CHAPTER – 7

FINDINGS & SUGGESTIONS

The Researcher’s objectives for the study were to understand the concept & essentials of Women Empowerment and its impact on development of society. The study was inclined further towards analyzing the parameters and gather knowledge pertaining to environmental factors affecting Women Entrepreneurship in the Indian Context. The Researcher had aimed to ascertain the status of Women Empowerment at the Union Territory of Dadra & Nagar Haveli (UT of DNH) and realize & establish the gap, if any, and suggest measures to bridge the gap. And essentially the Researcher devoted the efforts towards identifying the Entrepreneurial Avenue for Women in the Indian Society in general and for the Women in UT of DNH.

7.1: STUDY IMPLICATIONS: FINDINGS

The Researcher in consideration to the objectives set for the study has gathered the following observations & findings:

7.1.1: Women Empowerment: Leads to Societal Development:

- The Researcher gathers that Women Empowerment shall certainly lead to the development of the society as 98.4% of the respondents have suggested the same. (Chapter – 6: Table No. 6.13)

- The study attempted to gather inferences pertaining to the way the society may develop with Women Empowerment. The Researcher has broadly considered the following parameters: Economical Development (Includes contribution through Employment, Entrepreneurship, Self Employment, etc.), Political Development (Includes Local, Regional & National Leadership) and Social Development.
7.1.2: Women Empowerment: Factors & Challenges:

- The study has considered the following factors towards Women Empowerment: Government Support, Family Support, Financial Institution’s Support, Women’s Education and Socio / Cultural Factors. The implications from the study states that Family support (240 i.e., 48% of the respondents) & Women’s Education (180 i.e., 35% of the respondents) are the major factors for development of women. (Chapter – 6: Table No. 6.16)

- The Researcher has gathered through the Literature review that primarily the following challenges are witnessed in the path of development of the society: Illiteracy, Family Support, Financial Strength and Low Mobility. 44% of the respondents (219 out of 505 respondents) have rated Illiteracy to be the primary challenge for the Women’s development in society. (Chapter – 6: Table No. 6.18)

7.1.3: Impact of Women Empowerment Policies:

- The Researcher as a part of the study has reviewed the various policies adopted by the Government towards Women Empowerment like Rashtriya Mahila Kosh, Mahila Samridhi Yojna, Women’s Development Corporations,
National Commission for Women etc. (Chapter – 3). The aim of the study was to ascertain if these policies are adequate to support Women Empowerment.

The analysis leads to the understanding that Women Empowerment may be achieved through various Policies adopted by the Government (71% of respondent’s) (Chapter – 6: Table No. 6.21). Hence the Government may continue its focus on Women Empowerment Policies and with change in time & societal practices it may upgrade its policies to achieve empowerment goals.

7.1.4: **Entrepreneurial Avenues for Women & their Representation:**

The study aims at gathering inferences pertaining to the Entrepreneurial avenues and the Industry that may suit Women. The typical Industries considered through the Research Instrument were *Manufacturing, Trading & Services*. The selection of these industries was based on personal observations and societal trends.

The study highlights the possible Entrepreneurial Avenues that women may opt for their business ventures. Such avenues are: *Food Products, Ladies accessories, Tutorial Classes, Floral Decoration, Nursing Home, Beauty Centre & Interior Designer*

The implications of the study state that **Services sector** (342 i.e., 68% of the Respondents) sounds to be majorly appropriate for the Women and the **Tutorial classes** (126 i.e., 25% of the Respondents) & **Food Products** (101 i.e., 20% of the Respondents) may be the best Entrepreneurial avenues for the Women. (Chapter – 6: Table No. 6.24 & 6.25)
The Researcher through the literature review and personal observation has considered a few areas where Women may have better representation. Those selected areas for the study are Politics, Games & Sports, Social Work, Education sector, Entertainment and Corporate World.

The Analysis in this respect leads to the conclusion that Women may have a better representation in the Education sector as 274 out of the 505 respondents have stated the same. (Chapter – 6: Table No. 6.22)

7.1.5: Women Entrepreneurship Development – Challenges & Influences:

The implications of the study state that 27% of the respondents suggest Women’s Self Confidence as the major Challenge while 23% believe gender discrimination as the primary challenge for Women for starting up businesses. (Chapter – 6: Chart No. 6.9)

The study leads to the understanding that Personal Factors with 211 respondents out of 505 respondents is the major influencing factor for women entrepreneurship development followed by Social Factors. (Chapter – 6: Table No. 6.29)

The Researcher could gather through the survey that a good 91% of the respondents are eager to suggest the Women community at Dadra & Nagar Haveli to opt for Entrepreneurial ventures. (Chapter – 6: Table No. 6.30)
7.1.6: Efforts at the Region towards Women Empowerment & Entrepreneurship Development:

- The study implications through the secondary sources of data highlight the status of identification of BPL families and assistance provided to them. The six years data reflects a negligible progress in Anganwadi centres & Vocational centres at DNH. (Chapter – 6: Table No. 6.1) Such centres essentially support the development of the Women.

- The region has scope of availing all the Empowerment policies however a limited execution is witnessed in DNH.

7.2 CONTRIBUTION THROUGH THE STUDY: SUGGESTIONS

The Researcher based on the observations & findings has come up with the following suggestions:

7.2.1: WOMEN EMPOWERMENT PROGRAMME:

- The Administration at DNH in association with the Central government may look forward to launch a Women Empowerment cell (WEC) at District Level under the Supervision of the Collectorate Office. The aim of such Cell would be to strategise the Women Empowerment programmes & plan its execution.
The Region i.e., DNH is primarily constituted of the Panchayat & Municipal Council areas. The Municipal Council has several Wards and every ward may have a WEC constituted under supervision of the elected members at the Ward during Municipal Elections. A Half Yearly review of progress may suit this developmental plan.

The Panchayat heads may look forward to constitute WEC in their respective Panchayat Regions and review quarterly as against half yearly in urban region. The Rural sections may witness initial hesitation among Women to step up & utilise the services of WEC, hence more frequent reviews of WEC will help in progress of the developmental plan.

The major programmes that the WEC may look forward is pertaining to the tracking of potential among Women, addressing the needs & requests from the Women Community at the region and liasoning with the Government to create awareness on various programmes & policies.

The region does have the fundamental of Self Help Groups (SHG) however the same may require boost in terms of their reach and execution. More number of SHGs may be constituted in the villages & Cities through the help of the Administration at DNH and also the support of NGOs may be sought in this respect.
7.2.2: WOMEN ENTREPRENEURSHIP DEVELOPMENT:

The region may witness Women Entrepreneurship development through the help of Entrepreneurial Workshops at the Panchayat and Municipal Council Level. Government Sponsored Vocational training centres i.e., Tailoring, Handicrafts, Security Services etc. may be introduced.

Further to the Vocational Training Centre, the Researcher concludes that pertaining to Entrepreneurial ventures suitable to Women, they may venture in possible areas like: Interior Designing, Pathological Labs, Desk Top publishing & Book Binding, Photography etc.
### WOMEN ENTREPRENEURSHIP DEVELOPMENT CALENDAR

Table No. 7.1

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Potential Vocational Trainings</th>
<th>Duration of Training</th>
<th>Mode of Training</th>
<th>Primary Beneficiary among the Women Class</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Tailoring</td>
<td>6 to 9 Months</td>
<td>Workshop &amp; Classroom Teaching</td>
<td>Housewives</td>
</tr>
<tr>
<td>2</td>
<td>Security Services</td>
<td>1 to 2 Months</td>
<td>Experiential Training (On the Job), Field Training &amp; Coaching camps</td>
<td>Unemployed Women (age Bracket 30 to 40 Years)</td>
</tr>
<tr>
<td>3</td>
<td>Handicrafts</td>
<td>2 to 3 Months</td>
<td>Workshop &amp; Job Work Training</td>
<td>Housewives, Students &amp; Women from Rural Section</td>
</tr>
<tr>
<td>4</td>
<td>Publishing &amp; Book Binding</td>
<td>3 to 5 Months</td>
<td>Hands on Training- tie ups with existing Publishing houses &amp; Binders</td>
<td>Students &amp; Women from Urban Section</td>
</tr>
<tr>
<td>5</td>
<td>Food Products (Tiffin Services, Packaged Food, Fast Food Centres etc.)</td>
<td>2 to 3 Months</td>
<td>Workshop &amp; Hands on Training</td>
<td>Housewives &amp; Women from both Urban &amp; Rural Section</td>
</tr>
<tr>
<td>6</td>
<td>Seasonal &amp; Other Entrepreneurial Ventures (Rakhi Making, Agarbatti / Incense Sticks Making, Candle making, Job work from Industries like Pen assembling etc.)</td>
<td>As per the criticality of the venture 1 week to 4 weeks programme</td>
<td>Workshops &amp; Training Camps</td>
<td>Potentially All Women, especially the SHGs</td>
</tr>
<tr>
<td>7</td>
<td>Beauty Centres</td>
<td>3 to 6 Months</td>
<td>Crash Course, Tie ups with Leading Beauticians &amp; Practical Training (Internship)</td>
<td>Urban Women (Age Bracket 21 to 30 Years)</td>
</tr>
</tbody>
</table>
Note:
The Financial Feasibility analysis and other plans in terms of Fees for the Training & petty expenses have been considered out scope in the calendar (Table No. 7.1) as these trainings will get executed through Governmental Schemes and hence beneficiaries may not have the complete load of Financials associated.

7.2.3: VENDORSHIP DEVELOPMENT PROGRAMME:

The Researcher pertaining to the Women Entrepreneurship Development puts forward the suggestion of executing Vendorship Development Programme. This programme will have potentially Three stakeholders i.e., the Industries, Administration / Government and Women (Beneficiary). The Entrepreneurship Development calendar stated in previous section 7.2.2 may get achieved & accomplished through the Vendorship Development programme.

The programme shall come from Paper to practice with the help of Administration / Government encouraging the Companies / Industries in the vicinity to arrange camp or Exhibitions to attract small scale Investors and focus primarily on Women (Housewives & Post Graduate Students).

The Industries may look forward to two ways support: One being providing training support on Entrepreneurial ventures & enhancing employability factor and the next way could be to encourage outsourcing of Job Works to encourage economic empowerment & support Vendorship.
VENDORSHIP DEVELOPMENT PROGRAMME

Industries in the Region

- Training Support
- Outsourcing Job Works & mobilising Contractual tasks
- Potential Outsourcing: Stationary Manufacturing, Food Processing, Textile, Toy Manufacturing etc.
- Releasing funds & Employee Power through CSR approach
- Establishing Tie ups with Administration & Private Agencies on execution of Developmental Programmes

Administration / Government

- Infrastructure for Training
- Linking the activities to Governmental Schemes and providing Financial Support
- Gauging the Effectiveness of Industry Support
- Providing Incentives to Industries who support Vendorship Development programme
- Incentivise the Trained Women through easy access to Loan, support of equipments (Sewing Machine, Assembly Machine etc.)

Women Empowerment & Development

Chart No. 7.2: Model for Vendorship Development Programmes
7.2.4: **SCHEME AWARENESS PROGRAMME:**

- The Researcher had a prominent observation with respect to a lower level of awareness among the sample surveyed pertaining to Women Empowerment Schemes. The Researcher puts forward a Scheme awareness programme to tackle this situation.

- The Government may aim to take conscious effort to create more of awareness in the schools & colleges pertaining to Women Empowerment Programmes. Literary Competitions & Model Building exercises can be conducted at Higher Education Level to seek inputs pertaining to Empowerment & Development of Women.

7.2.5: **CONSORTIUM OF BANKS, FINANCIAL INSTITUTIONS AND EDUCATIONAL SET UPS (CBFE):**

- The Economic Empowerment policies largely get facilitated through Banks, especially the Nationalised Banks. The Researcher puts forward the recommendation of establishing a Consortium of Banks, Financial Institutions and Education set ups (CBFE) to together develop the execution & implementation of Empowerment policies.

- The Researcher understands that there is possible scope of developing improvised & customised plans for Women Empowerment & development, up & above the existing policies. The framework of Banks, Financial Institutions and Educational Institutes may imbibe this virtue of developing new plans and executing for the benefits of masses. These three different set ups may execute respective roles like:
o Banks may look into hard core financing elements & linking the Empowerment initiatives to existing policies

o Financial Institutions along with financing role, may also look forward to project feasibility & implementation exercise

o The Educational Institutes may join the hands from imparting knowledge pertaining to the Entrepreneurial avenues & other empowerment initiatives.

**CBFE MODEL FOR WOMEN EMPOWERMENT POLICIES EXECUTION**

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**Consortium of Banks, Financial Institutions and Educational Set Ups**  
(CBFE Model)

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**Banks:**
- Financing Elements
- Linking the Empowerment initiatives to existing policies

**Financial Institutions:**
- Financing Role
- Project feasibility & implementation exercise

**Educational Institutes:**
- Imparting knowledge pertaining to the Entrepreneurial avenues & other empowerment initiatives

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**Achieving success in Execution & Implementation of Empowerment Policies**

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**Chart No. 7.3**  
Consortium of Banks, Financial Institutions and Educational Set Ups
7.3: PRINCIPLE CONCLUSIONS:

The study on Policies adopted for Women Empowerment and Entrepreneurial Avenues for Women leads to the following principle conclusion:

- The study implication highlights the notion that Women Empowerment shall lead to the Development of the Society. The study concludes that Family Support will have a very influential impact on Women Empowerment while Illiteracy among Women may be the major bottleneck in their progress.

- A huge majority among the respondents would like to suggest women community at DNH to opt for Entrepreneurial ventures. The best suited Industry for Women as per the study is Services Sector and the better representation of women may be in the field of Education.

- The major Entrepreneurial avenues for the Women in the DNH region have been witnessed in the form of Food Products / Outlets including the Tiffin service, Schools &Tutorials, Beauty Centers, Tailoring & Boutique, Flower decoration centers, Nutritional Product Center and associations with Grocery stores & Beauty product stores. The major challenge at the same time towards starting new ventures by the Women is their Self Confidence and the Gender Discrimination in the society.

- The study through the survey concludes that a significant number of the respondents aren’t aware of the Government initiatives towards Women Empowerment. However a huge majority builds the notion that the various
policies adopted by the government have the potential to promote Women Empowerment. The observations at the region through Survey and personal interviews leads to the conclusion that the Government schemes and Empowerment programmes initiated in the region has lot to develop and deliver.

The Researcher as a part of recommendations, has suggested Models and Plans pertaining to Women Empowerment & Development in the form of Women Empowerment Cell, Entrepreneurship Development Calender, CBFE Model and Vendorship Development Programme.

The overall study ends with a glimpse of positiveness considering the perception of the sample surveyed. The Researcher has met the objectives set for the study. The entire study was attempted through review of Literature, data collection through survey, analysis through established medium of analytical tools and Interviews of the leading Women at DNH. The potential of the study and the extent of effort taken to conclude the study, shall lead to a good support to the Administration at DNH and other stake holders. The experiences & success stories of the existing women entrepreneurs may be the source of inspiration for Women at large. Although the study reflects a positive note towards Women Empowerment aspects yet there may be efforts from all sectors to encourage the Socio-economic participation of women.

7.4: FUTURE SCOPE OF THE STUDY

The present study on the Policies adopted for Women Empowerment and Entrepreneurial Avenues for Women with special reference to the Union Territory of Dadra & Nagar Haveli primarily aims at ascertaining the status of Women
Empowerment and the Entrepreneurial Avenues for the Women at the Union Territory of Dadra & Nagar Haveli. The Researcher has presented conclusions based on the primary data analysis.

The study is the part of the Social Science Research, hence there shall be a further scope for the study to progress and derive improvised results. The current study has the future scope of work pertaining to execution and implementation of ascertained Entrepreneurial and Empowerment avenues. There is a good scope of building a project plan based on the recommendations / suggestions through the current study where by the real time activities can be executed towards implementing the Women Empowerment Programmes and Entrepreneurial Ventures through vocational trainings. The assessment of such programmes, gauging the effectiveness of it and the need for improvisation may form the scope of future research.