Among the women entrepreneurs from nuclear setups 66.7%, 63.6%, and 90% were from Poli-Bhaji Kendra, Beauty Parlour and Crèches women entrepreneurship and it is clear that in nuclear family setup, it is much easier for women to manage home and business.

5. 95.2% Hindu women entrepreneurs, followed by 4.8% Christian were involved in these businesses. Out of the 95.2%, Hindus women entrepreneurs 94.6%, 100% and 90% were from Beauty Parlour, Poli-Bhaji Kendra and Crèches enterprise. Beauty Parlour women entrepreneurs’ role model is non-Hindu whereas Poli-Bhaji Kendra women entrepreneurs’ role model is Hindu.
6. There were 33 (53.2%) non-matriculate, followed by 17 (27.4%) graduates and 12 (19.4%) junior college women entrepreneurs who are running the Crèches, Poli-Bhaji Kendra and Beauty Parlour business.

7. Out of 62 respondents, 3 women who are managing Poli-Bhaji Kendra and Beauty Parlour established their business units before 1980. Another 26 women entrepreneurs have established during 1981 to 1999 and remaining 33 women have established their business after 2000. Thus majority of the Entrepreneurs have established their business recently.

8. 84% women entrepreneurs fathers’ occupation is service whereas 12% and 4% women entrepreneurs’ fathers’ occupation were business and unemployment. Beauty Parlour women entrepreneurs’ fathers’ occupation were 75% and 16.7% service and business. On the hand, the fathers’ occupation of Poli-Bhaji Kendra women entrepreneurs’ were 90.9% service and 9.1% business. Whereas Crèche women entrepreneurs’ fathers’ occupation was 100% service. Businessmen’s women are not coming forward to start these types of enterprises. But services holder’s women are taking initiative to start these types of business.

9. 84% women reported the occupation of their husband. Out of which, 63.5% reported that their husband is in service, 21.1% women’s husband is in business and 15.4% reported that their husband as unemployed.

It is certain that the role of women entrepreneurs helps industrial development, promotes economic development and helps to solve the problem of unemployment and poverty. Therefore to draw attention of the support
agencies involves in promoting and assisting women entrepreneurs including the policy makers. Financial institution, banks and industrial organization so as to remove their prejudices and improve their faith in women as business entrepreneurs, an attempt is made in this chapter to know and understand the problems of Mumbai-Thane women entrepreneurs who are engaged in the business of Creches, Poli-Bhaji Kendra, and Beauty Parlour. In other Words The main objectives of this chapter is to assess the personal , social and financial problems of Creches, Poli-Bhaji Kendra, and Beauty Parlour women entrepreneurs ,assuming that less personal ,social and financial problems faced by women's entrepreneurs leads to higher efficiency .Progress earning governance, confidence competitions ability achievements and overall satisfactory level .Keeping in view the objectives of the research study, two prong strategy was used for collecting data from Creches, Poli-Bhaji Kendra, and Beauty Parlour women Entrepreneurs.(1) Through Questionnaire (2) Through Interview .Diagnostic Approach is used as a tool and techniques for performance evaluation. First of all, a bird eye view was taken on problems of women entrepreneurs in general and then personal, social and financial problems of Creches, Poli-Bhaji Kendra, and Beauty Parlour Women entrepreneurs are assessed .After that diagnostic performance evaluation of women entrepreneurs’ problem was undertaken.
Assessing Financial Problems of Crèches, Poli-Bhaji Kendra and beauty Parlour women entrepreneurs found out that

1) 100% Crèches women entrepreneurs, 80% poli-bhaji Kendra women entrepreneurs and 29.7% Beauty Parlor women entrepreneurs have started their business as financial need and not hobby or Women empowerment purpose, whereas most of the women have started Beauty Parlour (62.2%) as hobby.

2) 70% Crèches, 93.3% Poli-Bhaji Kendra and 48.6% Beauty Parlour women entrepreneurs have reported the importance of earning money as very important. On an average 62.95% respondents reported that of earning money is very important and another 14.5% respondents give the waitage to earn money is important. Aggregating 77.4% respondents agree that importance of earning money is very important and important only 13.5% and Beauty Parlour women entrepreneurs not gave at all importance to earn money.

3) The sole objective of 80% Crèches, 93.35% Poli-Bhaji Kendra and 40.55% Beauty Parlour women entrepreneurs was to earn money. They are strongly agreed to this view.

4) 13 women entrepreneurs annual income was less than 10,000. 6 women entrepreneurs annual income was between 10,000 to 20,000 whereas 14 women entrepreneurs reported their annual income more than Rs 20,000/-. Average annual income of Crèches, Poli-Bhaji Kendra and Beauty-parlour women entrepreneurs were Rs 13800/- Rs 22600/- and Rs 31800
respectively. Beauty Parlour women entrepreneurs earning is about 2.5 time and 1.5 time more than Crèches and poli-bhaji Kendra women entrepreneurs. The average annual turnover of Crèches, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs were Rs 14667, Rs 22900, and Rs34058 respectively. Here also Beauty Parlour women entrepreneurs’ annual turnover is higher than other two kinds of women entrepreneurs.

5) Regarding current position of entrepreneurs, 17.7% women entrepreneurs reported well, 54.8% satisfactory and 17.7% further reported not satisfactory. Only 9.8% women entrepreneurs reported that their enterprise position is not satisfactory.

6) Most of the women entrepreneurs relied on family finance as the source. About 60% women entrepreneurs have used family source to start their business. Only 21% have taken finance from banking institution and about 11% has taken money from relatives and friends to set up their business. It seems that Beauty Parlour women entrepreneurs have been able to manage finance from financial institutional source at the greater extent than Crèches and Poli-Bhaji Kendra women entrepreneurs. It means bank did not play a very important role in financing Crèches and Poli-Bhaji Kendra. In other words, bank had to some extent favored women entrepreneurs from Beauty Parlour business but unfavoured women in Crèches business.

7) 48 women entrepreneurs face the problem of rolling and credit in getting working capital to run their business. The Crèches, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs faced the problems of working capital
to the extent of 60%, 66.7% and 93.1% respectively. As compared to Crèches and Poli-Bhaji Kendra women entrepreneurs, Beauty Parlour women entrepreneurs are facing working capital problem to a great extent. Out of 62 women entrepreneurs’ 30 (48.4%) women entrepreneurs who are managing Crèches, Poli-Bhaji Kendra and Beauty Parlour are confident of making profit. On the other hand, remaining 32(51.6%) reported that they have not confident of making profit. Crèches and Beauty Parlour women entrepreneurs indicated 50:50 yes and no confidence of making profit.

8) 29 (46.7%) Crèches, 14(35.7%) Poli-Bhaji Kendra and 15(64.3%) Beauty Parlour women entrepreneurs reported to have made some loss in the business. On the other hand 10(30.8%), 10(19.2%) and 13(50%) women entrepreneurs who run the business of Crèches, Poli-Bhaji Kendra and Beauty Parlour have reported no loss in the business.

From the social problems analysis it was found that

1) Majority Beauty Parlour women entrepreneurs reported Vandana Luthra and Shanaz Hussain is role model whereas majority women entrepreneurs from Poli-Bhaji Kendra reported Prema Purva as a role model. Crèche women entrepreneurs have no role model.

2) Nearly half of the women entrepreneurs (48.38%) respondents reported to run their business themselves and acting as owner, manager, controller and workers too. Hence problem of these women is that nobody is assisting them in their working.
3) About 47% of the women entrepreneurs reported to earn less than Rs 500/-, another 15% between Rs 501-1000 and 38% more than Rs 1000/-. Hence less earning is the problem of employees as well as women entrepreneurs also. They are facing the problem of absenteeism, trained employees leaving, lack of commitment and lack of skilled people.

4) Regarding clients' problem it is observed that handling drunken customer is a problem of Beauty Parlour whereas low charges is the problem of Poli-Bhaji Kendra and less turnover is the problem of Crèche business women. However majority women entrepreneurs here are faced fewer client problems.

5) Social aspects have direct and most significant impact on the women entrepreneurship development and their socialization. It is observed that 2-3rd of women find little time to socialize with friends, relatives and even neighbors. As compared to Crèches and Poli-Bhaji Kendra, Beauty Parlour runner find more time for socialization. At the same time 70% women entrepreneurs have reported they always respected in the society.

6) 50% respondents of women entrepreneurs in Beauty Parlour and Crèches have reported there is no gender injustice. As against, remaining 50% agree that there is gender injustice due to male dominated society.

7) The first priority of women in their life in case of Crèches, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs are family life as compared to any other priority to the extent of 90.9%, 41.7% and 59.3% respectively averaging 58%. In other words the impact of social and cultural
including customs is highest on Crèches and Beauty Parlour women entrepreneurs. Family life is the first priority and not career of women entrepreneurs and this is one of the major problems of women in India. The Crèches, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs are facing the children related problems. The are:

a) Though majority women entrepreneurs have warm and secure relationship with children earning income is also equally important. Maintaining consist warm and secure relationship with children.

b) Higher working hours and after working more hours in the enterprise and then performing domestic duties creating health problem.

c) Majority woman entrepreneurs have the children problem.

d) Problems of Crèches, health care, food to the children in case Crèches are some special problem of Crèches women entrepreneurs.

Personal problems are assessed in two ways. They are family related and children related. The study of personal problems showed that

1) Husband is playing a major supporting role in women entrepreneurs as compared to other family support system. In practice husbands support also not more than 50%.

2) Women entrepreneurs cannot escape from household responsibilities.

3) A majority woman entrepreneurs businesses is managed by employee in their absentee and have also contribution of family member including husband assisting business is less.

4) At family level majority women entrepreneurs sometimes face the problems.
5) Non-cooperation from in laws is another personal problem.

6) Husbands support at the beginning of career is more than 58%, 42% husbands at all not supporting at the beginning of business as a career.

Assessing problems of Crèche, Poli-Bhaji Kendra and Beauty Parlour women entrepreneurs by applying diagnostic approach for performance evaluation is one of the important features of this study. Diagnostic Approach means critical examining the various factor related with a particular phenomenon as the influence independent and jointly the behaviour and performance of an event Diagnostic Approach also indicates how various element are inter related when a social and human behaviour is examined It is basically clinical and analytical approach to evaluate the specific influences performance and happening in phenomenon. Diagnostic Approach is used in the present study to evaluate the performance of:

5) Annual family income and reasons to start business

6) Support of family members

7) Household responsibilities, satisfied and happy with married life,

8) Customer relationship and

9) Conflict resolution.

From Diagnostic Approach for performance evaluation, it is found that the basic reason for starting a enterprise or business activity by women entrepreneurs is not to fulfill her cherish ambition of becoming an economically independent or expression of her and own self. But it is basically to meet family obligation under standard and ideal condition.
The support of family member in an entrepreneurs activity and usually consider an ideal situation when the main head of the family start a business enterprise. He solicit such support and expect the member to offer it on primary basis. The general observation support the situation. However, when it comes to the remaining enterprise, it is observed that the response of the family members are varied on large scale, there are reservation and opposition to such an activity either in expressed or implied manner. The cooperation often comes from the sense of duty and not out of willingness and pressure. On parameters of cooperation of a family member, further study shows that there are certain factors that moderately encouraged women enterprise to start undertaking and continue the these business.

The Diagnostic Approach analyses of family life shows that women entrepreneurs give less importance to her personal desire and achievement and give more importance to the satisfaction of other family member as compared to her own self. She reduces her role in the overall family setup if she undertake any external activity than her spouse change and brings her on a different plane. Their relationship with husband changes due to nature of activity undertaken. The traditionally accepted role model to a women is no longer valid for women entrepreneurs and most of the woman’s entrepreneurs feel that they have activated personally and enlarge self ego as compared to other women’s who have not undertaken any meaningful activity.

Regarding customer relationship Diagnostic Approach indicates that the general pre assumption as to women over not competent enough to deal
with their client and customer is not valid. Like male, women are equally competent and capable in resolving complex problem of their clients. They are also skillful enough in maintaining congenial relationship with customer helping in solving functional problems it was found that they provided with appropriate training they an defiantly solve customer related problems and developed admirable relation ship. In case of conflict resolution, the Diagnostic Approach indicates that definitely there are teaching problems in conflict resolution.

SUGGESTIONS

As seen in the preceding discussion of women who started their own business to self support as well as their family to become self sufficient. It was observed that given the economic situations number of women’s started their own small scale business avenues as well joining other business. Since the study was exploratory and diagnostic in nature based on the responses of three groups of women’s running in low economic return such as Crèche, Poli-Bhaji Kendra and Beauty Parlour suggests number of measure to be taken to improve economic condition of this women entrepreneurs. A few practical suggestions can be made to minimize the problem faced by Crèche, Poli-Bhaji Kendra and Beauty Parlour in the context of the overall objectives of the study. They are as follows:

1) Govt. must look into that self employed women’s enterpreurs such as Crèche, Poli-Bhaji Kendra and Beauty Parlour must get hassale free financial help at minimum rate of interest.
2) Loan amount is always in small figure therefore they are unable to start the entrepreneurship therefore the advances range must be enhanced.

3) The bank should have the favorable attitude towards Crèche, Poli-Bhaji Kendra and Beauty Parlour women’s entrepreneurs . The loan guarantee and security must be minimum and the interest rate must be as low as 3-
4%.

4) Self employed women must be treated as in good way by the customers in case of Beauty Parlour because these women’s entrepreneurs are observing a rude behaviour from the upper income class of customers.

5) There should be a separate association for Crèche, Poli-Bhaji Kendra and Beauty Parlour women’s entrepreneurs to tackle problems faced by them. As Indian merchant of Chamber and other business associations are not in a position to safe guard and protect and promote these women entrepreneurs.

6) For strengthening the women entrepreneurs in India the following area need to be concentrated upon :

1) Socio economic cultural attitudinal change.

2) Development of support system to reduce women’s family responsibilities

3) Managerial and Financial skill improvement and training.

4) Vocational training.

5) Easy procedure to be followed by banks for giving loans.

6) Marketing Support to women’s entrepreneurs.
7) Women’s Co-operative bank, Women’s credit society’s, Self health group etc be promoted.