ABSTRACT

1. INTRODUCTION

Indian Economy has been gradually progressing to the better position in previous couple of decades. Entrepreneurial aspects evolved as a definite field of seeking the benefits during the changing economic situation in India. The Nation has a Population of more than 1.21 billion; 48.46% of the Population is represented by the Women in the Nation (University News, 50(40) May 14-20, 2012, Page 14). However the contribution by the Women in terms of Entrepreneurial venture may not be in the same ratio. The Nation requires development of Entrepreneurial instincts and one of the specific parts of Entrepreneurship development is Women Entrepreneurship development which may be achieved by empowering them. Empowering Women with Political, Social, Educational & Economic strength is very essential. The recent past has experienced a good inclination of Women towards Entrepreneurial avenues; however the same need to be studied further with an aim of finding possible ways to further empowering Women and establishing the Women Entrepreneurial avenues.

2. WOMEN EMPOWERMENT & ENTERPRENEURSHIP: Overview & Schemes

Oxford Dictionary defines Empowerment as “the Authority or Power to do something”. Empowerment of women has certainly become a significant approach towards society’s development. Empowerment is required broadly pertaining to following aspects: Political, Social, Educational & Economic strength. Women Entrepreneurship has been encouraged in the Nation through various efforts in the form of Entrepreneurship Development
Programmes (EDP). There are several schemes pertaining to Women Empowerment & Entrepreneurship Development; a few are briefly discussed in this section:

i. **National Policy for the Empowerment of Women**: NPEW was established to support the constitutional guarantee of equality without discrimination on grounds of Gender.

ii. **Rashtriya Mahila Kosh (RMK)**: RMK is a National level micro-finance apex organisation providing micro-finance services for women to start income generating activities such as dairy, agriculture, shop-keeping, vending, handicrafts etc.

iii. **Mahila Samriddhi Yojna (MSY)**: MSY was established with the objective of providing economic security to the rural women and to encourage, the saving habit among them.

iv. **Indira Mahila Yojna (IMY)**: IMY with a comprehensive aim of converging all the social development programmes to meet women's needs.

v. **The Rural women's development & empowerment project (RWDEP)**: RWDEP aims at establishment of self-reliant women's self-help-groups (SHGs).

vi. **Women’s Development Corporations (WDCs)**: A State level programme conducted by the respective State governments towards Welfare, development & growth of Women.

vii. **Working Women’s Forum**: WWF’s commitment ensures that the poor are entitled to their rights of organized social platform, access to credit, education, health care etc.
viii. **National Commission for Women (NCW):** The apex national level organization of India with the mandate of protecting and promoting the interests of women.

ix. **Trade related entrepreneurship assistance and development for women (TREAD):** The scheme envisages economic empowerment of women through trade related training, information and counseling extension activities related to trades, products, services etc.

x. **Integrated Rural Development Programme (IRDP):** It is a self-employment program intended to raise the income-generation capacity of target groups among the poor.

3. **LITERATURE REVIEW**


Mrs. Rupali Khaire (2011) through her Doctoral study has emphasized on the perspective of the Government pertaining to the Policies for Women Empowerment and Entrepreneurship. Prof. Shilpa R. Kulkarni (2010) through her doctoral research has
concentrated on factors responsible for the motivation towards Entrepreneurial development with special reference to Women in the society. Ajit Mondal and Jayanta Mete (2012) suggest that Women Empowerment is a process of social change and highlights the constitutional provisions in support of the Women Empowerment. Anita Sinai Guha (2012) has emphasized on the mode of bridging the gap between the Gender divide in the Leadership.

4. RESEARCH METHODOLOGY

a. Type of Research: The study encompasses the Exploratory & Descriptive Research approach. The study experiences both Qualitative & Quantitative Research.

b. Sources of Data:

   - **Secondary data:** Academic journals, conference proceedings, books, magazines, websites, Newspapers etc. to support the Literature review and gather historical data on Women Empowerment & Entrepreneurial avenues.

   - **Primary data:** Survey through self administered questionnaire among the resident of Union Territory of Dadra & Nagar Haveli. Interviews of the leading women Entrepreneurs at DNH.


d. Sample Size: 505 respondents (Includes 46% Female & 54% Male respondents. Strata being: representatives from the Private Jobs, Government Jobs, Teachers, Doctors, Engineers, Business Persons, Housewives, students and various cross cultural sections of the society. Also the Researcher has interviewed 9 Women Entrepreneurs & Self Employed Women in the Region.
e. Analysis of Data: Cross Tabulation, Histogram and Pie charts, Support of statistical tools – SPSS and MS Excel, Reliability Tests, Correlations Matrix, Hotelling’s T-Squared Test, Friedman’s Test, Measures of Central Tendency etc.

f. Area of Research: Union Territory of Dadra & Nagar Haveli (DNH), spread across an area of 491 Sq Kms with a population of approx. 3.5 Lacs. The Female population is approx at 44% of the total Population at DNH. Traditionally the Tribal Area has developed in the last decade or to be precise post mid 1990’s.

5. RATIONALE OF THE STUDY:
Women Empowerment has emerged as an effective strategy for growth of Women through self employment and income generation. Women as an Individual group constitutes to 48.46% of the Country’s total population as per the 2011 census (University News, 50(40) May 14-20, 2012, Page 14). This signifies the scope of a study towards assessing the empowerment status of the women. Women’s entrepreneurial avenues need to be studied and the foremost facts have to be established in order to grab the huge potential in women and the capability to contribute to National Economy. A huge existence & potential of Industrialization and with considerably large population of Women in the region gave scope of conducting the study pertaining to Women Empowerment and Entrepreneurial avenues for Women in the region.
6. OBJECTIVES OF THE STUDY

The major Objectives of the study comprises of:

- To understand the concept & essentials of Women Empowerment and its impact on development of society.
- To analyze the parameters and understand environmental factors affecting Women Entrepreneurship in the Indian Context.
- 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.
- Identify the Entrepreneurial Avenue for Women in the Indian Society in general and for the Women in UT of DNH.
- To record observations & findings during the course of the study and generate possible recommendations pertaining to the study.

7. HYPOTHESIS OF THE STUDY:

The study is conducted with the broad Four Set of Hypothesis listed in this section:

**H01:** There is No Positive relationship between the Empowerment of Women in the society and development of the society.

**H1:** There is Positive relationship between the empowerment of the Women in the society and the development of the society.

**H02:** The Policies adopted by the Government have No positive impact on the Women Empowerment.
Ha2: The Policies adopted by the Government have positive impact on the Women Empowerment.

H03: There is No Positive relationship between Overall Women Empowerment and Development of Women.

Ha3: There is Positive relationship between Overall Women Empowerment and Development of Women.

Ho4: There is No Positive relationship between Overall Women Entrepreneurship Development and Development of Women.

Ha4: There is Positive relationship between Overall Women Entrepreneurship Development and Development of Women.

8. PROJECT DISCUSSION: ANALYSIS

The Researcher has attempted the study in the region of the Union Territory of Dadra & Nagar Haveli (DNH). The demographic arrangement included representation of 46% Female and rest by Male. The strata was formed constituting representation from Private & Public Sector employees, Self Employed & Businessperson, Teachers, Doctors, Engineers, Housewife, Students.

The study was attempted initially through Secondary data and gradually Primary Data was collected to complete the study with inferences. The Socio Economic Data of the region collected through the secondary sources states that the number of BPL families hasn’t reduced over the years and also the vocational courses like Tailoring centers have got a negative trend. This indicates a good potential of improvement in the region on the grass root level.
The study reflects that a huge majority of 98% (497 out of 505 respondents) suggest that Empowering Women shall lead to Development of the society. This leads to the acceptance of the Alternate Hypothesis \((H_{a1})\) that there is **Positive relationship between the empowerment of the Women in the society and the development of the society.**

The study aimed at understanding whether the respondents have the awareness of the Women Empowerment programmes in the Nation. A huge 30% of the respondents didn’t have the awareness and another 14% were unable to respond on the matter. Further in the study the understanding is gathered with respect to the potential for Women Empowerment through Policies adopted by the Government. A huge 71% of respondents believe that Women Empowerment may be achieved through Policies adopted by the Government. By the virtue of the analysis the alternate hypothesis \((H_{a2})\) stating that the Policies adopted by the Government have **positive** impact on the Women Empowerment stands accepted.

The study through the analysis has focused on two broader aspects i.e., Women Empowerment & their Development and Women Entrepreneurship Development. In either of the cases Women is the beneficiary and results of the analysis indicates the probable women empowerment measures. The survey included Likert Scale method to gather responses pertaining to **Women Empowerment & Development.** The **Validity & Reliability Test** was conducted and the **Alpha Cronbach’s value of 0.807** was derived which indicates that there exists strong relationship (80%) between individual items in the scale and relationship between predictors & dependent variable is considerably high. It means the internal consistency is above the acceptable value. The data is reliable & valid.
The **Inter Item Correlation Matrix** was evaluated which states that *Working Women in the society, Decision making power for Women in the family and Education to Women shall Empower Women and lead to development of the Women*. These factors are strongly correlated and will have strong impact on Empowerment of Women. The Hotelling’s T-Squared Test suggest the predictors for Women Empowerment shall have positive impact on Development of Women in the society (*Sig. = 0.000 <0.05*). The Correlation Matrix and Hotelling’s T-Squared Test leads to the acceptance of Alternate Hypothesis i.e., **Ha3: There is Positive relationship between Overall Women Empowerment and Development of Women**. Further in the study to assess Women Empowerment & their Development, Regression analysis is conducted and the ‘R’ square is noted at (.677) which means, 67% of variations in the dependent variable (Overall Women Empowerment) is explained jointly by all the (7) Independent Variables. The results indicates positive element i.e., Women Empowerment will have a positive impact on Development of Women.

The study further incorporated the understanding on **Women Entrepreneurship Development** and the **Validity & Reliability Test** was conducted based on responses gathered through questionnaire on Likert scale method. The Alpha Cronbach’s value of **0.873** was derived which indicates that there exists strong relationship (87%) between individual items in the scale and relationship between predictors & dependent variable is considerably high. It means the internal consistency is above the acceptable value. The data is reliable & valid.
The **Inter Item Correlation Matrix** evaluated in this section states that predictors like *Self Motivation in Women, Support of Financial Institutions, Efforts of Educational Institutions and change in mindset of Male dominated society* shall lead to Women Entrepreneurship Development which in turn will boost the Development of Women. The Hotelling’s T-Squared Test suggest that the predictors for Women Entrepreneurship Development shall have positive impact on Development of Women (Sig. = **0.000 <0.05**). The Correlation Matrix and Hotelling’s T-Squared Test leads to the acceptance of Alternate Hypothesis i.e., **H04**: There is **Positive** relationship between Overall Women Entrepreneurship Development and Development of Women. Further in the study to assess the Women Entrepreneurship Development, the Regression Analysis is attempted and the ‘R’ square is noted at (**.588**) which means, 58% of variations in the dependent variable (Overall Women Entrepreneurship Development) is explained jointly by all the (8) Independent Variables. The results indicate positive element i.e., Women Entrepreneurship Development will have positive impact on Development of Women.

Dadra & Nagar Haveli in recent past had witnessed Industrial progress and hence the study also incorporated scope of locating & witnessing Women Power in the region. The aim was to identify Women candidate who have reached to a level of control in their professional or Occupational career and may be construed as an example of Empowered Women & influential at the same time in the society. A schedule was prepared and the following leading women in the region were interviewed. The excerpt of the Interview is presented in the analysis chapter.
9. **Index of Interviews conducted with Women Entrepreneurs at DNH**

i. Owner & Principal of Pre-Primary School (Education Sector)
ii. Social Entrepreneur (Social Service)
iii. Owner of a Leather Bag Shop (Business Women)
iv. Doctor (Psychologist) - (Self Employed / Pharmaceutical)
v. Lawyer (Public Notary) - (Legal / Law)
vi. Social Group of Women (Home Made food and other voluntary services) -(Social)
viii. Director of Coaching Centre / Tuition classes – Education Sector (Tuition & Coaching)
ix. Owner & Principal of a School – (Education Sector)

10. **STUDY IMPLICATIONS: FINDINGS**

The Researcher based on the study has gathered following understanding:

**Women Empowerment: Factors & Challenges:**

Women Empowerment shall certainly lead to the development of the society as **98.4%** of the respondents have suggested the same. The implications from the study states that Family support & Women’s Education are the factors for development of women. At the same time 44% of the respondents have rated Illiteracy to be the primary challenge for the Women’s development in society.
Impact of Women Empowerment Policies:

The Study leads to the understanding that Women Empowerment may be achieved through various Policies adopted by the Government (71% of respondents have expressed their opinion in this respect).

Entrepreneurial Avenues for Women & their Representation:

The implications of the study state that Services sector (68%) sounds to be majorly appropriate for the Women and the Tutorial classes (25%) & Food Products (20%) may be the best Entrepreneurial avenues for the Women. Also the findings indicate that Women may have a better representation in the Education sector as 274 out of the 505 respondents have stated the same.

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. 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. 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 opt for Entrepreneurial ventures.
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. The region has scope of availing all the Empowerment policies however a limited execution is witnessed in DNH.

11. CONTRIBUTION THROUGH THE STUDY: SUGGESTIONS

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

Women Empowerment Programme:

Women Empowerment cell (WEC) at District Level under the Supervision of the Collectorate Office and also Introduction of Self Help Groups in the villages & Cities through the help of the Government set ups or may be through the NGOs.

Women Entrepreneurship Development:

Entrepreneurial Workshops at the Panchayat and District Level, Government Sponsored Vocational training centers at the District Level i.e., Tailoring etc. may be introduced. The study led to the understanding that Women may venture in possible areas like: Interior Designing, Pathological Labs, Desk Top publishing & Book Binding, Photography

Vendorship Development Programme:

The Government may encourage 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)
Scheme Awareness Programme:

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.

Consortium of Banks, Financial Institutions and Educational set ups:

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 to together develop the execution & implementation of Empowerment policies.

12. PRINCIPLE CONCLUSIONS

- The major Entrepreneurial avenues for the Women in the DNH region have been witnessed in the form of Beauty Centers, Schools & Tutorials, Food Outlets including the Tiffin service, Tailoring & Boutique, Flower decoration centers, Nutritional Product Center and associations with Grocery stores & Beauty product stores.

- The Government schemes and Empowerment programmes initiated in the region has lot to develop and deliver. The study builds the notion that the empowerment of Women shall lead to development of the society while considering the survey results that Illiteracy among Women may be the major bottleneck in their progress.
A huge majority supports at the region would like to suggest women community to opt for Entrepreneurial ventures. The better representation of women may be in the field of Education.

The overall study ends with a glimpse of positiveness considering the perception of the sample surveyed. The experiences & success stories of the existing women entrepreneurs may be the source of inspiration for Women at large. There should be efforts from all sectors to encourage the Socio-economic participation of women.

13. LIMITATIONS & FUTURE SCOPE OF THE STUDY

The current study is hard core from the public domain hence implementation of the suggestions through the project is dependent on the approval and sanctioning of the authorities which may be a limitation of the study. The study implications are derived through the analysis based on Primary data collection; hence the results may be indicative in nature rather exhaustive.

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. There is a good scope of building a project plan based on 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 and gauging the effectiveness may form the scope of further research.
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