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The Role of NGOs in Promoting Women
Entrepreneurship in India

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Abstract

Entrepreneurship is emerging as an important avenue in gaining economic independence for women. In last two decades (in post-liberalisation era), the economic reforms coupled with loosening of social restrictions has further provided an impetus to women to become entrepreneurs. According to the current trends most of the emerging women entrepreneurs are in small and micro enterprises. A cursory look at their situation highlights a number of major challenges faced by them. These challenges can be broadly classified as: lack of awareness, lack of information, difficulty in accessibility of finance, lack of easy access of entrepreneurial training and post training support, lack of market and network support, lack of self-confidence and managerial skills etc.

In recent times, the government has realised the importance of entrepreneurship as a prominent alternative to traditional wage employment in the new economy, and its role in increasing the pace of economic growth. Therefore, Indian government has come up with various special policy measures to help women entrepreneurs. However, there are major limitations among women entrepreneurs in accessing those facilities. These limitations arise due to various factors, such as: bureaucratic hassles, far reaching location of the government training centres, lack of transportation mainly in remote areas, restriction of government officials in terms of timing when women also have to perform household activities etc.

At this point, the NGOs emerge as a viable and important medium to support and promote women entrepreneurs. A number of NGOs in India are trying to help women entrepreneurs at various levels. To name a few, the AWAKE, the ICECD and the FIWE, three prominent NGOs in this field providing services to women entrepreneurs for more than 15 years. An attempt has been made in the present study to explore the approach and activities of the NGOs (considering the AWAKE, the ICECD and the FIWE as case study for the present research) in order to meet the above mentioned challenges. This also provides the answer to the central research questions of the present research.

It is important to highlight that a very limited number of substantial literatures are available on the NGOs and its contribution to the promotion of women entrepreneurship in India. The present study contributes significantly to the knowledge about the appropriate and effective approach of the NGOs to support women entrepreneurship in India. The study also highlights the various limitations of the NGOs while performing these activities. It is hoped that the finding will be helpful to the planners and policy makers in the field of women entrepreneurship. The study would also be great use to the researchers, professionals, corporate consultants and other NGOs interested in the field of entrepreneurship development in general and women entrepreneurship in particular.

Key Words: Women Entrepreneurship, Gender Inequality, Non-Governmental Organisations, MSMEs.

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For any errors or inadequacies that may remain in this work, of course, the responsibility is entirely my own.

Dedication

This thesis is dedicated in the memory of my
loving father
late Shri Banbir Prasad.

Certification of Authorship of Dissertation Work

Submitted to (Advisor's Name): Prof. Beáta Nagy

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Purpose and Title of Submission: Ph.D. Award

Certification of Authorship:

I hereby certify that I am the author of this document and that any assistance I received in its preparation is fully acknowledged and disclosed in the document. I have also cited all sources from which I obtained data, ideas, or words that are copied directly or paraphrased in the document. Sources are properly credited according to accepted standards for professional publications. I also certify that this paper was prepared by me for this purpose.

Doctoral Candidate's Signature:

Namita Kumari

Map 1: Map of India Showing

FIWE (Delhi), ICECD (Gujarat), AWAKE (Karnataka)



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Abbreviations

ADB	Asian Development Bank
APCTT	Asian Pacific Centre for Transfer of Technology
APEC	Asia-Pacific Economic Cooperation
APO	Asian Productivity Organisation
ARAD	Applied Research and Analysis Directorate
ARWIND	Assistance to Rural Women in Non-farm Development
ASEED	Asian Society for Entrepreneurship Education and Development
AWAKE	Association of Women Entrepreneurs of Karnataka
BoP	Balance of Payment
CCEA	Cabinet Committee on Economic Affairs
CCE&VT	Condensed Course for Educational and Vocational Training
CEDAW	Convention on Elimination of all forms of Discrimination Against Women
CICOPA	The International Organisation of Industrial, Artisanal and Service Producers' Cooperatives
CIDA	Canadian International Development Agency
CIPE	Centre for International Private Enterprise, USA
COWE	Confederation of Women Entrepreneurs
CPI	Centre for Promotion of Imports from Developing Countries
CPS	Country Partnership Strategy
CSR	Corporate Social Responsibility
CSWB	Central Social Welfare Board
CWEI	Consortium of Women Entrepreneurs of India
DCCB	District Central Cooperative Banks
DCSSI	Development Commissioner of SSI, Govt. of India
DI	District Industries
DIC	District Industries Centre
DRDA	District Rural Development Agency
DST	Department of Science and Technology
DWCRA	Development of Women and Child in Rural Areas
DWCUA	Development of Women and Children in Urban Areas
EDC	Education Development Center
EDI	Entrepreneurship Development Institute

EDP	Entrepreneurship Development Programme
EIRM	Erasmus Research Institute of Management
EU	European Union
FES	Friedrich Ebert Stiftung
FIWE	Federation of Indian Women Entrepreneurs
FYP	Five Year Plan
GBC	Gender Budgeting Cells
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GFW	Global Fund for Women
GOI	Government of India
HDI	Human Development Index
HP	Hewlett-Packard
HPCL	Hindustan Petroleum Corporation Limited
ICECD	International Centre for Excellence and Career Development
ICSB	International Council for Small Business
ICWE	Indian Council of Women Entrepreneurs
IDBI	Industrial Development Bank of India
IDRC	International Development Research Centre
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IFCI	Industrial Finance Corporation of India
IIE	Indian Institute of Entrepreneurship
ILO	International Labour Organisation
IMRY	Indira Mahila Rojgar Yojana
INSAF	Indian National Social Action Forum
IRDP	Integrated Rural Development Programme
ITDG	Intermediate Technology Development Group
ITI	Industrial Training Institutes
ITPO	India Trade Promotion Organisation
JRY	Jawahar Rojgar Yojana
KCTU	Karnataka Council for Technological Upgradation
KSFC	Karnataka State Financial Corporation

LEARN	Labour Education And Research Network
LFPR	Labour Force Participation Rate
MAHIMA	Marketing of Non-Farm Products of Rural Women
MCY	Mahila Coir Yojana
MDP	Management Development Programmes
MFW	Marketing Fund for Women
MFPI	Ministry of Food processing industries
MIMAP	Gender Network Project
MLI	Member Lending Institutions
MoRD	Ministry of Rural Development
MoSSI	Ministry of Small Scale Industries
MoMSME	Ministry of Micro, Small and Medium Enterprise
MSE	Micro and Small Enterprise
MSE-CDP	Micro and Small Enterprises Cluster Development Programme
MSME	Micro, Small and Medium Enterprise
MSY	Mahila Samridhi Yojana
MUN	Mahila Udyam Nidhi
MVN	Mahila Vikas Nidhi
MWCD	Ministry of Women and Child Development
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agriculture and Rural Development
NASVI	National Association of Stree Vendors of India
NAYE	National Alliance of Young Entrepreneurs
NBCFDC	National Backward Castes Finance and Development Corporation
NCEUS	National Commission for Enterprises in the Unorganised Sector
NCJD	National Center for Jute Diversification
NEN	National Entrepreneurship Network
NFED	National Foundation of Entrepreneurship Development
NFWBO	National Foundation of Women Business Owners
NGO	Non-Governmental Organisation
NIESBUD	National Institute for Entrepreneurship and Small Business Development
NEW	National Network of Entrepreneurial Women
NMDFC	National Minorities Finance and Development Corporation

NORAD	Norwegian Development Agency
NSCFDC	National Scheduled Castes Finance and Development Corporation
NSS	National Sample Survey
NSTEDB	National Science and Technology Entrepreneurship Development
NURM	National Urban Renewal Mission
OECD	Organisation for Economic Co-operation and Development
OSCE	Organisation for Security and Co-operation in Europe
PCC	Population Crisis Committee
PMEGP	Prime Minister Employment Generation Programme
PMRY	Prime Minister's Rozgar Yajana
PPP	Purchasing Power Parity
PSB	Public Sector Banks
QCA	Qualitative Comparative Analysis
RBI	Reserve Bank of India
REDP	Rural Entrepreneurship Development Programme
REGP	Rural Employment Generation Programme
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls
RGUMY	Rajiv Gandhi Udyami Mitra Yojana
RMK	Rashtriya Mahila Kosh
RRB	Regional Rural Banks
RWDEP	The Women Development and Empowerment Project
SBI	State Bank of India
SC	Schedule Cast
SCARDB	State Cooperative Agriculture & Rural Development Bank
SEDME	Journal: Small Enterprises Development, Management, Extension Journal
SEED	Small Enterprise Development
SEEUY	Self-Employment for Educated Unemployed Youth
SEWA	Self-Employed Women's Association
SGSY	Swarnjayanti Gram Swarojgar Yojana
SHG	Self-Help Groups
SIDA	Swedish International Development Cooperation Agency, Sweden
SIDBI	Small Industries Development Bank of India
SIDO	Small Industries Development Organisation

SISI	Small Industries Service Institute, Bangalore
SJSRY	Swarna Jayanti Sahari Rojgar Yojana
SME	Small and Medium Enterprise
SSI	Small Scale Industries
ST	Schedule Tribe
STEP	Support to Training and Employment for Women
TECSOK	Technical Consultancy Services Organisation of Karnataka
TOOL	Technology Transfer Organisation, Netherlands
TREAD	Trade Related Entrepreneurship Assistance and Development
TRYSEM	The Training for Rural Youth and Self- Employment
TTTI	Technical Teachers Training Institute
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
UNIDO	United Nations Industrial Development Organisation
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund
USAID	United States Agency for International Development
USEP	Urban Self- Employment Programme
WCD	Women and Child Development
WDC	Women Development Cells
WFPR	Work Force Participation Rate
WIDER	World Institute for Development Economics Research
WITI	Women Industrial Training Institutes
WTO	World Trade Organisation
WVTP	Women's Vocational Training Programme
WWB	Women's World Banking, New York
WWF	Working Women's Forum

Glossary of Indian Terms

<i>Ayurvedic</i>	: ancient Hindu science of medicine
<i>Baithak</i>	: meeting
<i>Ghoonghat</i>	: a veil used by women to cover head and upper part of face
<i>Gram</i>	: a village
<i>Grammodyog</i>	: village industry
<i>Khadi</i>	: one type of traditional Indian cloth making popularised by Mahatma Gandhi
<i>Kosh</i>	: repository/fund
<i>Laxshman Rekha</i>	:the word Laxshman Rekha drawn from Ramayana, a Hindu mythology. It is a line drawn by Lakshmana around their abode, to protect Sita (a woman). Lakshman Rekha, in modern Indian parlance, refers to a strict convention or a rule, never to be broken. It often refers to the ethical limits of an action, traversing which may lead to undesirable consequences.
<i>Mahila</i>	: a woman
<i>Mahila Grammodyog</i>	: women run village industry
<i>Mahila Rojgar Yojana</i>	: women employment scheme; a government scheme for women
<i>Mahila Samajams</i>	: women group
<i>Mahila Samridhi Yojana</i>	: women prosperity scheme; a government scheme for women
<i>Mahila Udyam Nidhi</i>	: fund for women entrepreneurs
<i>Mahila Vikas Nidhi</i>	: fund for women development
<i>Melas</i>	: traditional fair
<i>Namkeen</i>	: salted snacks
<i>Panchayat</i>	: local government body
<i>Papad</i>	: traditional form of slated snacks
<i>Pragati Maidan</i>	: an open area where big fairs and programmes are organised in New Delhi
<i>Puraskar</i>	: prize
<i>Purdah</i>	: a veil used by women to cover head and upper part of face

<i>Rashtriya</i>	: national
<i>Rashtriya Mahila Kosh</i>	: national women's fund; a government scheme
<i>Rojgar</i>	: employment
<i>Sahari</i>	: urban
<i>Samridhi</i>	: prosperità
<i>Shakti</i>	: strength/power
<i>Stree Shakti Puraskar</i>	: a government initiative to reward individuals for promoting women empowerment.
<i>Swa</i>	: self
<i>Swa Shakti</i>	: self-help
<i>Swablamban</i>	: Indian government scheme to promote women entrepreneurship
<i>Swadhar</i>	: Indian government scheme to promote women entrepreneurship
<i>Swarna</i>	: golden
<i>Swarna Jayanti Sahari Rojgar Yojana</i>	: a government scheme for employment in urban areas
<i>Swarnjayanti</i>	: golden nubile
<i>Swarnjayanti Gram Swarojgar Yojana</i>	: government scheme for self-employment
<i>Swarojgar</i>	: self-employment
<i>Swayamsidha</i>	: Indian government scheme to promote women entrepreneurship
<i>Taluk</i>	: entity of local government
<i>Ujjawala</i>	: Indian government scheme to promote women entrepreneurship
<i>Vishakha</i>	: name of a NGO
<i>Yojana</i>	: scheme

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Chapter One

Introduction and Background of the Study

1.1 Background

India is emerging as an economic powerhouse of the world. The recent economic crisis has dampened the world economy but the dynamism of the Indian economy has outlived the sluggishness of the crisis. In 2010, Indian economy became the third largest economy in terms of Purchasing Power Parity (PPP) in the world (Government of India, 2010b). According to many surveys and reports by world's leading economic analysts, Indian economy is poised to be a leader of the world economy in coming decades. Some of the recent surveys, such as those undertaken by Sachs and Coopers estimate that India has the potential to be among the world's leading economies by 2050 (Outlook Business, 2007: 8).

The reforms in the post-1990s set the stage for substantial improvement in the Indian economy. India's economy grew at an average of 6.3% from 1992-93 to 2001-02. Further the rate of inflation and fiscal deficit both decreased substantially in the initial period. Improved exchange rate management led to improved financing of the current account deficit and higher foreign exchange reserves (Kumar, 2007: 116-123). India's Gross Domestic Product (GDP) at PPP is estimated at US \$ 5.16 trillion or US \$ 3.19 trillion depending on whether the old or new version factor is used. In the former case, India is the third largest economy in the world after US and China. While in the latter, it is the fifth largest (behind Japan and Germany) (Government of India, 2010b: 247).

It is argued that in the post-reform regime, Indian economy has overcome the complex system of government control (including price ceilings, resultant corruption, arbitrary decision making, non-transparent transaction etc.) (Lal and Clement, 2005: 117-119). Yet, India has a long way to go before it meets the expectations and utilise all the possibilities. The problems of extreme poverty, high levels of unemployment, inequality and disparity plague the Indian economy. The Planning Commission of India reported that in 2004-05, the poverty ratio (by Uniform Recall Period Method) was 27.5%. This was 28.3% for rural areas compared to 25.7% in urban areas. According to the World Bank, percentage of people earning below \$1.25 a day decreased from 60% in 1981 to 42% in 2005. However, the number of poor people earning below \$1.25 a day has increased from 421 million in 1981 to 456 million in 2005. This indicates that there are a large number of people living just above this line of deprivation (a dollar a day) (World Bank, 2008). The total number of unemployed in 2004-05 was 34.74 million and the unemployment rate was 8.28%. India ranked at 128 among 177 countries on Human Development Index (HDI), in 2007. Apart from these, the gender disparity in terms of participation in economic activity is quite startling. Female participation both in labour and work force is very low throughout the period between 1983 and 2004-05 (Government of India, 2010b: 248).

Hence, one of the most important concerns for India, at present and in coming future, is to use optimally the working age group.¹ The challenge is to engage the working age group into productive activity. This will also bring equitable and sustainable development with minimal levels of disparity of wealth. The trends in last two decades clearly show that the employment growth in public sector has declined substantially. And the growth in private sector is not able to cope with the rising labour force. Here, the promotion of entrepreneurial activities will not only help in solving the unemployment situation but also boost economic growth in India. Entrepreneurial efforts generate a wide range of economic benefits. The potential benefits of entrepreneurship have been widely discussed and documented. It includes business creation (Gartner, 1985: 696-702), financial gain (Ireland *et al.*, 2001: 479), competitive advantage (Zahra, 1991: 261), national identity (Global Entrepreneurship Monitor, 2004), and economic growth (Hayek, 1948). Most of the studies have examined entrepreneurial activities from the standpoint of individuals (McClelland, 1961 and 1962) and organisations (Morris and Kuratko, 2002; Miller, 1983: 771). The Governments have also given attention as to how they might foster entrepreneurial activities in order to deliver greater economic prosperity (Weinstock, 2002: 55-60).

Many analysts believe that the sound status of the Indian economy and its future possibilities are a result of the economic reforms followed by the government since 1991 (Kumar, 2007: 12). In general, the link between national economic growth and entrepreneurial development has been well recognised. After an extensive study of 21 countries (Japan, Ireland, France, Belgium, Singapore, Finland, Sweden, Israel, UK, Denmark, Spain, Italy, India, Germany, South Korea, Norway, Argentina, Canada, Australia, US and Brazil), the GEM (Global Entrepreneurship Monitor), in its report in 2000 had concluded that the success of the entrepreneurial activities in these economies were strongly linked to the economic growth (GEM, 2000: 11-13). The study focussed on three important questions: how the entrepreneurial activity varies from one country to another, what is the link between countries economic development and their entrepreneurial activities and what makes a country entrepreneurial? Through this study the GEM seeks to influence the public policy debate and show the way of 'how to facilitate entrepreneurial activities and, in turn, national economic growth' (GEM, 2000: 11). The GEM conceptual models (see Appendix I) suggest that the socio-cultural-political context within a country must foster certain general national framework conditions, which can generate not only the opportunities for entrepreneurship but also the capacity for entrepreneurship – in particular the skills and motivation necessary to succeed (Lal and Clement, 2005: 12).

Since 1991, the policies of central and state governments have tried to create conditions for the growth of entrepreneurship. The Government of India (GoI) adopted many policies for the promotion of entrepreneurship. There is a special focus on promoting entrepreneurship

¹With a population of 1092.85 million (in 2004-05), India has a work force of 419.65 million. It meant that around 63% of India's population was in the working age group of 15-64 years. This demographic dividend will further increase to 68.4% in 2026. The decline in the dependency ratio (ratio of dependent to working age population) is from 0.8 in 1991 to 0.73 in 2001. This decline, sharply contrasts with the demographic trend in the industrialised countries and also in china. Low dependency ratio will give India, a comparative advantage behind Japan and Germany (Government of India, 2010b: 250).

among women in the last two decades. The government is establishing, strengthening and promoting a number of institutions that provide financial and other supportive measures for the growth of entrepreneurship among women (Kumar, 2007: 1-2; Weinstock, 2002: 56).

The industrial policy resolution of 1991 highlights the necessity to provide special training programmes to develop women entrepreneurship. These policy measures have significantly contributed to open new economic avenues for Indian women, which were earlier not available or were highly restricted. Under the new economic regime, women's participation in business has shown considerable improvement. One of the reports published by International Labour Organisation (ILO) is based on various empirical studies on women and the type of enterprises they are involved into finds that most of the enterprises owned by women in India belong to micro and small enterprises. Singh and Sengupta (1998) find that about 89% of women-own micro-enterprise with an investment of up to one million. Shah (1987) corroborates this trend, finding 86% of women establish micro-enterprises. A report published by ILO says that 74% of women entrepreneurs at initial stage own micro-enterprises and 26% of them own small or medium enterprises (ILO, 1996: 13). These statistics suggests that with the contemporary definition of MSMEs, more than 90% of women-own enterprises come under micro and small enterprises.

Micro, Small and Medium Enterprises (MSMEs) play a very significant role in ensuring that the process of economic growth in India is inclusive, employment friendly and sustainable. And they also contribute to greater regional balance in the levels of development. With the introduction of MSMEs Development Act of 2006, major changes in the sector have been experienced. One of the achievements was a clear and decisive definition of units that fall under micro, small and medium category (see table 1.1) (Shamika, 2009: 2-3). Based on the official figure from the ministry of MSMEs (Government of India, 2010a) there are about 26 million enterprises in this sector. The sector accounts for 45% of manufacturing output and 8% of countries GDP. MSMEs contribute close to 40% of all exports from country and employ nearly 60 million people, next to agriculture sector (Ravindran, 2010: 1).

The enactment of MSMEs Development Act, amendment of the khadi and village industries commission Act, announcement of a comprehensive package for promotion of micro and small enterprises in the unorganised sector have helped in strengthening this important sector and creating the national awareness about its growing importance in our national economic life. In addition to its role in employment creation, the MSME sector also provides important components and accessories to the large manufacturing sector. Here, it contributes significantly to the process of industrialisation. After broadening of the definition and coverage of Micro and Small Enterprises by Government of India in 2011, now it includes service sector enterprises which accounts for as much as 55% of India GDP. Further, the MSME sector has consistently registered a higher growth rate than the rest of the industrial sectors. There are over 6,000 products ranging from traditional to high-tech items, which are being manufactured by the MSMEs in India. It has already been highlighted, that the MSME sector provides the maximum opportunities for both self-employment and jobs after agriculture sector (Government of India, 2011: 13-14).

Table 1.1: Micro, Small and Medium Enterprises Development (MSMED) Act 2006

Type of Enterprise	Investment Limit	
	Manufacturing (on Plant and Machinery)	Service (on Equipments)
Micro	Less than Rs. 2.5 million	< Rs. 1 million
Small	Rs. 2.5-50 million (before 2006: Rs. 2.5 million to Rs.10 million)	Rs. 1 million-20 million (before 2006 < Rs. 1 million)
Medium	Rs. 50 million to 100 million (not defined before 2006)	Rs. 20 million-50 million (not defined before 2006)

Source: Government of India, 2011.

In spite of the differences in the definitions of MSMEs across countries due to a number of factors such as number of employees, capital invested and level of technological sophistication, MSMEs globally have been found to have almost similar characteristics (Buame, 2000). These distinctive features have made the sector economically workable. Further, it has made governments all over the world, especially in developing countries to understand the importance of MSMEs and therefore formulate comprehensive public policies to support and fund the establishment of MSMEs. MSMEs are regarded as dynamic, active and clever innovations, and efficient use of resources, such as family savings. The smallness of business size creates a unique situation in the management of human resources. The atmosphere of a small firm creates distinctive opportunities to develop strong relationships among its members.

These enterprises have wide geographic spread and wider presence in rural areas and their small size allows for faster decision-making process. Most importantly, the establishment of such businesses are easy compared to large firms. Moreover, they have a higher capacity for absorbing labour since their operations are labour intensive and they have much lower cost per job created. Many economies, developed and developing, have come to realise the value of MSMEs due to the enormous benefits that are associated with them. For instance, in most developing countries, micro- enterprises and small-scale enterprises account for the majority of firms and a large share of employment (Hallberg, 2000).

It has also been found that gross job creation rates are substantially higher for MSMEs than for large firms (Davis *et al.*, 1993). MSMEs are also perceived to be more innovative than large firms. A number of studies contended that this view has shown that in developing economies, MSMEs are sources of innovation. They often follow ‘niche strategies’, using high product quality, flexibility, and quick responsiveness to customer needs as means of competing with large-scale mass producers (Buame, 2000; Snodgrass and Biggs, 1996).

Further, the MSME sector significantly contributes to the gross domestic product of many nations and helps in their economic growth. Developments in small and medium enterprises are therefore *sine qua non* for employment generation, solid entrepreneurial base, encouragement of the use of local raw materials and technology, and skill creation.

Significantly, since women entrepreneurs are predominant in MSMEs, they have the potential of bringing development and rapid economic change to their respective economies.

The NGOs are playing a significant role in mobilising the local human and physical resources; and creating appropriate entrepreneurial environment by helping in the promotion of MSME sector. The contribution of the NGOs in the MSME sector has led many state and central governments to seek the support of the NGOs, to hasten the process of economic development (Mukherjee, 2009: 1-2). These NGOs receive some support from the government. Women are mainly engaged in small and micro sectors of the economy. Women entrepreneurs make extensive contribution to national economies through their participation in start-ups and their growth in small and medium businesses (United Nations, 2006). Women are therefore becoming increasingly important in the socio-economic development of both developed and developing economies as they account for significant percent of the operators of MSMEs (Kjeldsen and Nielson, 2000; Josiane, 1998). Their interests and activities in the economic growth and development, especially in the area of MSMEs, have drawn the attention of researchers. The NGOs in the process of supporting and promoting MSMEs also help potential women entrepreneurs and generate new opportunities for them.

1.2 Women Entrepreneurs: Challenges and Motivations

Women entrepreneurs are not just another type of entrepreneurs. Rather they are a different category of entrepreneurs. Here the noun 'women' becomes a value loaded adjective when it is attached to the other noun 'entrepreneur'. A literal definition of the women entrepreneurs should be an entrepreneur who is of the female sex. And in this definition rest of the processes related to the word entrepreneurs remains the same. However this way of defining a woman entrepreneur would not be relevant. The word woman carries with it loads of social, political, economic, and cultural and other values. And these values heavily affect entrepreneurship. Hence the nature of entrepreneurship also changes. Therefore, scholars have tried to define women entrepreneurs by not only emphasising the business aspect but also focusing on the social aspect. Brady (Brady, 2000: 57), Lavoie (in Moore, 1990: 276), McClelland *et al.* (2005: 87), Medha Dubhashi (1987: 112) and many others have defined a woman entrepreneur as an individual who takes up a challenging role in which she constantly interacts and adjusts herself with social setup, resource and support spheres in a society. In their definitions they also highlight the specific challenges faced by a woman to become an entrepreneur. The aspects of business control and decision making is also found to be important in defining women entrepreneurs. Hence according to these definitions the process of entrepreneurship is qualitatively different for women. As from conception to fruition, the nature of activity, challenges faced opportunities, skills, responses definition of success and many other important variables are different from a general entrepreneur (male entrepreneurs). The definitions of a woman entrepreneur also indicate that at many times, the social-cultural concerns become more important than business related issues for women entrepreneurs.

Now to understand the process of women entrepreneurship, we need to look from the motivational stage of a woman entrepreneur to the stage of becoming a successful

entrepreneur. A cursory look in to the various stages of this process will identify the special needs of women entrepreneurs, the nature of challenges, and the role of external intervention in meeting these challenges. These issues can be found in various studies done worldwide. It is important to note that today there is a growing number of research related to women entrepreneurs (Brush *et al.*, 2006).

Different socio-economic factors like age, work status, education, income, social ties and perceptions are significant in a person's decision to start a business (Chotkan, 2009). And entrepreneurship can be seen as being created by the socio-economic and cultural structures of the society (Yetim, 2008). The importance of socio-economic and cultural structures becomes critical in the creation of women entrepreneurship. There are many determining factors which explain why some women take up entrepreneurship and others don't. The explanation can be about different socio-economic circumstances, personal traits, economic condition, employment scenario, family, educational level, availability of finance and training, intervention programmes, support system and others. Various direct and indirect motivational factors have been discussed by many authors. Sinfield (1981); Allen and Truman (1999) argue that with the transition in economy, the previously 'female sectors' are not secure enough to provide long term employment. Then, potential women workers look for other alternatives in economic sphere and entrepreneurship is one alternative for them. So, the grim employment scenario in mainstream labour market acts as a push factor for women entrepreneurs. On the other hand, Huntley (1985) seeks the explanation in socio-psychological factors. Entrepreneurial activities provide independence to women and help them to define their own way of life. This not only provides career satisfaction but also helps in balancing their personal and professional life. The other 'pull factor' explanation is provided by Shaver *et al.* (1999). They say that women 'decide to become entrepreneurs for such reasons as self-fulfilment and as a way to actualise their personal goals'. A totally different explanation is provided by Morrison *et al.* (1987), in America's case. They argue that women are finding it difficult to go up in the business hierarchy. Hence, through entrepreneurial activities, they wish to break this 'glass-ceiling' and become top business leaders.

There are some studies analysing the specific motivational factors behind women entrepreneurship in India such as Krishnaveni Motha (2004), Beena and Sushma (2003), Mohiuddin Asghari (1983) and Shah (1987). The major motivational factors for Indian women entrepreneurs, mentioned by these studies are: economic needs, support by families and friends, adequate education and training, easy availability of finance, family occupation, wish to fulfil their personal dreams and achieve economic independence. However in Indian case, the importance of push factor (economic need and to support family financially) remains primary motivational factors. Studies about women entrepreneurship in India are mainly concentrated on the motivations, opportunities, obstacles, challenges, performance (Thakur and Rahman, 2009; Dhameja, 2008; Swarajyalakshmi, 1998).

Hence, the motivational factor varies from one set of women to another. This might be different for an already employed woman to a new start up in gainful economic activity. The causes and motivations to become entrepreneur might differ from one place, time and

condition to another. Hence combinations of factors are responsible for why a woman becomes an entrepreneur. However, there are some general traits of women as entrepreneurs which differentiate them from male entrepreneurs. This is not to say that all women entrepreneurs show these characteristics, but many a time women entrepreneurs have a qualitatively different approach. This fact has been highlighted in many studies. The studies emphasise the dual responsibility and time management skills, educational levels, satisfaction from business, meaning of success, approach towards employees, expectations, wish to become independent, nature of competitiveness etc. (Maysami and Goby,1999; Carter, 2005; Boden and Nuci,2000; Holmquist and Sundin,1989; Kovalainen,1993; Hisrich and Brush 1984; Cooper and Artz, 1995; Moore and Buttner 1997; Carter *et al.*, 2007).

Now, once a woman is motivated to become an entrepreneur, what are her immediate and long term needs? How these needs can be fulfilled? Who can be helpful in fulfilling these needs? And what are the major hindrances and barriers in her path of entrepreneurship?

The primary identity of a woman entrepreneur is being a woman and not becoming an entrepreneur. Hence the concept of gender, especially the gendered socio-economic roles, women's participation in economic activity, definition of gainful economic activity, all these issues become important. Studies highlight that gender is a system of imposed roles and responsibilities in society based in biology but essentially a product of human social conditions (Kabeer, 1991; O'leary 1997; Walby, 1990). Incidentally, the different roles and responsibilities of male and female are hierarchical, exploitative and power based in nature. Here women are excluded from the public domain and confined to private domain. This results in legal, social, political, economic and cultural disadvantages against women. The consequential gender inequality seems to be perpetual and have been identified of various types. For example Amartya Sen (2001) identifies several types of gender inequality. A number of discriminations against women are economic in nature. Economically, women are legally excluded from property and other wealth related rights; socially, they are not allowed to take up economic activities outside home; culturally, the economic activities done by women at home are not considered as gainful economic activity, as the product of such activity at home is not sold in the market (i.e. counted as income). Therefore, women are without economic rights, and devoid of participation and acknowledgement for work. This system not only hampers women but also has an adverse impact on national development. The above arguments have been proved by various studies, wherein it has been highlighted that on various economic counts: ownership of property, participation in labour market, participation in organised sector, number of enterprises owned, number of heads of companies, percentage of marginal workers etc., women are at a highly disadvantageous position than men. This is a universal truth which applies to every country in varying degrees. However these problems are more acute in developing countries like India. Under these disadvantaged socio-economic conditions when women take up entrepreneurship, apart from the normal entrepreneurial needs she has some special needs. A woman entrepreneur has also additional disadvantages and hindrances. Some of the additional disadvantages are: the double burden of domestic responsibilities, cultural constraints related to behaviour of

women, lack of decision making power, problems in availability of finance, a general lack of the experience in business, technical and managerial skills and training.

First of all, any woman, irrespective of age, place, and educational level taking up entrepreneurship has to think about her family. In majority of the cases, women are still the primary care takers of family responsibilities. In addition, they have no decision making power. Therefore, a woman will have to spend more energy for 'work-business balance'. And she will have to convince others about this capability. Here, she needs support from family, which is critical for a woman to become an entrepreneur. The literature review finds that the problem of dual responsibility faced by women entrepreneurs has been underlined by several studies. Women face 'time poverty' while dealing with both commercial and domestic work, leading to greater stress and difficulty (Still, 1997). A study by Chun (1999) finds that one of the two greatest problems in starting a business for Canadian women entrepreneurs is the difficulty in balancing business and family responsibilities.

The available research indicates that variables, such as children showed no statistical relationship with firm performance (Allen and Carter, 1996); however the women do face constraints who wish to create and advance their firms. This argument has been deepened by Crampton and Mishra (1999), who observes that apart from demands of a career and family, women also experience the additional behavioural expectation placed on them by societies; the burden of child care. A study was done on British women entrepreneurs by Cole, which finds that many of the respondents felt that there was a 'distinct' conflict between their roles as wives, mothers and business women (Butler, 2003). The study also reveals that these women have problems arising from the attitudes held by the respondents' families, as well as, by the business institutions they belong to. It has led to reduced support and they needed extra effort to combat the situation. A study on Russian women entrepreneurs by Ylinenpaa and Chechurina (2000) concludes that the 'glass ceiling' as a barrier to female aspirations in social production, coupled with a high rate of unemployment, encouraged them to enter to entrepreneurship.

With the ambition of an entrepreneurial career, the double burden of domestic responsibilities and upbringing of children also come on way. The women entrepreneurs thus face the stress of combining the hard work involved with their businesses and with family responsibilities that affects the performance and productivity of their business. The author further mentions that in western economy one of the characteristic of women entrepreneurs is 'double burden' of both productive and reproductive role. The role of women for child care and their perceived responsibility for household, including the role of entrepreneur 'overload' them, which is hardly faced by their male counterparts (Belcourt *et al.*, 1991). The available findings show that the women entrepreneurs face a number of constraints in the establishment and growth of the business, regardless of their social setup. The research indicates that greater domestic responsibility decreases women's relative success as small business owners. The main problem is the time management. Due to the lack of business experience compared to male counterparts, and difficulties in acquiring funds for the creation and development of their business ventures, women have to tread a difficult road to success.

A woman entrepreneur needs specific psychological support from family, individuals, peers, agencies, NGOs and institution to tackle the challenges during her career put by tradition, customs and cultural constraints. These cultural constraints related to behaviour of women in society, social stigmas about strength, skill, adaptability etc. of women. This has been highlighted for women entrepreneurship by many studies (Bush,1997; Kollan and Parikh 2005; Gilani,2004). If the family is supportive the job becomes easier for women. Additionally, the external support in forms of policy, schemes and other helps are needed by prospective and established women entrepreneurs.

A second major disadvantage is concerned with the availability of finance. To start any business the availability of finance is the primary requisite. Every entrepreneur needs adequate capital to start a business. However access to this basic need is more difficult and challenging for a woman entrepreneur due to various factors; legal issues related to ownership of property, lack of collateral, unwillingness to accept household assets as collateral and negative perception about female entrepreneurs by loan officers. The available literature shows that finance is frequently investigated in entrepreneurship literature, and is particularly and widely regarded as the major obstacle faced by women entrepreneurs (Anna *et al.*, 2000; Ylinenpaa and Chechurina 2000; Crampton and Mishra, 1999; Hisrich *et al.*, 1997; OECD 1997; Brush, 1992; Riding and Swift, 1990). Goheer (2002) finds that the primary source of funds for women entrepreneurs is their personal savings, but low income women seldom have any personal savings. Thus, a very small percentage of women have access to the formal sources of credit. These studies find that the majority of women entrepreneurs face difficulties in managing sufficient and affordable capital to start new ventures or expand their businesses. The literature reveals that there is considerable anecdotal evidence to suggest that women perceive that they are discriminated against by banks (Yago *et al.*, 2000; Still 1997; Fabowale *et al.*, 1995). OECD (1997) finds that although both male and female entrepreneurs have to compete with each other in the financial environment, access to financial markets have been regarded as among the most important resources denied to women. Some of the frequently mentioned problems faced by women in relation to access to finance include higher interest rates (Coleman 2000), huge collateral requirements and ceilings on loans (OECD, 2000).

Among emerging entrepreneurs, men enjoy far greater access to capital through both formal lending sources and from their personal assets in comparison to women (Carter and Kolvereid, 1997). The two studies made by Coleman (1998, 2000) conclude that no research supported the proposition that women suffer gender discrimination. Though, previous findings suggest that it does seem that the characteristics of women's business ventures may be less favourable to formal financing.

A number of studies find that banks often focus on servicing large and medium-sized companies to the detriment of small enterprises, in which women are mainly found. For example, Coleman (2000), studying lending practices in the USA, finds that women were not discriminated against by gender when seeking bank credit, but as they tend to have smaller firms than men they may be disadvantaged when seeking financial help. Despite the growing number of small enterprises and their important economic role, investors have inhibitions

about investing in many of these firms because of the apparent cost difficulties of evaluating them. A number of studies suggest that banks do not discriminate on the basis of gender but on the size of the company (Verheul and Thurik 2000; Coleman, 1998 and 2000). Similarly, findings from a Canadian study conducted by Haines *et al.* (1999) notes that it is not gender discrimination that disadvantages women, but the fact that they tend to operate smaller, younger and riskier businesses, which makes them less desirable to investors. Fabowale *et al.* (1995) find that women are disadvantaged regarding lending practices not because of overt gender discrimination but due to the structural characteristics of their firms. They found that, generally women-owned business ventures are smaller, have less capacity, less capital, and unproven track record or character related to their male counterparts. Brush *et al.* (2006), also concurring with the above findings, comment that since women-owned businesses are typically smaller, younger and in industries that are less promising, they indirectly face challenges when it comes to bank lending.

This problem is more acute in India scenario. Iyer's (1991) qualitative study on women entrepreneurs from the AWAKE highlighted that traditional upbringing hampers women entrepreneurs. Also creditworthiness of women was essentially linked to society's perception of her ability as an entrepreneur. Sarngadharan and Resia, (1995) reveal that women entrepreneurs confront numerous problems like meagre financial support, marketing, purchase of raw materials, competition from larger units, slackness in demand as major problems in promoting and running their enterprises. Awasthi in Mukherjee (2009) reveal that women-operated micro-businesses do not grow, because of inadequate investment capital coupled with low level of skills which compel them to adopt low technology based production process; and the inadequacy of working capital, forces them to buy raw material in smaller quantities, making it costlier. The author concludes that all these affect their cost of production adversely and limit their ability to experiment or introduce new products and designs (Mukherjee, 2009).

Thirdly, in addition to the basic need of capital, the experience in business, technical and managerial skills and training, knowledge of market and processes are also important needs of entrepreneurial success. Once again, women entrepreneurs face more hindrances in this direction. The lack of educational qualification or formal training inhibits women entrepreneurship (Hisrich and Brush, 1983). Rao (1991) attributes the inadequacy of entrepreneurship amongst rural and urban poor women to the absence of professional skills, congenial and appropriate entrepreneurial climate and an industrial base. The need for training has also emphasised by Rathore and Chhabra (1991). They argue that there is a special need for training, finance and cooperation and encouragement from family, society and governmental organisations to women entrepreneurs in both rural and urban areas in order to enable them to enter the mainstream economy. Ramachandran (1993) and Jyothi and Prasad (1993) conclude that a majority of the entrepreneurs perceived training as a prerequisite for getting finance. Begum and Srinivasan (2000) find the need for increasing awareness about the existing training programmes which can motivate women to become self-employed.

A number of studies have also shown that women-owned enterprises often lack prior business experience, particularly in managerial positions and do not have effective networking like men. Hence, they lose valuable opportunities for informal contacts with suppliers, customers, and providers of capital, thereby hindering their growth as entrepreneurs (Greene *et al.*, 1999; Fabowale *et al.*, 1995; Aldrich, 1989; Hisrich, 1989; and Hisrich and Brush, 1984). It has also been noted that most women-owned businesses are in the service and retail sectors, which are highly competitive and offer limited potential for growth and profit (Kalleberg and Leicht, 1991; and Loscocco *et al.*, 1991; Hisrich, 1989).

The studies show that women entrepreneurs were also found to have difficulties accessing the technological and economic information which is of importance in ensuring competitiveness. Women entrepreneurs are unable to access this information due to a lack of time and specialist skills. This lack of technical 'know-how' and poor access to suitable technologies have also been identified as a major obstacle faced by women entrepreneurs in the MSMEs sector in most developing countries (Buame, 2000; Steel and Webster 1990).

It has been observed that the impact of technological changes on MSMEs have revolved around capacity building and adaptation. Technical expertise and the impact of technologies certainly help to increase the productivity of women entrepreneurs as well. For example, the computer communications technological revolution generally improves the flexibility, the capability and the opportunity of women-operated MSMEs to form and compete in both national and international markets. Most women entrepreneurs in MSMEs in developing countries, however, do not have access to modern technologies. Their technical skills are not advanced and even if they are, they mostly lack the necessary theoretical background to strengthen their skills since business owners normally have low levels of education (Kumar, 2007).

The strategic marketing of the product is an essential precondition to a successful business venture. Marketing and business development also requires networking. In fulfilling the marketing and networking needs, women have a special disadvantage compared to men. This disadvantage is a product of many factors. A lack of training and prior experience handicaps women to market their product and services strategically. Since a conventional social setup allows less exposure to women, this hampers their ability to do business networking. Various authors have highlighted the problems faced by women entrepreneurs due to lack of marketing strategy and process and networking (George and Thomas, 1998; Prasad, 1998; Gilani, 2004; Sinha, 2005).

1.3 Women Entrepreneurs in India: Intervention by Governmental and Non-governmental Institutions

The above brief survey of studies about women entrepreneurship clearly indicates that women require special attention to nurture the entrepreneurship potential and make it successful. The requirement can be met by providing easy access to finance, skill training near home, training to tailored needs, enhancement of managerial abilities, constant support, marketing and networking help, secure environment, family and social support etc. In

response to the needs of prospective and established women entrepreneurs various levels of governmental organisations have initiated a number of programmes and policies.²

In India, the federal government of India has introduced a number of programmes through various ministries, departments and financial institutions. The objectives of such programmes are to increase the representation of women in the field of business and to enhance their economic and social status (Moser, 1989). Some of the important schemes are: TREAD, IMRY, MCY, DWACRA, STEP etc. (see details in section 2.8) In addition to the government programmes the need for support from outer sources (local organisations, institutions etc.) is also vital. Here, the NGOs have joined hands with the government to make these programmes more effective. However the limitations of the government schemes have prompted many NGOs to assist women entrepreneurs at different stages of entrepreneurship autonomously. Apart from the various government supported measures for the growth of entrepreneurship in general and women entrepreneurship in particular, post-reform period has seen the increase in participation of the NGOs for the development of entrepreneurship (Kumar, 2007: 51). The 'National Policy for Empowerment of Women' (2000) states that the women's movement and a widespread network of the NGOs which have strong grassroots presence and deep insight into women's concerns facilitated the initiatives for the empowerment of women.

There are various types of NGOs, which support women entrepreneurs, either directly or indirectly. Many NGOs working for women empowerment indirectly promote women towards taking up independent economic activities (like entrepreneurship). There are some NGOs which work for general entrepreneurship development, and they have a special component for the promotion of women entrepreneurship. But there are some NGOs which work primarily with the goal of promotion of women entrepreneurship. These NGOs help the women entrepreneurs at different stages with a definite strategy. Therefore they not only encourage potential and prospective women entrepreneurs but also support struggling and established women entrepreneurs. First, the NGOs act as a motivator. Let us assume a case of a woman who is a home maker (housewife). She is less educated, confined to four walls of her house, involved in household responsibilities and has never enjoyed any decision making, even about herself. Here, leaving the 'security' of her house to work outside for economic gains is a wild thought for her. Even in certain circumstances (financial and non-financial), the family allows her to go outside for economic activity; they will prefer a secure part time job for her. The above case might not be true for every woman but, this is a portrayal of majority of common Indian women.

Under given circumstances, the NGOs need to identify the willing party, convince her and persuade her family for business activities. They need to instil a sense of confidence in a

² Some of the various programmes run by Indian government are: IMRY (Indira Mahila Rojgar Yojana), IRDP (Integrated Rural Development Programme), PMEGP (Prime Minister Employment Generation Programme), REDPs (Rural Entrepreneurship Development Programmes), RGUMY (Rajiv Gandhi Udyami Mitra Yojana), STEP (Support to Training and Employment for Women), TRYSEM (The Training for Rural Youth and Self Employment), DWCRA (Development of Women and Child in Rural Areas) Trade Related Entrepreneurship Assistance and Development (TREAD) etc.

'docile' woman. Therefore the relationship between NGOs and Women must be long-lasting, continuous and friendly. It has been observed that a majority of women entrepreneurs in micro enterprise sector had undergone the motivational phase. The motivational help might come from family, friends or organised NGOs. Since the NGOs are specialised in doing such activities, they systematically assess the needs of individual woman and help her. The NGOs sometimes also identify the appropriate business sector for woman entrepreneurs, if she is not certain about it. The NGOs provide training in terms of skill development, technical knowledge enhancement, product and process selection and business strategies. For a majority of women entrepreneurs financial constraints remains the major concern. There are very few NGOs, which provide direct financial assistance.

A United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP) study concludes that all formal sources of credit seek tangible collateral for loans, and as women in South Asia hold no tangible assets or property, they are automatically side-lined. The scenario is bleaker for women from the low-income groups. Belonging to this group means low or no personal savings. So the only source of finance for this category of women entrepreneurs is the NGO or non-formal sector. If the NGO is able to provide financial assistance, this helps women to rescue their families from starvation and a lifetime of indebtedness to the moneylenders, besides ensuring some financial security. The NGOs like Self-Employed Women Association (SEWA), Working Women's Forum (WWF), the Mysore Resettlement and Development Agency (MYRADA) in India and many other NGOs have helped women entrepreneurs in the micro-enterprise sector to gain access to credit and other support services. However the other NGOs, who do not provide direct financial support, do help women entrepreneurs in accessing financial support from other sources. Marketing of the product or service has been a severe constraint for small and micro business units. The NGOs provide a much needed help to women entrepreneurs, who are mostly in small and micro industries sector, through networking and marketing support. At many times through the membership of these NGOs, the women entrepreneurs are able to establish a good business network. The NGOs also help the member women entrepreneurs to participate in fairs and other events to showcase their products.

It has also been observed that these NGOs have close cooperation with other NGOs, who work for women and child welfare. A coordinated approach provides comprehensive support to women entrepreneurs. A majority of the employees and volunteers of these NGOs are women. Some of the volunteers are established member women entrepreneurs. The example of successful member women entrepreneurs adds to the credibility of the NGOs. At the same time the prospective women entrepreneurs find more convenient to interact with the female professional members of the NGOs.

There are some NGOs in different parts of India, with a professed goal of supporting women entrepreneurship. They share some approaches and goals but also differ in their strategies adopted, to take in to account the local factors. However, one major highlight of all these NGOs have been their focus on micro and small enterprises. Studies by Mukharjee (2009), Elavia (1993) and Getubig and Khalid (1991) find the catalytic role played by the NGOs in helping women entrepreneurs in the micro-enterprise sector by making credit and other

support services available to them. Akram (1999) and Jalbert (2000) in their study conclude that the NGOs are looked upon as empowering agents involved in social and economic development by providing opportunities to women to set up their micro-enterprises. They also provide loans and other business development services for entrepreneurship promotion. This leads to engagement with a greater number of women. This also helps in solving unemployment problem. This empowers women in rural and semi-urban areas and at grassroots level. Apart from these, the NGOs also help the women entrepreneurs through incubators, making advocacy for policy formulations, mentoring, counselling and information sharing.

Now given their area and nature of activity, the question is how far these NGOs are successful in achieving their goal of supporting women entrepreneurs. In the new economic scenario of liberalisation in India, the NGOs play a catalytic role in mobilising the local human and physical resources, creating appropriate environment and generating new opportunities (Mukherjee, 2009). Some studies in India have already highlighted the importance of the training provided by the NGOs. The NGOs are successful in training women because they keep in mind the need and constraints of women (Panthulu and Swarajyalskshmi in Swarajalakshmi (1998) and Singh in Swarajalakshmi (1998). Some studies have highlighted the overall improvement in the lives of women as a result of the activities of these NGOs (Handy *et al.*, 2003:139-54.). Some studies focus on specific cases where they study the success of NGOs in organising and promoting women entrepreneurs at local level. For examples the study done by Mahesh Chandra Prasad on Women entrepreneurship in Bihar: A Case of Mithila Painting (Prasad, 2009) studies the success of NGOs in promoting Mithila painting. The success story of the SEWA in organising self-employed women is well known. This has led to the growth of this organisation in to a mega forum for self employed women. A number of studies have been done on the success of the SEWA.³

The governmental and Non- Governmental interventions⁴ to promote women entrepreneurship has been studied by some scholars. Here some studies highlight the importance of the NGOs in promoting women entrepreneurs in different cases and at different levels. At the same time they also underline the problems in terms of credit delivery and other limitations in terms of commitment and sincerity to work. (Yadav in Swarajyalakshmi,1998). The studies also provide a number of suggestions to the NGOs to improve their activities.

However the methods of assessment used by majority of these studies are unstructured in nature. And the unstructured method of impact assessment might have a bearing on the results of the study. Hence we need to follow logical, identifiable and describable indicators. An indicator is a parameter to identify the status and stand of a particular project or process. Generally, the indicators should be policy relevant and analytically sound. At the same time to maintain the credibility of the study the indicators should be verifiable. An assessment

³ http://www.sewa.org/Archives_Globalisation_Ongoing_Research.asp (accessed on 12/04/2009).

⁴ See Appendix VII for a list of NGOs working to promote women entrepreneurship in India.

based on well-defined and structured indicators will help in understanding the role of NGOs in promoting women entrepreneurs. The present study will follow the indicators developed and used by various international organisations (ILO, EU) for assessment of programme/projects/NGOs etc. These five indicators to performance assessment are: relevance, effectiveness, efficiency, impact and sustainability (details in chapter seven).

1.4 Statement of the Problem

Women's development is an important catalyst for rapid economic growth because they constitute half of the population of the country. And to sustain and maintain expected economic boom, the country needs to fully mobilise and utilise all its resources including human resources. The participation of women in the economic activities is necessary not only from a human resource point of view, but is essential for raising the status of women in the society (Swarajyalakshmi, 1998: 48-50). The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for development of entrepreneurship among women. The low status of women in the large segment of Indian society cannot be raised without opening up avenues of independent employment and income for them. To increase entrepreneurial activities, a number of governmental schemes are devised, which seek to work for the promotion and growth of these enterprises. Since the fifth five year plan (1974-78), several development programmes have been implemented in this direction. However, the success rates of most governmental schemes are highly limited in terms of its reach, result and popularity (Soundarapandian, 1999: 12). These schemes are still not very effective especially in rural areas, in solving the basic problems of women entrepreneurs such as access to finance, proper training programmes, follow-up services like promotional meetings, advertisement and publicity, access to market, building up of self-confidence and managerial skill etc. (Soundarapandian, 1999: 13).

Due to the limitations of governmental policies and with the growth of entrepreneurial opportunities in the country, many associations of women entrepreneurs have come into existence; to work for and creating a congenial atmosphere for the development of entrepreneurship in urban and rural areas. The significant role played by the NGOs can be seen not only in a particular region or state but all over the country. Working at a grass root level, these NGOs are completely aware of the basic needs of women (Kumar, 2007: 134-155). These organisations are working in those areas, where governmental support has not reached or are very limited.

With the funds collected under government development schemes, and from various national and international agencies, these NGOs are providing women enthusiasts/members with entrepreneurial trainings, post-follow-up business support, and financial support, helping them to build up self-confidence, managerial skills and market facilities. These NGOs are very much flexible in terms of their objectives and approaches. They have different policies for urban, rural or tribal women. This is also the basic reason for their success. Some of the well known organisations are the AWAKE (Association of Women Entrepreneurs of Karnataka), the ICECD (International Centre for Excellence and Career Development), the

SEWA (Self-Employed Women Association), the ICWE (Indian Council of Women Entrepreneurs), the CWEI (Consortium of Women Entrepreneurs of India), the FIWE (Federation of Indian Women Entrepreneurs) etc. They have gained popularity and recognition not only at national level but also at the international level. These organisations intend to provide financial as well as managerial support to women entrepreneurs to set up their units in the areas of their interest (Soundarapandian, 1999: 170-171).

In the past few decades, women entrepreneurship has become a popular issue among various academicians, policy makers etc. There have been innumerable studies on women in the developed countries. However, in many developing countries like India, women related studies are very limited. Some studies have been done, but they are mainly focused on women as workers. There have been sparse efforts made to study the link between women entrepreneurship and the NGOs. Apart from this, few academic works have been done on the NGOs' intervention in promoting women entrepreneurship. All the materials on women entrepreneurship are not yet compiled or organised. Therefore, this study examines various initiatives and support given to women entrepreneurs by the NGOs for the establishment and development of their business. The outcome of the study, further, can help in the restructuring the policies of the government, the NGOs or other agencies.

1.5 Scope of the Study

The fact that the Indian government has initiated various schemes to inculcate the spirit of entrepreneurship among women in the post-1990 era has become one of the central themes of study among scholars in recent times. But only few research studies have been undertaken on this subject of NGOs and women entrepreneurship, till date. There is a great void between what has so far been done and what is to be done on this issue. The role of several facilitators in the issue of women entrepreneurship development by the NGOs are, yet not very clear. Even if there have been any studies they are nebulous. An earnest attempt has been made in the present study to throw light, clarify and enlighten further on the roles, functions, duties and responsibilities of various facilitators, functionaries or implementing authorities etc. The main focus has been on the NGOs, which encourages women to take up entrepreneurial activities by providing them diverse assistances. This assessment has been made by considering the perception of sample women entrepreneur members from three case study NGOs.

My interest about the role of the NGOs towards women entrepreneurship began with a review of the literature developed by few basic researches that existed on this subject. Few empirical studies (Bhatt, 1995; Ramachandran, 1993) explore the importance of the NGOs in helping women entrepreneurs. However, these studies are mainly confined to a particular organisation, region or state. And since this issue has not yet been explored on a broader level (such as including more than one NGO and in more than one state); led to this current study being undertaken. Therefore, this research explores the activities of the NGOs in general with the help of investigation of the three cases.

1.6 Research Questions

The focus of this research is on the activities of the NGOs in the context of women entrepreneurship in India. The review of literature reveals a notable absence of empirical or practical support for such research. Therefore, there are not many intensive studies about the nature, characteristic and the activities of NGOs. By examining the activities of three NGOs within the context of women entrepreneurship, the central research questions to be addressed are:

- i) What are the needs of women entrepreneurs?*
- ii) How these needs are met by the NGOs?*
- iii) How to measure the degree of success of the NGOs in supporting women entrepreneurs?*

1.7 Methodology

A summary of the studies on women entrepreneurship (section 1.2) reveals that, so far, researches on women entrepreneurship in India are mainly concentrated on motivation, opportunities, obstacles, challenges and performance. Some studies have been done on governmental intervention through various projects or programmes. However, studies on NGOs' role in helping women entrepreneurship is still in a nascent stage (Soundarapandian: 2008).

Accordingly, the present study is mainly exploratory in nature, based on the literature review on women entrepreneurship in India to develop a preliminary framework. Subsequently, examining that framework in the context of non-governmental organisations, that has conducted various programmes to promote women entrepreneurship in India. In this regard, three NGOs have been taken as the case study subject. The selection of these cases was done carefully in order to give representation to North, South and Western part of India. The selection of cases and the deliberate reference to 'women entrepreneurship' were two important aspects of the design for several reasons. As a homogenous case, the NGOs represent an interesting and valuable participation in the promotion of women entrepreneurship (see chapter four). Yet, diversity within each case with respect to respondents' education, age, motivational factors etc. indicated the differences and potential depth of analysis available within each case.

The following section discusses briefly about the various tools used in collecting data and the appropriate research design.

1.7.1 Research approach

To address the research questions, it was therefore the researcher's task to observe and analyse the activities of women entrepreneurs (associated with the three case NGOs) and to interpret each individual's experience and response in context of their respective NGO.

The main focus of the study, however, underlies on the outcome of NGOs' intervention with the help of data identification, analysis and interpretation, based on the experience and

responses. Consequently, interpretivist paradigm is well suited to the present study and stands at the centre of the research.

Burrell and Morgan (1979: 20) discuss about two dimensional matrices: *Ontological and Epistemological* forms of reference, where one dimension refers to the nature of social science and other to the nature of society. This allows researcher to classify the present research among the different sociological paradigms. The paradigms are mutually exclusive. They present alternative views of social reality. They are alternative in the sense that one can operate in different paradigms sequentially over times, but mutually exclusive, in the terms that one can operate one paradigm at a time (Burrell and Morgan, 1979: 25). A paradigm provides a conceptual framework for seeing and making sense of social world.

In defining what a paradigm is Ritzer (1975, as cited in Galliers 1992: 64) states:

“A paradigm....Serves to define what should be studied, what questions should be asked and what rules should be followed in interpreting the answers obtained. The paradigm is the broadest unit of consensus within a science and serves to differentiate one scientific community (or sub community) from another”.

Each paradigm has its own requirements of resources. The present study comes primarily under an *Interpretivist*⁵ paradigm. Interpretive approaches rely heavily on naturalistic methods, such as, interviewing, observation and analysis of existing documents (Cohen *et al.*, 2000: 8). Therefore, it provided the opportunity to the researcher to identify, interpret and translate the elements which collectively contributed to the study of NGOs’ contribution in promoting women entrepreneurship in India. The present study lies within the interpretivist paradigm which is illustrated in the table 1.2.

Table 1.2: The Study within Interpretivist Paradigm

INTERPRETIVIST PARADIGM	PRESENT RESEARCH
Reality does not lie outside the individual, but each person is subjectively involved in his or her experiences.	The reality of each woman entrepreneur’s experience lies within the individual and each of the participants was subjectively involved in her experience.
Research in this paradigm focuses on naturalistic methods (interviewing, observation and analysis of texts).	Researcher interviewed and observed the women entrepreneurs and analysed the data and documents collected.
Adequate dialogue between researcher and those with whom s/he interact in order to collaboratively construct a meaningful reality.	Researcher had intensive conversation with women entrepreneurs in order to understand their experience and construct a meaningful reality.
The need to see and understand the world as it is the core of this paradigm.	The need to see and understand the woman entrepreneur’s experience with the NGO as it is the core of this research.

Source: Researcher own compilation within the interpretivist paradigm.

An interpretative contextual approach has a range of research methods. However, qualitative design using case study analysis considered particularly valuable to the present study (Yin, 2003: 19-53; Eisenhardt, 1989: 88-92).

⁵ The terms ‘interpretivist’, ‘interpretive’ and ‘interpretative’ used in the present study refers to the same meaning and only shows adjective difference.

The choice was based on the fact that research on the NGOs' activities for women entrepreneurship remains at an early stage. The literature survey indicates that only limited study has previously been done on the topic of women entrepreneurship and the NGOs' intervention in promoting women entrepreneurship in India. And such researches remain at its early stages of understanding the phenomenon; qualitative research is considered the more appropriate choice for the following reasons:

Firstly, a detailed analysis of activities of the NGOs provides opportunities for an enhanced understanding of the nature of initiatives required in promoting women entrepreneurship in India.

Secondly, it appears that the existing studies have not progressed beyond some basic aspects of women entrepreneurship in India i.e. problems, prospects etc. None of the studies show a detailed analysis of the role of NGOs in terms of development of women entrepreneurs in India. The present study is a progression from the existing studies because it seeks to examine the NGOs' support in helping Indian women entrepreneurs (practically). Therefore, a qualitative approach effectively addresses both these issues.

1.7.2 Case study method

In India, the NGOs in general are unorganised and lack an accountability mechanism. Neither they themselves publish substantial, coherent and regular reports about their studies, nor there exist an adequate amount of academic work on the NGOs. These factors limit any study based on secondary sources about the NGOs. This problem is more predominant in the NGOs working on women related issues. Therefore, case study was viewed as an appropriate strategy for the present study. A case study approach, undoubtedly, a valuable opportunity to gather and analyse data using a range of research methods and techniques which encompasses multiple views (Eisenhardt, 1989: 18), lenses (Yin, 2003: 4) and perspectives (Denzin and Lincoln, 1998: 7). The question asked to the women entrepreneurs, the questions asked in the study and the lack of control that researcher had over the women's responses (during interview), strengthened the decision.

This method can provide an opportunity to enrich the study by obtaining in-depth data from various sources. It also provides an opportunity to examine the activities of the NGOs towards women entrepreneurs in detail. It helps in obtaining what has been described as a more complete or rounded understanding of that phenomena (Birley and Moreland, 1998: 27). Case study analysis has been undertaken in an attempt to capture the unity or wholeness of the NGOs' activities (Mitchell, 1983) to describe and understand both the concept and its environmental context in detail. And the analysis could pay attention to the subtleties and complexities relevant to the NGOs.

This study will use multiple case studies in order to unearth common responses coming out from women entrepreneurs on the NGOs' performance. There will be three NGOs taken as the case study: the AWAKE, the ICECD and the FIWE.

1.7.3 Data sources and data analysis

In connection with case study research, a number of data sources will be used for each case study in order to examine the contribution of the NGOs in promoting women entrepreneurs in India.

For primary data collection, three types of data collection techniques will be adopted using qualitative method. First, open ended interviews, which is quotation from people concerning their opinions, experiences, feelings and knowledge. The second type of data collection is direct observation, which is description of people's actions, behaviours, and activities in detail. The third type is written documents, which are organisational records with experts, reports and official publication. All the three data sources will be used for each case study. The data sources include documents, thematic interviews and observation.

Secondary data is the data that had been used in other studies for different purposes. It can be used in a research to help answering the research question and can be both of a quantitative as well as a qualitative nature. It can be retrieved from journals, articles, surveys and newspapers (Saunders *et al.*, 2007).

A number of data sources will be incorporated in all the three investigated case studies to conduct a comprehensive examination of these NGOs and obtain a more complete and deeper understanding (Bryman, 1989: 24; Hakim, 1987: 13; Nisbet and Watt, 1984: 9). Each of these sources (documents, thematic interviews and observation) had individually provided a partial representation of the activity examined (Gephart and Pitter, 1995: 43). Collectively, analysis and comparison of the data can provide valuable insights about the activities of the NGOs for women entrepreneurs. Each of the sources and related modes of analysis will be considered separately (see chapter four).

1.8 Limitations of the Study

The study has examined the role of NGOs in promoting women entrepreneurship through an investigation of the three NGO: the AWAKE, the ICECD and the FIWE located in south, west and north India respectively. With the fact that a very few NGOs are active in eastern part of India, the NGOs of this part could not get included in the present study. And researcher had to rely on the secondary source of information available from this region. Further, there was no interest shown by the NGOs belonging to this region to take part in the present study. It limited the findings to some extent.

Since my study is limited to investigating of NGOs intervention in helping women entrepreneurs, it was not possible to probe the reasons of lack of activities of the NGOs (promoting women entrepreneurship) in the eastern part of India. However, doing so could have provided additional benefit to the present study.

1.9 Outline of the Study

Chapter One: The introductory chapter primarily presents the background, literature review, research questions, methodology and limitation of the study. Apart from this, the chapter sets

the context for an in-depth study done in other chapters. This chapter tries to place the present study within the wider framework of entrepreneurship study in general and in conditions of Indian economy in particular.

Chapter Two: The second chapter deals with the concept of women entrepreneurship. This chapter also examines various literature sources. The characteristics of women entrepreneurship is greatly affected by the status and position of women in Indian society. Under these circumstances, women entrepreneurs face a variety of problems in different magnitude and of nature. This chapter seeks to give an overview of these problems. The chapter also analyses various government initiatives to promote women entrepreneurship in India. Further the chapter tries to identify critical elements for any intervention scheme or programme for women entrepreneurs in India.

Chapter Three: The third chapter explains various concepts of gender and gender equality. It also discusses gender equality and gender equality machinery in India. The chapter proceeds with discussing the concept of gender. The later part of the chapter focuses on gender participation and economic development in India.

Chapter Four: This chapter discusses the research methodology adopted in this study. It involves an examination of the NGOs' intervention in context of women entrepreneurship using mainly qualitative data within a case study approach.

Chapter Five: This chapter analyses the relationship of the three case study NGOs with the various stakeholders (governmental, other non-governmental organisations, donors etc.). This explanation helps to understand the relationship of NGOs working for women entrepreneurs with various organisations in general.

Chapter Six: This chapter focuses on the description and analysis of various activities of three major NGOs mainly involved in the promotion of women entrepreneurship in India. It tries to find out how the activities of the NGOs help women entrepreneurs. This chapter seeks to explain NGOs' role in supporting micro, small and medium scale women entrepreneurs.

Chapter Seven: This chapter is a comparative evaluation of the three cases undertaken in the study.

Chapter Eight: This chapter presents the conclusion and possible areas for future research.

Chapter Two

Women Entrepreneurship: An Overview

2.1 Introduction

As women entrepreneurs also possess some common entrepreneurial characteristics, the first part of this chapter helps to get a clear understanding of the theories and definitions of entrepreneurship by referring to the views of some scholars. The chapter further discusses these in detail within the general framework of women entrepreneurship. The discussion is primarily based on various aspects of women entrepreneurship in India which forms the core of this study. This section again has been divided into two sub sections: characteristics of women entrepreneurs in India, and major constrain confronting Indian women entrepreneurs. Given the fact that women entrepreneurs are primarily involved in MSMEs in general and particularly in India's case, both issues have been discussed in separate sections. Realising the importance of MSMEs for economic growth and the contribution made by women entrepreneurs in this sector, the Indian government has launched several schemes, which have been discussed in the later part of the chapter. In the last section, chapter summary and the relevance of this chapter for present research has been presented.

2.2 Definitions of Entrepreneurship: An Understanding

The process of entrepreneurship is an old phenomenon. This term has a long history of evolution. The word appeared in the French language much before there was any general concept of entrepreneurial function. The term has been derived from the French verb *entreprendre*, which means 'to undertake' (Kuratko and Hodgetts, 2009: 4).

In the early 16th century, Frenchmen who were involved in organising and managing the military and those who travelled were considered entrepreneurs, for their adventurous and risky endeavours. Henceforth, the term was also applied to other types of adventures.

Before dealing with the definitions of entrepreneurship it would be important to differentiate it with other means of earning money, namely– wage employment and self-employment. In wage employment a person works for others. For his work he is paid a fixed amount of money. The person has to follow the instructions. It does not lead to greater wealth creation. A person seeking wage employment can choose from various sectors – government sector, public sector and private sector. The self-employment refers to an individual's fulltime involvement in his own occupation, where the person decides how to organise his/her activities. In self-employment the person's income depends on the results of his/her activities, he can have one or several clients and he has some amount of time control. The process of self-employment has some similar characteristics with entrepreneurship. As both take risks, as their income depends on the results of their activities, both have multiple clients and variable amount of time control. But entrepreneurship is one step ahead of self-employment. Many people believe that at most times self-employment is an early stage of

entrepreneurship. Entrepreneurship is the terminal stage of the entrepreneurial process wherein after setting up a venture one looks for diversification and growth. In contrast to a self-employment process, the entrepreneurship process creates a system, which can run by itself. It seems that entrepreneurship is more about ideas, innovations, creativity, using opportunities and taking strategic decisions. So the difference between self-employment and entrepreneurship is much about ideas than the scale of business unit. It can be argued that by their function all entrepreneurs are self-employed persons but the reverse is not true, in other words not all self-employed persons are entrepreneurs.

Scholars such as Cantillon (1755), Schumpeter (1945), McClelland (1961), Hisrich *et al.*, (2005) have made significant contribution to the study of entrepreneurship. The Irish-French economist Cantillon (1755) introduced and defined the term entrepreneur for the first time. He described an entrepreneur as an individual who assumes the risk of buying goods, or parts of goods, at one price and attempts to sell them for profit, either in their original states or as new products. In his view, bearing uncertainty is the essence of an entrepreneur. According to Schumpeter (1934) the leadership role played by an entrepreneur through business innovations in an economy is one of the defining characteristics of entrepreneurship. According to him, entrepreneurs are continually re-organising the economic system by developing new products, processes, and markets. Later, in 1945, he describes entrepreneurship as a process of creative destruction. In his opinion, Mill brings the term 'entrepreneurship' into its colloquial use among economists. Mill (1848) mentions the difference between an 'entrepreneur' and a 'manager' to be the 'risk-bearing' capacity. Schumpeter, however, does not agree with Mill. He believes that 'innovation' rather than 'risk' forms the central causal characteristics (Schumpeter, 1945). McClelland (1961) favours the entrepreneurship as a singular human skill. He feels that 'innovation' from a social perspective is important and relevant aspect of entrepreneurship. McClelland leads the concept that innovation and creativity are key factors of any entrepreneurial success.

A number of scholars also find the diversity in defining entrepreneurship. It is a general opinion that entrepreneurship is a widespread business phenomenon and it embraces a diffused range of economic activities. Hence, the definition changes as they try to adapt to the specific characteristics of these differing economic activities.

In spite of a variety of definitions, a number of scholars agree that entrepreneurship is essentially a human creative act. It arises by finding the personal energy and financial means to initiate and build a commercial enterprise. It is perpetually an innovative process that requires an identification and seizing of an opportunity. It requires an organisation of existing resources to convert those opportunities into workable or marketable products or services. Therefore, it adds value through time, efforts, money, or skills for the benefit of the societies. The entrepreneur assumes the risks of the competitive marketplace to implement these ideas and realises the rewards from these efforts.

Entrepreneurship is associated with activities of an individual or a group. To understand the concept of entrepreneurship, one needs to identify who an entrepreneur is, how an entrepreneur can be recognised, and what the entrepreneurial process is. Understanding these

concepts is vital for this study on women entrepreneurship, so as to provide a rich background and insights into the entrepreneurial phenomenon.

As defined by Wennekers and Thurik (1999), entrepreneurship is essentially a behavioural characteristic of a person. This entrepreneurial behaviour requires entrepreneurial skills and qualities (entrepreneurship) on one hand and the participation in the competitive process (entrepreneurial process) on the other. Entrepreneurship is therefore not an occupation but rather a demonstration of entrepreneurial behaviour in a given condition. According to Gartner (1989: 64), “the entrepreneur is not a fixed state of existence; rather entrepreneurship is a role that individuals undertake to create organisations”.

Innovation is a necessary element of entrepreneurship. However, innovation alone is not sufficient in explaining entrepreneurial behaviour because of the broad parameters of the function. However, the preference for innovative behaviour is firmly established as a unique characteristic of an entrepreneur. In addition, it is also proposed that strong need for achievement is another well-known feature of entrepreneurs (McClelland and Winter, 1971; McClelland, 1961).

Being a manager is another characteristic of an entrepreneur. Adam Smith (1776), in his book *The Wealth of Nations*, describes the ‘capitalist’ as an owner-manager who combines basic resources—land, labour, and capital—into a successful industrial enterprise. He further explains how capitalists are an essential factor to the growth and distribution of wealth in society. For the next several decades, economists used Smith’s original theory, with a few modifications. The ‘managerial capabilities’ were required for the success as an entrepreneur during the industrial revolution (Say 1967, in Long 1983: 55).

An entrepreneur obtains and exploits resources to create products and services, which further address the needs of customers and the market. Value is then added through a transformation process. In nutshell, entrepreneurs add value (Butler, 2003; Birley and Muzyka, 2000; Buame, 2000).

Usually, entrepreneurs have various constraints such as resource limitations, i.e., finance. To deal with such issues, they use creativity, social networking, and bargaining to obtain favours, deals, and action. Many scholars believe that ideas can be found anywhere and anytime. A visionary entrepreneur needs to be alert for the right opportunities and always ready to face adversity (Zimmerer and Scarborough, 2005; Jennings 1994). Entrepreneurs possess determination, self-confidence, and motivation to succeed. Due to entrepreneurs’ visionary skills, they are able to deal with unexpected obstacles (Zimmerer and Scarborough, 2005).

Kirzner (1978) explains the entrepreneurial process as competitive. Many researchers also perceived entrepreneurial process as a dynamic and comprehensive process initiated by an act of human desire that occurs at the level of the individual firm. It also involves a change of state, former variables, and a discontinuity; its outcomes are extremely sensitive to the initial conditions of these variables (Wennekers and Thurik, 1999; Virtanen, 1997; Gartner, 1989; Ronstadt, 1984; Schumpeter, 1934). To these researchers, entrepreneurial process, which is

an important component of entrepreneurship, is not a stagnant system or a fixed state of existence, but a dynamic process of becoming an entrepreneur rather than a status of individual. It involves the fusion of time, dimension, and innovation in the market to generate value. It can be understood from a review of the literature that entrepreneurship is a dynamic process of the making of incremental wealth. The wealth is created by individuals who assume major risks in terms of resources, time and/or career commitment and, through innovation, provide value for some product or service.

2.3 Women Entrepreneurship: A General Understanding

After defining an entrepreneur and the process of entrepreneurship, why is there a need to understand the women entrepreneurship as a separate category? Entrepreneur is a gender neutral term and the characteristics of an entrepreneur should hold true for both the genders. Unfortunately, this argument is not valid. Both the process and the study of the process have an explicit or implicit gender bias. Despite the claim of being universalistic, the common gender neutral understandings of entrepreneurship have severe constraints. Nielsen and Kjeldsen (2000) and Taylor and Newcomer (2005) observes that the tendency worldwide has been to identify entrepreneurs in terms of masculine characteristics. The commonly mentioned characteristics of an entrepreneur are: risk bearing capacity, creative, innovative, leadership role, changing the economic system. Interestingly all these characteristics are taken as masculine characteristics in the society. Inherently the definition itself becomes biased against women. And all the theories regarding different aspects of entrepreneurship have been developed for men and about men (Taylor and Newcomer, 2005; OECD, 2004; Nielsen and Kjeldsen, 2000; Spring and McDade, 1998).

2.3.1 What are the challenges in understanding women entrepreneurship?

Candida Brush (1992), a well-known scholar on women entrepreneurship, admits that there is a considerable lack of quantity and quality academic research on this area. And most research done so far is largely drawn from studies based on the tools and parameters used for male entrepreneurs, therefore most possibly, important and particular factors of the female entrepreneurial experience get excluded (Brush, 1992).

Focusing on the comparative study of men and women entrepreneurs, many critics have suggested that it may downplay the contribution of women-owned businesses by emphasising on masculine performance indicators. For example, Fenwick (2001: 1) mentions, “In small business literature, women are sometimes portrayed as scarce, requiring training to compete with traditional male business models measuring success according to profit, growth and size”. He further adds that emphasis on a men’s mode of doing business might mistakenly standardise the diverse population of women in business. It is possible that the women might have different barriers or problems as well as difference intentions, compared to their male counterparts to become an entrepreneur.

2.3.2 How far have there been attempts to understand women entrepreneurship separately?

Women entrepreneurship has received relatively less attention than the research on entrepreneurship in general. The common research on women entrepreneurship is more often concentrated on male norms and practices. In this context, OECD (2004) concluded that the research that has been conducted in the field of women entrepreneurship comes as a reaction from different policy institutes (European Union, ILO, UNIDO, the OECD and different national governmental agencies) for the purpose of policy formulation. Through a number of conferences the policy makers from across the globe contemplate on studies related to gender and entrepreneurship (OECD, 2004, 2000 and 1998). However, the issue of to gender and entrepreneurship must also be studied from a more academic and conceptual point of view. The mere policy oriented approach also creates a cocptual void about the linkages between gender and entrepreneurship. Incidentally, the OECD also points out that there is not a specific or consistent definition of a woman entrepreneur and the information on this area is also very limited. Hence, the area of entrepreneurship and gender remains an important topic for research.

With the fact that little attention has been given to the women entrepreneurship, equal opportunity between men and women from the perspective of entrepreneurship is still not a reality (Brush *et al.*, 2006; Butler, 2003; Holmquist and Sundin, 2000; Brush and Hisrich, 1999; Brush, 1992). The finding of OECD 2004 conference report draws attention on the lack of knowledge and statistical information on women entrepreneurs. According to the report, most of the studies on entrepreneurship pertain to the larger firms. Hence, women who generally were found to start and manage small firms in industries (primarily retail, education and other service industries), which have until recently been perceived as less important to economic development and growth (Franco and Winqvist 2002; Reynolds and White 1997; Duchenaut 1997) and hence received less attention. Additionally, most economic indicators such as ownership or management are not designed to understand gender differences (Butler, 2003; Baygan, 2000).

2.3.3 How women entrepreneurship should be understood?

Hence, research on women entrepreneurs must be sensitive to above mentioned problems. There is a need to be conscious about the interrelationship between gender and entrepreneurship. The characteristics and circumstances both are generally peculiar to women, which might have a strong impact on their entrepreneurial process, should be taken into consideration.

Several discussions at OECD concludes that the inclusion of a gender dimension in the official data collection framework is possible in the longer term but, for the present, researchers and policy makers have to rely on ad hoc surveys (Baygan, 2000). The discussion also emphasises that in order to understand the women entrepreneurship properly, greater number of qualitative research should be promoted, as statistical data alone are unable to fully explain women's entrepreneurial experience (OECD, 2004, 2001 and 1998).

2.4 Concept of Women Entrepreneurship

Irene Natividad states that “Global market and women are not often used in the same sentence, but increasingly statistics show that women have economic clout – most visibly as entrepreneurs and most powerfully as consumers” (Jailbert, 2000: 9). Today, women in advanced market economies own more than 25% of all business (NFWBO, 1998: 1-2) and women-owned businesses in Africa, Asia, Eastern Europe and Latin American are growing rapidly (OECD, 1998). Hence, there is a growing recognition that women now make a valuable contribution to national economies worldwide in terms of job creation, economic growth and wealth generation (Macaulay, 2003; Prowess Report, 2005).

Clearly women are emerging as important players in economic domain of society. Their role in business activities is expanding. The available statistics clearly indicate towards a growing number of women entrepreneurs. But as discussed in the above section, the traditional research and studies about women entrepreneurs are non-gender sensitive. Therefore, a general conception of entrepreneurship fails to incorporate the dynamism of women entrepreneurship. Hence, we will understand the concept of women entrepreneurship as a separate category.

The concept of women entrepreneurship is intended to provide a general idea about women entrepreneurs and entrepreneurship. This general idea can be gleaned through available literature on women entrepreneurs and experience of the actual process of women entrepreneurship. The first question in this direction is who is a women entrepreneur.

A woman entrepreneur is an individual who takes up a challenging role in which she constantly interacts and adjusts herself with social setup, resource and support spheres in a society. Entrepreneurship amongst women has been a recent/new concern. There are various authors who have tried to give more concrete or structural definition of women entrepreneurship.

According to Brady, “Even though women’s contributions to business are one of the major engines of global economic growth, too often, women do not have access to basic business education, commercial credit and marketing opportunities...” (Brady, 2000: 57). Lavoie (in Moore, 1990: 276) defines a woman entrepreneur as “the female head of a business who takes the initiative of launching a new venture, who takes the associated risks and the financial, administrative and social responsibilities and who is effectively in charge of its day to day activities”.

McClelland *et al.* (2005: 87) defines a woman-owned business as one which is at least 51% owned by one or more women or, in the case of any publicly-owned business, at least 51% of the stock of which is owned by one or more women; and the management and daily business operations of which are controlled by one or more women. Adhikari (2008: 1-3) mentions that women entrepreneurs may be defined as a woman or a group of women who initiate, organise and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneur.

As mentioned by Medha Dubhashi (1987: 112), a woman entrepreneur is a person who is an enterprising individual with an eye for opportunities and an uncanny vision, commercial acumen, with tremendous perseverance. And above all, a person who is willing to take risks because of the adventurous spirits she possesses. Thus, a woman entrepreneur is one who starts business and manages it independently and tactfully, takes all the risks, faces the challenges boldly with an iron will to succeed. Women entrepreneurship is an economic activity of those women who think of a business enterprise, initiate it, organise and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise (Dubhashi, 1987: 115).

Now we need to understand what are the major characteristics of women entrepreneurship? With the gradual development of literature about women entrepreneurs, there has been recognition of differential characteristics of women entrepreneurs as compared to male entrepreneurs. Here we will try to highlight some of the important characteristics as mentioned in various studies about women entrepreneurs:

- i. Women entrepreneurs are generally well educated and more experienced. Therefore, they often provide innovative and new solutions to organisational problems (Maysami and Goby, 1999).
- ii. In comparison to men, women entrepreneurs are late starters. This can be primarily attributed to women's role in family (Boden and Nuci, 2000).
- iii. In most cases, the women entrepreneurs are found to be married and with children. This once again indicates that household responsibilities still lie with women (Holmquist and Sundin, 1989).
- iv. The educational level of female entrepreneurs tends to be higher than the waged workers (Kovalainen, 1993; Scott 1986). Here it is clear that higher education provides better opportunities in terms of resource and ideas for business creation.
- v. Women's participation in retail and service sector is greater than their participation in industrial and other sectors (Hisrich and Brush 1984; Kovalainen 1993).
- vi. Women entrepreneurs are found to be more satisfied with their business ownership (Cooper and Artz, 1995).
- vii. Moore and Buttner states that women started their own business with a desire of self-determination and for a career challenge, and they wanted to earn respect, recognition and self-esteem. No doubt, entrepreneurship is primarily a survival instinct that motivates women to start a business (Moore and Buttner 1997: 34-36).

Apart from these highlighted characteristics, the available literature suggests that there are differences between male and female entrepreneurs in terms of start up patterns, resource acquisition and mobilisation, resource constraint, start-up barriers on incubation, start-up and long term business performance, women's management style and approach to leadership, access to start up finance, guarantees on loans and external finance, relations with external

lenders, types of network created, uses of the made networks, assessment of business performance (Carter and Marlow, 2007).

Various scholars have developed different paradigms, which divides women entrepreneurs in different categories. According to Burt (2000), there are three types of female entrepreneurs; Continuous primary entrepreneurs (they continuously remain an entrepreneur), Interrupted primary entrepreneur (first they were employed later became entrepreneurs), Secondary entrepreneurs (part time entrepreneurs). Moore (2000) identified four types of entrepreneurs; Intentional entrepreneurs, Copreneuers, Spiral Careerists and Punctuated careerists. On the other hand, Goffe and Scase (1985) based on the factors of entrepreneurial ideals and traditional gender roles, have identified four types of entrepreneurs: Conventionals, Innovators, Domestic and Radicals. However, there have been criticisms of these typologies. The most important point is the typologies do not take into account the impact of cultural variation on women entrepreneurship. And hence a universal typology of women entrepreneurship is almost impossible.

Given the unique characteristics of women entrepreneurs, it can be argued that they bring additional values to the national economy. Women business owners bring many assets to the global market. Women entrepreneurs have demonstrated the ability to build and maintain long term relationships and networks, to communicate effectively, to organise efficiently, to be fiscally conservative, to be aware of the needs of their environment, and to promote sensitivity to cultural differences (Brady, 2000: 57-64). Women have an important place as the backbone of any nation's economy. There is a considerable amount of entrepreneurial talent among women. They possess various skills such as time and public management, household budgeting that can be directly used in business. Women are capable of balancing different tasks and priorities. It can be useful in building up relationship with customers and providing satisfaction (Brady, 2005: 57-64). Entrepreneurial behaviour is more socio-cultural and is therefore influenced by factors like ethnicity, gender, and family which in turn might be instrumental in making an individual act as an entrepreneur or not. For instance, in many cultures the role played by women in the society is different from that of men (Birley, 1989). Especially, for women shouldering family responsibility is a challenging role (Shelton, 2006), which influences their choice for entrepreneurship.

2.5 Women Entrepreneurship

It is widely accepted that women entrepreneurship is very significant in the global expedition for sustained economic development and social progress. In the era of growing industrialisation, urbanisation, social legislation along with increase of higher education and awareness, the women-owned businesses are increasing in the economies of almost all countries (Masood, 2011: 234). As a result of the economic crisis of the 1980s and the commercialisation and modernisation of the economy, women lost employment in agriculture and industries. This pushed women to move to urban areas to find out a suitable solution for generating livelihood, which resulted in the emergence of self-employment, largely in micro-business in the formal sector (United Nations, 1992). In the late 1980s more women opted for entrepreneurship as a career.

Today, in many countries, women are recognised as a driving force in the economy, whether measured by the number of businesses owned, the revenues generated, or the number of people employed. Overall, women entrepreneurs are increasingly prominent as employers, customers, suppliers and competitors in the global community (Greene *et al.*, 2003: 1).

The Global Entrepreneurship Monitor (GEM) does research on women entrepreneurship. One of the reports published by GEM in 2007, collected data from 41 countries in order to see the differences in the entrepreneurial activity, uncover the factors that lead to entrepreneurial behaviour and suggest policies that may improve entrepreneurial activities (GEM, 2007).

According to the GEM (2007), women are less likely to be involved in entrepreneurial activities than men. However, the report finds that in some of the countries like Japan, Brazil, Peru, and Thailand, the entrepreneurial activities of women equals or exceeds those of men. (see table 2.1 below). Entrepreneurial behaviour can be characterised depending upon the stage of venture activity. GEM distinguishes two broad categories of entrepreneurs: early stage⁶ and established businesses.⁷ These two categories are very important as they convey different information about the entrepreneurial landscape of a country (GEM, 2007: 11-13).

In case of India, GEM (2007: 12) reports that the share of early stage entrepreneurial activities (see footnote 4) is 7.49% for women and 9.51% for men, with a gap of just 2.18 percentage points. However, the gender gap for owned established businesses (see footnote 5) is much higher: 8.69 percentage points (see table 2.1). The disparities between in terms of male and female percentage of new and established business owned are very high. The table 2.1 shows that surviving in the market is difficult for women entrepreneurs in India and they could not sustain more than 42 months.

The global trends do indicate towards an increasing propensity of women to take entrepreneurship as career. The GEM data indicates that this has been true even for India, although the numbers are still very low. In case of India, the economic policy changes brought in last two decades have been instrumental in opening new entrepreneurship avenues for women. At the same time, with the economic changes the demographic shift, urbanisation, relaxation of social barriers and cultural stigmas, increasing role and intervention of NGOs have also played an important role.

Since independence, India was following a model of planned, controlled mixed economy. The government was the major economic player, as it was the monopoly producer and distributor. The participation of the private sector was minimal and highly regulated. The trade was also regulated and had to pass various economic and non-economic barriers. The focus was on building big industries. However, the Gross Domestic Product (GDP) growth

⁶ An early stage entrepreneurial activity means entrepreneurs who own and manage, alone or with others a nascent business, or a business that has been operating for 42 months or less. Early stage entrepreneurship indicates the dynamic entrepreneurial propensity of a country. In other words, it shows the percentage of population willing and able to undertake new venture creation (GEM, 2007: 6).

⁷ An established business owner refers to entrepreneurs who own and manage, alone or with others, a business that has successfully operated over 42 months. The last category overall business owners, refers to nascent, new and established businesses. Established business ownership, instead, indicates the percentage of population actively involved in running businesses that have proven to be sustainable (GEM, 2007: 6).

was very less. And it rarely crossed 5%. This phenomenon of low growth in GDP and per-capita income was sometimes called Hindu rate of growth. The Hindu rate of growth refers to the low annual growth rate of the socialist economy of India before 1991, which stagnated around 3.5% from 1950s to 1980s, while per capita income growth averaged 1.3% (World Bank, 2011).

Table 2.1: Prevalence Rate of Entrepreneurial Activity Across Countries by Gender (2007) (in %)

Countries	Early Stage Entrepreneurial Activity (Nascent + New) ⁸		Established Business Owners ⁹		Overall Business Owners (Nascent + New + Established)	
	Male	Female	Male	Female	Male	Female
Argentina	17.52	11.34	15.78	4.16	33.30	15.50
Austria	3.06	1.84	7.25	4.78	10.31	6.61
Belgium	4.30	1.98	1.86	0.93	6.16	2.91
Brazil	12.73	12.71	12.70	7.24	25.43	19.95
Chile	16.45	10.43	11.89	5.59	28.33	16.02
China	19.27	13.43	9.66	7.04	28.93	20.47
Colombia	26.91	18.77	15.49	7.84	42.41	26.60
Croatia	9.44	5.13	5.79	2.67	15.23	7.80
Denmark	6.21	4.56	8.54	3.43	14.75	8.00
Dominican Republic	18.91	14.50	8.96	16.12	27.88	20.62
Finland	8.96	4.81	10.31	4.80	19.27	9.60
France	4.14	2.21	2.52	0.95	6.66	3.16
Greece	7.96	3.46	14.59	12.04	22.56	15.51
Hong Kong	14.33	5.82	7.51	3.75	21.84	9.56
Hungary	9.29	4.52	5.88	3.81	15.17	8.33
Iceland	17.40	7.44	13.43	3.98	30.83	11.42
India	9.51	7.49	8.69	2.18	18.21	9.66
Ireland	10.57	5.87	12.66	5.38	23.22	11.25
Israel	7.12	3.75	3.61	1.10	10.72	4.84
Italy	6.69	3.30	8.87	2.17	15.56	5.48
Japan	3.47	5.22	8.72	8.57	12.20	13.79
Kazakhstan	11.17	7.64	6.80	4.80	17.97	12.44
Latvia	7.70	1.41	4.90	2.02	12.60	3.43
Netherlands	6.64	3.70	8.59	4.07	15.24	7.77
Norway	8.59	4.28	8.20	3.50	16.79	7.78
Peru	25.74	26.06	18.07	12.40	43.80	38.46
Portugal	11.70	5.92	9.79	4.44	21.49	10.36
Puerto Rico	3.16	2.97	4.05	0.89	7.21	3.87
Romania	4.95	3.09	3.34	1.70	8.30	4.79
Russia	3.79	1.64	1.63	1.73	5.41	3.37
Serbia	12.11	5.06	7.74	2.83	19.85	7.88
Slovenia	6.84	2.68	6.84	2.31	13.69	4.99
Spain	9.75	5.84	8.17	4.57	17.92	10.06
Sweden	5.78	2.47	6.87	2.48	12.65	4.95
Switzerland	7.59	4.92	8.56	4.60	16.15	9.52
Thailand	27.78	25.95	23.22	19.47	51.00	45.42
Turkey	8.65	2.41	9.47	1.32	18.12	3.73
United Kingdom	7.41	3.60	7.59	2.55	15.00	6.15
United States	11.98	7.25	6.47	3.48	18.45	10.73
Uruguay	17.33	7.19	8.63	4.54	25.96	11.73
Venezuela	23.50	16.81	5.87	4.90	29.37	21.71

Source: GEM, 2007: 12.

The above figure clearly indicates that the GDP of India was almost stagnant till 1990s. And there is a sudden rise after 1990s. The per capita income also witnessed a rise of 200% till

⁸ See footnote 6

⁹ See footnote 7

2011 compared to 1947. These phenomenal changes have been brought by major policy shifts. And the policy shift was a result of the change in political-economy of India. In 1991, the government of India faced a Balance of Payment (BoP) crisis. In response to this crisis, the World Bank suggested structural adjustment was initiated. After this incidence, the Indian economy moved from a licensed, controlled economy to an open, liberal and privatised economy. This trend in economy has been dubbed in India as economic reforms. The Policy has been of greater liberalisation and privatisation of economy. These reforms can be divided in the following manner: reforms in industrial policy; reforms in trade policy; reforms in Banking and finance; reforms in investment policy (allowing foreign direct investment); reforms in agriculture and privatisation. In summary, the government ended its monopoly in economy and allowed private players to lead the economy. The market was further opened for foreign private players too. Consequently, the financial and banking norms were also changed accordingly. Hence there was a great opportunity for enterprising individuals to invest their capital and potential in the market. Overall, the economy is shifting from a state led growth model to market led growth model (Datt and Sundharam, 2009).

Where Indian economy stands today and what are the prospects? In 2011, the GDP of India was \$1.847 trillion (also see section 1.1). In the same year, the labour force in India was 487.6 million, the second largest labour force in world. In 2011, the GDP per-capita reached \$ 3,700. During the year 2011, FDI inflow into India stood at \$ 36.5 billion, 51.1% higher than 2010 figure of \$ 24.15 billion. Despite some downturns, the economy is one of the fastest growing economies in world. The infrastructural development is happening at a fast pace. The educational sector is producing a large pool of human resource to run the economy. The demographic dividend ensures that a large number of Indian populations will be in the working age category. The studies done by various institutes and organisations (IMF, WB, RAND) have confirmed that Indian economy will grow to become the largest economy in three to four decades (World Bank 2011).

Now, given the economic background, the need for entrepreneurs at every level is important for the economy. In a market led growth, it is the private players who will keep the ball rolling. At the same time, in addition to the macro economic logic of growth, the social facts and economic needs of population will also push and pull individuals towards entrepreneurship.

Table 2.2: Employment Share by Sector in India, 1972-2000 (in %)

Sectors	1972-73	1983	1987-88	1993-94	1999-2000
Agriculture	74.0	68.4	65.5	60.38	56.70
Industry	11.4	13.7	15.5	15.82	17.56
Services	14.6	17.5	18.4	23.80	25.74

Source: ISID¹⁰.

¹⁰ ISID: <http://isid.org.in/pdf/EmployTrenz.PDF> (accessed on 02/07/2011).

Traditionally, more than 70% of the workforce was employed in the agriculture sector. India is a country of villages where majority of population live in villages and are engaged in agricultural related activities. With a growing population, the agricultural sector is overburdened. It is almost impossible to absorb any additional work force. Hence there is a movement from agricultural to non-agricultural sectors. Interestingly, the data indicates that there is no growth in jobs in organised sector. Today, only 15% of the labour forces have a regular salaried job. And even the prospects of job growth are negligible.

The trends indicate towards growing casualisation of labour force. The casual labour force is highly insecure. On the other hand with rising inflation, the cost of living is increasing. Under these circumstances, the individuals will have to move towards self-employment. This has been very clear with a growth of micro and small industries. This logic also applies to women, but additionally the social changes and economic pressures have worked to their advantage. Traditionally, women are not an important part in the formal economy. Their domain is limited to home. Women in India are mainly employed in agriculture and caring for livestock's with only about 20% of the employed women engage in activities outside agriculture. Hence, a general movement from agricultural to non-agricultural sector will bring more women in non-agricultural sector. However, the growth of education has provided those skills to venture into the market. And the economic pressures to earn more for the family have also allowed them to become economically independent.

2.6 Women Entrepreneurship in India

Women entrepreneurship in India is still at a nascent stage. Official statistics in India reveal that women constitute 60% of the rural unemployed and 56% of the total unemployed (GEM, 2002: 11). Traditionally, for Indian women, marriage and family are the primary concerns. However, from the last decade, women have become more employment/career oriented. It has resulted in some positive outcomes. Women entrepreneurs have broken away from the beaten track and are exploring new vistas of economic participation. The pull and push factors encouraged Indian women to enter into entrepreneurial world. The push factors are responsible for entrepreneurship, wherein women establish enterprise due to financial hardships and family responsibilities. The pull factors work where women see opportunities and start small enterprises that can also lead to professional satisfaction (GEM, 2002: 12).

According to Chaudhary and Arumbaka (2009), the motivation for being an entrepreneur for women is also changing. Women are turning to entrepreneurship as an option to stay independent, create employment and take it up as a challenge. The growth of women entrepreneurship is also a result of changing social values, increasing educational facility and increasing value of economic activity.

Women entrepreneurs have played an important role in the development of India. As founders of non-profit organisations they have catered to the needs of the poor and marginalised. As founders of for-profit organisations (businesses) they have found economic independence and in both cases they are able to rise above the shackles of a caste and male-dominated traditional society and take an active and entrepreneurial role in society. This kind

of activity gave women in India an opportunity to enter the social and political spheres in ways often denied to them due to their gender (Handy *et al.*, 2007).

2.6.1 Characteristics of women entrepreneurs in India

Kumar (2007) finds that today, Indian women have taken many strides towards business ownership. Indian Women entrepreneurs can be classified as:

- i. Women who establish, inherit, or acquire a business;
- ii. Women who start businesses with spouses or business partners but are either at the forefront or behind the scenes; and finally;
- iii. Women who start fast-growing or part-time or slow-growing firms (Kumar, 2007: 16).

Previous studies show that there are many significant differences between female and male entrepreneurs. However, more recent studies have shown that there are far more similarities than differences between women and men entrepreneurs in terms of psychological and demographic characteristics.

One of the studies made by Santha (2008) explores that women, more often, view their businesses as a cooperative network of relationships rather than as a distinct profit-generating entity. This network extends beyond the business and into the entrepreneur's relationships with her family and the community. Certain cross-cultural studies on women entrepreneurs have reported that their management styles emphasise open communication and participative decision-making, and their business goals reflect a concern for the community in which the business operates. The majority of women business owners operate enterprises in the service sectors. On the other side, the majority of male business owners operate enterprises in non-service sectors, particularly in manufacturing sectors. Economic independence and wealth creation achieved by any woman is not only for herself but also opportunities for others, particularly for other women. It has been seen that women business owners are more likely to prefer women as their employee. In this way, women-owned businesses tend to be more gender balanced. Altogether, an investment in women-owned business is an investment in the economic independence and well-being of all women (Santha, 2008: 7-10).

As a firm grows, women become more independent and self-reliant. Women entering into entrepreneurship now have more opportunities in comparison with those who joined this field few decades back. Presently women entrepreneurs are having various facilities, such as: higher level of education, more managerial and executive level experience, ability to respond to market and environment signals, high self-confidence, willingness and ability to take risks, alertness to opportunities etc. (Singh, 2008: 6-7).

Some of the characteristics of Women entrepreneurs in India are: Risk Taker, Proactive, Need for Achievement, Opportunist, Visionary, All Rounder, Inventor, Tolerance of Ambiguity, Internal Control, Commercialise, Desire for Independence, Self-Confident,

Trader, High Energy, Pragmatic, Innovator, Ability to Bounce Back, Decisive, Flexible, Results Oriented, Self-Motivated (Singh, 2008:8).

Table 2.3: Work Participation Rate¹¹ for main workers and marginal workers by sex in India in 2001 (number and percentage share)

	Number	%
Total Workers		
Total	402,234,724	39.1
Male	275,014,476	51.7
Female	127,220,248	25.6
Main Workers		
Total	313,004,983	30.4
Male	240,147,813	45.1
Female	72,857,170	14.7
Marginal Workers		
Total	89,229,741	8.7
Male	34,866,663	6.6
Female	54,363,078	11.0

Source: Census of India, 2001.

In spite of social opposition, many women entrepreneurs such as Sulajja F. Motwani-Kinetic Motor, Kiran M. Shaw-Biocon, Ekta Kapoor-Balaji Telefilms, Shahnaz Hussain-Beautician etc. have proved themselves as independent and successful entrepreneurs. But they belong to a different league of entrepreneurship. Overall, this task is not all that easy. The Census of India (2011:1) reports that women constitute nearly half of the total population (586,469,174) in India, but their participation in the economic activities is very low. In 2001 (the latest census for which data are available) the total number of female workers was 127,220,248 and total female work participation rate was 25.6% (Census of India, 2001: 1). Out of this, the participation rate of main female workers was 14.7% and the participation rate of marginal female workers was 11% (see table 2.3 below). Thus, the percentage of marginal female workers is much higher (11%) than that of male marginal workers (6.6%). On the contrary,

¹¹ According to the census of India (2001), the work participation rate is defined as the percentage of total workers (main and marginal) to total population.

the percentage of female main workers (14.7%) is much lower than that of male main workers (45.2%) (Census of India, 2001).

It can be understood from table 2.3 that the women face a number of problems to participate in the market at par with men workers. Striving for a toehold in the labour market is fraught with constraints for women workers, particularly since cultural and social norms positioned women in a secondary or marginal status (chapter three discusses the issue of gender inequality in India). In the South Asian region, where patriarchal institutions are deeply rooted, there is a close relationship between patriarchal norms and labour market trends (Ruwanpura, 2004: 14).

As mentioned in World Bank Report, women in informal sectors in India are generally home based workers, involved in petty manufacturing of goods, either on piece rate basis or on own account, petty traders and petty shopkeepers or service specialists. Various studies say that 89% of Indian women workers toil in the informal sectors in sub-human conditions. In India, over two-thirds of the enterprises are self-owned and have a fixed capital of less than Rs. 50. Over the four-fifths of women workers in this sector earn less than Rs. 500 per month. The income earned by women in this sector is said to be about one-fourth of that of a woman in the organised sector (World Bank, 1991).

As Krishnan highlights, till 1987, there were 1.6 million small scale entrepreneurs in the country and women entrepreneurs constituted only 6.2% of the total and a major portion of self-employed women were confined to traditional activities such as weaving garments, handicrafts and food processing (Krishnan, 2003: 12).

During the entire process of entrepreneurship, start and growth of the enterprise, one faces a variety of problems ranging from major financial issues to day-to-day operational issues. A number of studies discuss the problems encountered by women entrepreneurs. These problems hinder their success at the beginning and also while their business is growing. Access to capital is the most prominent problem among all which are discussed in the literature for both men and women. Some of the other problems highlighted in literature on women entrepreneurship include lack of training and post training support, lack of market access, lack of self-confidence and managerial skills (Dhameja, 2008; Kumar, 2007). The major problems mentioned above are also identified by International Labour Organisation (ILO) such as, access to capital; social and cultural constraints; educational and occupational; role and behavioural problems etc.

2.6.2 Major constraints to women entrepreneurs in India

In the last two decades many studies in India have focussed on the problems faced by women entrepreneurs. All of them highlight that the promotion of entrepreneurs is rather less than what is normally expected. However, over a period of time, this trend has undergone changes (Rao, 2008; Swarajyalakshmi, 1998). Some of the major impediments in the growth and development of women entrepreneurs are discussed below:

I. Access to finance: To start any business the availability of finance is the primary requisite. There are very few opportunities for women to gain access to credit for various reasons like lack of collateral, unwillingness to accept household assets as collateral and negative perception about female entrepreneurs by loan officers. Every entrepreneur faces the challenge of getting adequate finance to start up his or her venture. There are many sources to get the needed capital. We can categorise the financial institutions in formal and informal ones. It is to be noted here that the formal institutions make the fulcrum of business activities (Sinha, 2005: 14).

In addition to the problems of access to credit, women have been found to feel less confident about financial affairs. A large number of women entrepreneurs are generally semi-literate and they lack the education to properly understand the complex banking system. They lack the information and knowledge about how to get loans from banks (Gilani, 2004).

The access to financial institutions is more difficult for the less educated women because they lack information on how to go about securing a loan. It has also been seen that banks are often more reluctant to lend to women than to men. There are various schemes, available to women entrepreneurs, but these schemes are not adequately listed nor is there networking among agencies. As a result, clients approaching an institution are sometimes not made aware of the best option for their requirements (Vishwanathan, 2001).

The above mentioned problems are not only confined to developing countries. There are several examples from developed countries as well. Some Canadian and Australian women were found to lack confidence regarding knowledge of financial options and financial planning skills (Still, 1997; Orser and Hogarth-Scott 1995). Also, high performance and growth have been found to correlate with the amount of capital, as well as the financial sources that women entrepreneurs can draw upon to facilitate the creation and development of their business ventures (Carter *et al.*, 1996). These financial limitations therefore pose a significant hindrance to the growth and success of women-owned business ventures.

However, the situation is not very encouraging in developing countries. Kaur and Bawal say that, in South Asia, women are almost invisible in formal financial institutions; they receive less than 10% of commercial credit. In their study they find that in India, 54% of women entrepreneurs had started their business with their own personal savings and some financial assistance from their spouse, 23% received finances from their parents, 13% from relatives and friends and only 10% from governmental agency and nationalised banks (Kaur and Bawal, 1992: 78).

Another study by Das (2000) shows that more than 50% of the women used their own funds or funds borrowed from their spouse and family to set up their businesses. There are many reasons behind this phenomenon. Primarily, the formal institutions give credit against collaterals. It has been found that women entrepreneurs are either unable to provide collaterals or the institutions are unwilling to accept the provided collaterals. The problem of lack of collateral is further linked to the poor enforcement of financial and property rights in India and many other countries. There are unequal inheritance rights which are biased

towards the male folk. Hence the overall assets of women folk are far less than their male counterparts

They are either totally unaware or do not contact the banks due to lack of self-confidence and also because they do not have prior experience in dealing with banks and they have a very limited exposure to the credit institutions. This problem is further aggravated by the reluctance of bank managers to entertain the case of women entrepreneurs. Government tries to help the women entrepreneurs through many schemes. These schemes are implemented through multitude of institutions. The number of schemes and multitude of institutions make the situation very complex for women entrepreneurs. Further, there are bureaucratic hassles and institutional bottlenecks. Due to these problems, most of the women entrepreneurs are not getting credit from the formal financial institutions (Gilani, 2004: 14-15).

II. Access to markets: The ability to tap into new markets in India requires expertise, knowledge and contacts. Women often lack access to training and experience in taking part in the market place and are therefore unable to market goods and services strategically. Thus women, who own business enterprises, are often unable to take on both the production and marketing of their goods (Gilani, 2004: 15). Modern marketing demands excellent communication skills and rapid movement. Due to lack of proper training and social problems, women face challenges in these areas. With globalisation, now every business is becoming internationalised. Even when the business has or does not have direct international contacts, its process gets affected by the international matters. Hence, a sound understanding of the international environment is necessary for long-term success of any venture. This not only helps in expanding the international market but also consolidating the market within local environment (Sinha, 2005: 15).

III. Access to training: In the modern economy, success depends on wide varieties of skill and knowledge. Knowledge can be gained and skills can be acquired. Vocational and skill-enhancement training is one of the most basic aids to entrepreneurs. However, vocational and skill training is based on the building blocks of primary and secondary education. Women lag behind men in education and are, therefore, unable to create a strong base for skill building and vocational training. The whole South Asian region, including India, is plagued by very low level of female literacy (Gilani, 2004: 16-17).

The problem of double work burden and childcare responsibilities also hinders women's access to relevant skills and knowledge. It makes them less capable than men to attend formal and informal trainings. The embedded social and cultural factors such as gender stereotypes, prejudices of teachers, and gender-based preferences of parents and girls themselves tend to confine girls and women into the more general and social rather than scientific or technical areas of education. Hence, women are educationally less well equipped to manage some kinds of businesses, particularly in the formal sector. Such disadvantages affect their capacity to gain access to formal sources of credit, technical supports as well as government's small business programmes. Due to lack or inadequate access to education and training, women venture out into their business without sufficient skills. In addition, most technical trainings that are offered to girls at the post-school levels, in the women polytechnics for example are

limited to traditional careers, such as secretarial practice, dress designing etc. Thus, the exclusivity of training acts as limiting factor itself (Sinha, 2005: 17-18).

IV. Access to networks: Due to the prevalent traditions and culture in Indian society, women are less exposed to the outer world. They are very often not allowed to mix up in society. Thus, women usually have fewer contacts besides family and relatives, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth (George and Thomas, 1998: 140).

In most cases, women start their entrepreneurial career with small-scale business and hardly own any memberships to professional organisations. Therefore, they often have hurdles in accessing information. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub-sectors and of women as individuals within any given sector (Prasad, 1998: 123).

In India and other developing countries, women's businesses are not much represented in industry, trade, or business associations. Both the leadership and the membership of chambers of commerce, business, traders and industry associations tend to be dominated by men, and few women join or reach leadership positions in the mainstream business organisations. The less number of women entrepreneurs in business leadership positions also means that the different needs of women entrepreneurs do not feed into policymaking through lobbying and other activities of these organisations. Many specialist organisations of businesswomen often do not counter this situation because their activities tend to be oriented towards charity and social work, in contrast to the business networking and policy lobbying orientation of the 'mainstream' but more male-dominated organisations (Prasad, 1998: 124).

Due to challenges women face in terms of sufficient time to attend meetings as well as manage their families, they rarely take part in any organisational meetings. However, business associations rarely consider such needs when scheduling meetings, and few business conferences or trade fairs provide childcare or children's programmes to facilitate the participation of businesswomen. Most often, these networking happen after the working hours. And women are unable to participate in these activities due to their family responsibilities. It has been found that the number of women-specific organisations and federations are very less. And the all-encompassing associations implicitly exclude women due to their very nature. In today's business, visibility and contacts is the key to market success. And the problem of networking hampers the prospects of women entrepreneurs (Sinha, 2005: 18-19).

V. Traditions, customs and cultural constraints: A woman has to perform multiple roles, be it familial or social, irrespective of her career as working woman or as an entrepreneur. Bush (1997) notes that universally, family responsibilities fall primarily on women and this can occur even when women are involved in entrepreneurship. This may lead to time fragmentation, less chance of entrepreneurial success or general career progression.

In Indian society, more importance is given to a male child than to a female child. This mindset results in lack of schooling and necessary training for women. As a result, this impedes the progress of women and handicaps them in the world of work (Kollan and Parikh 2005: 5).

It is clear that in the performance of their multiple roles, women get overburdened and this affects their business activities. This is quite natural in Indian case, since women see their family and home as their primary front and business at their secondary front. Apart from this, the traditional view of male-female relationship in India and South Asia also affect the daily interaction of women with their business counterparts. The male counterparts do not respect women on equal footing. Due to societal and practical restrictions, the mobility of women is also highly limited in India, which affects their business. It has been found that male clients and counterparts sometimes try to harass these women entrepreneurs. Even the government officers and clerks tend to do this. Hence, women generally do not try to land in uncharted territories and try to play safe. This lack of risk-taking capability hampers the growth of their business. Because of this patriarchal bias and role prescriptions, ambition, self-confidence, innovativeness, achievement motivation and risk taking ability, which are essential for an entrepreneurial career, are inhibited (Gilani, 2004: 20-22).

2.7 Women Entrepreneurship and MSMEs

The increasing interest in development of MSMEs and entrepreneurship can be seen worldwide. The acknowledgements of the benefits of MSMEs in many countries are due to various factors: employment generation, potential exporter, and innovation and economic development (OECD, 1998; Illeris, 1989).

Evidence exists in the literatures that the growing interest in MSMEs are not limited to western European countries and the United States. These MSMEs form the key of sustaining economic growth and equitable development in developing countries. Thus, these enterprises have become a key focus in strategic adjustment programmes in many of these developing countries (OECD, 1993). The nature of MSMEs is to use the potential of the indigenous sector as an engine for growth, using local resources and appropriate technology. Therefore, it has been seen as an alternative development model to the traditional large-scale intensive 'stage of growth' paradigm in developing economies (Benet and MacCoshan, 1993). There is substantial evidence in previously conducted studies that these MSMEs drive economic growth in both developed and developing countries.

A number of studies find that worldwide, women are mostly concentrated in MSMEs (Brush *et al.*, 2006; Fielden and Davidson 2005; McDade and Spring 2005; Butler 2003; Capowski 1992; Lee-Gosselin and Grise 1990; Tinker 1990). In various developing countries including India, women are predominantly involved in the MSME sector (McDade and Spring 2005; Tinker 1990). Hence, the review of past research in MSMEs and women entrepreneurship can shed some light on the activities of women in these enterprises. Against this background, the involvement of Indian women entrepreneurs in MSMEs will be explored.

2.7.1 Women entrepreneurship and MSMEs in India

With the changing economic environment in India, the nature of Indian women entrepreneurship is also changing. In the past, women who started their business were from rich families or had family tradition in business. Low and middle-class women's participation in MSMEs were limited. In addition to the impediments to women entrepreneurs discussed in the section 2.6.2, table 2.4 below shows both the challenges faced by MSMEs in general (women intensive) and challenges faced by women-owned MSMEs (women exclusive) in India.

Table 2.4: Competing in Domestic and International Markets: The Challenges Faced by Women-Owned MSMEs in India

Challenges faced by MSMEs (Women Intensive)	Challenges faced by Women-Owned MSMEs (Women Exclusive)
Access to Finance Service Companies face difficulties due to the nature of their business. Cost of capital relative to other countries.	Discriminatory national laws. Prejudice against women and women-owned businesses. Difficulty in providing collateral (women do not own assets in their own right). Lack of credit/banking history (due to past, informal nature of businesses). Need for credit plus business planning and advisory services.
Access to Markets Access to quality, up-to-date information. Contacts through personal networks. Small size of businesses.	Prejudice against women. Difficulty in travelling to make contacts. Sexual harassment.
Challenges faced by MSMEs (Women Intensive)	Challenges faced by Women-Owned MSMEs (Women Exclusive)
Access to Training Technical training. Training on WTO and trade policy and requirements.	Training needs are often overlooked. When identified, women's needs may not be met (for example, time of training, content, method of delivery).
Access to Infrastructure Need for reliable physical infrastructure (road transportation, air transportation) Need for predicable trade support infrastructure (knowledgeable bureaucracy, supportive government mechanism, etc.)	Bias against women's businesses. Few or no contacts in the bureaucracy.
Access to Technology Need for reliable telephone and internet service. Potential for e-commerce and e-trade. Access to electronic banking and transfers. Use of English as the medium of communication through the internet.	Older women and women with low levels of education and literacy are particularly disadvantaged. Lack of English language skills. Bias against women's involvement in technical matters.
Access to Policymakers/Input into trade Policy Large Companies and men can more easily influence policy and have access to policymakers who are their peers.	Most women have little access to policymakers or representation on policymaking bodies. Lack of access to information limits knowledgeable input into policy.

Source¹²: UNESCAP, 2005: 19.

Naila Kabeer finds women's empowerment as a process through which women gain the ability to take ownership and control of their lives. Key elements here are the expansion of choices and the ability to make strategic life choices (Kabeer, 2001 cited in DAW, 2001).

¹² UNESCAP (2005:19), Economic and Social Commission for Asia and Pacific, Trade and Investment Division, Bangkok, <http://www.unescap.org/tid/publication/indpub2401.pdf> (accessed on 12/03/2011).

Women often have less access to policymakers or representative body. Women’s lack of access to information and fewer networks restrict their knowledge input into policymaking (Gillani, 2004:19-20). Table 2.4 provides an overview of challenges to women entrepreneurs.

One, it highlights the challenges faced by MSMEs in general but which can pose a greater obstacle for women. And, second, it focuses on challenges faced by women-owned enterprises.

As per the quick estimates of 4th All-India Census of MSMEs,¹³ in 2010 the number of enterprises is estimated at 26 million, and these provided employment to an estimated 60 million persons (see Appendix II). Out of the 26 million MSMEs, only 1.5 million are in the registered segment while the remaining 24.5 million (94%) are in the unregistered segment, with a large number established in the informal or unorganised sector. The total number of women-owned enterprises were 1,919,974; out of which, 215,036 units were registered and 1,704,938 units were unregistered (Government of India, 2010d: 169). The latest MSME report 2010-11 shows the number of registered MSMEs managed by male and female entrepreneurs (see table 2.5 below) (Government of India, 2011).

Table 2.5: Number of Registered MSMEs Managed by Male and Female Owners in India in 2010-2011

No. of Enterprises Managed by	Numbers in Lac
Men	13.49 (1.349 million) (86.28%)
Women	2.15 (0.215 million) (13.72%)
Total	15.64 (1.564 million) (100%)

Source: Annual Report of MSME, (Government of India, 2011: 25).

The Table 2.5 discloses that 13.72% (0.215 million) of the units in the registered MSME sector were women-owned enterprises, whereas the share of enterprises actually managed by women were also 13.72% (see Table 2.5). However, the percentage of registered MSMEs owned by men are much higher, i.e., 86.28% (1.349 million).

¹³According to the report published by Prime Minister’s Task Force (GoI) on MSMEs in the year 2010, MSMEs contribute 8% of the country’s GDP, 45% of the manufactured output and 40% of exports. The labour and capital ratio in MSMEs and the overall growth in the MSMEs is much higher than in the larger industries. In view of these factors, MSMEs are important for achieving national objectives of growth with equity and inclusion. MSMEs in the country manufacture over 6,000 products. Some of the major subsectors in terms of manufacturing output are food products (18.97%), textiles and readymade garments (14.05%), basic metal (8.81%), chemical and chemical products (7.55%), metal products (7.52%), machinery and equipments (6.35%), transport equipments (4.5%), rubber and plastic products (3.9%), furniture (2.62%), paper and paper products (2.03%) and leather and leather products (1.98%).

A number of researchers find that women entrepreneurs, when compared to their male counterparts, are more involved in MSMEs; and they are found to be very successful in the sector. Many research studies confirm that women entrepreneurs are the fastest growing segment of the MSME population, with a sharp increase in their number since 1990. MSMEs are reported to be growing at a rate faster than the overall economy, in several countries.

Although little is known about women entrepreneurs in developing countries, Tinker (1990) finds that enterprises operated by these women clusters mainly around MSMEs in trades and services. Tinker further reveals that compared to male enterprises, female enterprises are mainly MSMEs based in developing countries. Some of the scholars confirmed that most Indian women-owned enterprises are of the micro and small level.

Consistent with these research findings Kumar (2007) also mentions that millions of women entrepreneurs are linked indirectly to the international market through MSMEs comprising small sub-contracted workshops or as piece-based home workers for export industries. Women-owned enterprises are concentrated in MSME sectors such as agriculture, textiles, and clothing, packed food and snacks, parlours etc.

Many studies about women's participation in MSME highlight the favourable milieu of MSMEs for women. For instance, the flexible and 'easy' entry nature of the MSMEs has made it quite easy for women to be predominant in the sector. Swarajyalkshmi and Panthulu (1998: 3) mention that women prefer businesses that can easily be tuned with family life by looking after their children and their household while also earning some income. Here, MSMEs present that opportunity to these women to work wherever and whenever they are comfortable with.

It has been noticed that the nature of micro and small enterprises (MSEs) suits women's needs and motivations and are great medium for them to demonstrate their entrepreneurial skills. Therefore, it can be said that women entrepreneurs are predominantly found in MSEs and the benefits that both developed and developing countries derive from their activities are long listed (Tiwari, 1998: 16). Focusing on the women involved in MSEs, Tiwari says that the various skills possessed by these women entrepreneurs used in MSEs constitute a real potential source of innovation in Indian economy. The women's activities in this sector bring great benefits, especially in the areas of skill formation and employment generation. Basically the women entrepreneurs use raw materials available locally and simple tools, machinery and equipment that are largely less capital intensive. However, they are scattered in all parts of the country. He further mentions that the women entrepreneurs would maintain a balance between family and work. It would lead to family well-being and improving social cohesion (Tiwari, 1998: 17-22).

Researchers recognise micro enterprises as major players in innovation and job creation in India. Although more women are going into entrepreneurship, only a few own large companies. An increasing number of them are taking up the challenge of creating and managing their own business. Such businesses offer them with significant opportunities to develop their employment-generation skills and their entrepreneurial and managerial

potential. It has been established that women-owned MSMEs comprise one of the fastest growing segments of businesses in India (Singh, 1998: 41-43).

The positive impact and contribution of these women to Indian economy in general and on themselves in particular is thus very significant, since they engage in many economically productive ventures. Hence, studies need to be conducted and measures put in place to promote and encourage women-owned MSMEs. The literature also highlights major obstacles such as lack of access to funds, managerial inadequacies, lack of internal and external support, and absence of a self-sustaining governmental intervention. These obstacles affect the performance of the women entrepreneurs in the sector. Their contribution could become even more significant if the obstacles were removed so that their potential could be fully tapped (Swarajyalakshmi, 1998).

Certainly, MSMEs in India is a major component of the economy. Fostering the participation of Indian women entrepreneurs, in healthy and vibrant MSMEs is therefore crucial to the economic, social and political development of the country. Research into these important areas in India will help bring out peculiar challenges and problems of women in the sector. It will also deepen all stakeholders' understanding of these important areas. Furthermore, it will enable measures to be devised to support women to perform much better in the sector.

2.8 National Initiatives in Promoting Women Entrepreneurship in India

As Krishnan explores, in case of India, the supreme law of India, the constitution has duly paid attention to the problems of women in general and women entrepreneurs in particular. First of all, the constitution has granted equality to women in every front. Added to this, the constitution provides special rights to women to overcome challenges created by social system. Under the Directive Principles of State, the constitution directs the national government to take care of women and provide adequate benefits to women, who are in need. Special provisions for women can be made by the government as an exception to equality clause in part III of the constitution. In last decades, law makers have passed much legislation to meet the challenges related to gender discrimination (Krishnan, 2003: 6-19).

In the words of Naila Kabeer, "There are no magic bullets, no panaceas, no blueprints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women, implies. These various interventions are simply different entry points into this larger project, each with the potential for social transformation, but each contingent on context, commitment and capacity if this potential is to be realised" (Kabeer, 2005: 4718).

Basu (2009) explains that there are about 16 special enactments to protect and promote the interest of women in India. Some of the important acts relating to women are:

- i. The Immoral Traffic Prevention Act, 1956;
- ii. The Indecent Representation of Women (Prevention) Act, 1986;
- iii. The Dowry Prohibition Act, 1961;
- iv. Protection of Women from Domestic Violence Act, 2005.

Sexual harassment at work places is one of the major deterrents for women workers. Many families do not allow their women members to work outside because of this problem. The Supreme Court of India in its landmark judgement dated August 13, 1997, in the matter of *Visakha* and others versus the state of Rajasthan and others, laid down detailed guidelines/norms for prevention of sexual harassment of women workers at their places (Government of India, 2009b).

Since independence the Indian government have started many policies, programmes and initiatives to help women folk. In a deeply conservative, traditional and patriarchal society like India the governmental efforts were very necessary to bring social changes. Above, we have mentioned about some important women specific laws. Primarily these laws aspire to stop various types of discrimination and violence against women in society. In last two decades the issues of women empowerment have found special attention of the government. The government has realised that social, political and economic empowerment go hand in hand. And the constitutional amendment to provide 33% reservation was a step towards providing political empowerment to women. The 73rd and 74th amendment of the constitution of India ushered the nation in to a new era. This amendment establishes the local government in India. This amendment provides for 33% of reservation to women in all local government bodies (Basu, 2009: 54-69). Further, in this direction, in 2006, Ministry of women and child development came in to existence. Earlier this was only a department under the ministry of human resource development. Now this ministry has a special purpose and duty of women empowerment. Along these constitutional, legal and political initiatives, the central and state governments also run various programmes, policies and schemes with specific objectives. However the larger goal of these schemes is women empowerment through socio-economic upliftment.

Today, various central government departments and ministries run a number of programmes for the welfare of women. Most of these programmes are under the ministry of women and child development. Here we are highlighting some of the important programmes initiated and funded by the central government of India for socio-economic welfare of women in general.

2.8.1 Some general socio-economic welfare programmes for women

Some of the central government sponsored general Socio-Economic Welfare Programmes for women are here listed and shortly described (India, 2010).

I. National Policy on Empowerment of Women: The objective of the National Policy for Empowerment adopted by the Government on 20 March 2001 is to bring about the advancement, development and empowerment of women and to eliminate all forms of discrimination against women and to ensure their active participation in all spheres of life and activities. A National Plan of Action proposes to translate this policy into achievable goals.

II. Internship and Scholarship Scheme for Women Scientists: The scheme is operated by the Department of Science and Technology, Government of India. This scheme is meant to help women scientists and technologists. Under this scheme, three categories of scholarships with

research grants are provided. The scholarship provides an opportunity to women scientists for self-employment by utilising their specialised domain knowledge in areas such as patenting, proof reading, science journalism, technical translation etc.

III. Ujjawala Scheme for Prevention of Trafficking and Rescue, Rehabilitation and Reintegration: The scheme was started in 2007. The objective of the scheme is to prevent trafficking of women and children for commercial sexual exploitation through social mobilisation and involvement of local communities, awareness generation programmes, generate public discourse through workshop/ seminars and such events.

IV. Leadership Development of Minority Women: The scheme was started in 2009 and it was operated by Ministry of Minority affairs till July 2012. The objective of the scheme is leadership development of minority women. The scheme aims to empower and instil confidence in women by providing knowledge tools and techniques for interacting with government systems, banks and intermediaries at all levels.

V. National Mission for Empowerment of Women: With a view to empowering women socially, economically and educationally and to strengthen the process that promote all round development of women through coordination and convergence of schemes programmes of participatory Ministries/Departments, the national mission for empowerment of women was launched by the government on 8th March 2010.

VI. Swadhar: This scheme was launched in 2001-2002. The scheme aims to provide holistic and integrated services to women in difficult circumstances.

VII. Working Women's Hostel: The scheme of assistance for construction or expansion of hostel buildings for working women with day care facilities for children is being implemented since 1972-1973. Under this scheme, assistance is provided NGOs, cooperative bodies and other agencies engaged in the field of women's welfare, women's education, public sector undertakings, women's development corporations, local bodies, universities, state governments etc., for construction of buildings for Working Women's Hostels.

VIII. Condensed Courses for Education of Women: The scheme of condensed courses of education aims to benefit needy women of tribal, hilly backward areas and urban slums of the age fifteen years, who would not join mainstream education system or dropout, by providing them opportunities for education at different levels.

IX. Gender Budgeting Initiatives of the Ministry of Women & Child Development: Gender Budgeting is the application of gender mainstreaming in the budgetary process. It encompasses incorporating a gender perspective at all levels and stages of the budgetary process, and paves the way to translating gender commitments to budgetary commitments and carrying out an assessment of the budget to establish its gender differential impact. The Ministry of Women & Child Development implements this mission 2005 onwards. So far, 56 Ministries and Departments, Government of India have set up Gender Budgeting Cells (GBCs) which are headed by an officer of Joint Secretary Level.

X. *Stree Shakti Puraskar*: As a measure of recognition of achievements of individual women in the field of social development, the Government of India has instituted five national awards, known as '*Stree Shakti Puraskar*'.

XI. *Convention on Elimination of Discrimination against Women (CEDAW)*: India signed the Convention on Elimination of Discrimination against Women (CEDAW) on 30th July 1980 and ratified it on 9th July 1993 with one reservation and two declaratory statements. The convention obligates the state parties to undertake appropriate legislative and other measures to eliminate discrimination against women and for guaranteeing them the exercise and enjoyment of human rights and fundamental freedom on the basis of equality with men.

XII. *Mahila Samridhi Yojana (MSY)*: This scheme was launched in 1993. The National Backward Castes Finance and Development Corporation (NBCFDC), The National Scheduled Castes Finance and Development Corporation (NSCFDC) and The National Minorities Finance and Development Corporation (NMDFC) have introduced *Mahila Samridhi Yojna* Scheme for women belonging to Backward Classes and Minorities respectively. The loan up to Rs. 25,000 at 4% interest is advanced to the individual for setting up any Self Employment Venture.¹⁴

XIII. *Women's Vocational Training Programme*: Vocational training facilities for women in the country are organised through a network of 370 women industrial training institutes and 818 women wings in general Industrial Training Institutes (ITIs)/private Women Industrial Training Institutes (WITIs) with a seating capacity of about 51,236 under the control of State Governments. National Council for Vocational Training has recommended that in general ITIs up to 25-30% of the sanctioned seats may be reserved for women candidates. Till March, 2009 about 67,246 women have been trained in these institutes since inception.

XIV. *Rashtriya Mahila Kosh (RMK)*: The objective of the institution set-up on 30th March, 1993 under Societies Registration Act, 1860 is to facilitate credit support to poor women for their socio-economic upliftment. The support is extended through NGOs, Women Development Corporations, state government agencies like District Rural Development Agencies (DRDAs), Dairy Federations, Municipal Councils, etc. RMK extends loan to the above organisations at 8% and the above organisations can lend to the women SHGs/ultimate women beneficiaries at an interest ranging from 8% to 18%. The RMK provides micro-credit with a unique credit delivery model '*RMK-NGO-SHG – Beneficiaries*' which is one of the main reasons for its success. The other reasons are its flexible credit norms, hassle free loans, no collateral and reasonable rate of interest.

XV. *Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)– 'Sabla'*: This scheme was introduced on pilot basis in the 200 districts in 2010. The scheme, aims at vocational training for girls above 16 years of age for their economic empowerment.

The nature of these above mentioned schemes is socio-economic benefit to a target group of women. Some schemes provide training of various skills to earn livelihood. Some other

¹⁴ <http://india.gov.in/govt/viewscheme.php?schemeid=1702> (accessed on 29/10/2011).

provides loans, either directly or through NGOs to start economic activities. Some of the schemes support women to make them pursue their dreams independently (by providing stay homes, crèches etc.). Some programmes pursue to provide safer society and working environment. So that women do not hesitate to go outside. There has been a special initiative to introduce the gender budgeting in every government department. This is an important initiative to ensure women's welfare in various governmental schemes.

To specifically address the problems of women labours, the government has tried to formulate policies and programmes to remove the handicaps under which they work, to strengthen their bargaining capacity, to improve their wages and working conditions, to enhance their skills and to open up better employment opportunities. Under Ministry of Labour and Employment, the women labour cell is responsible to address the concerns of women. To safeguard and protect the interest of women workers, the Maternity Benefit Act (1961) and the Equal Remuneration Act (1976) were enacted. The equal remuneration Act says that men and women shall be paid equal remuneration for same and similar nature of work. This cell in ministry also does many other activities to help women labourers. It provides grants-in-aid through voluntary organisations for the welfare of women labourers. This aid is provided to run awareness and education programmes (Basu, 2009: 34-51).

In addition to this general socio- economic schemes there are specific governmental schemes for women entrepreneur. Some programmes are direct intervention programmes to help women entrepreneurs in credit access, market access, and education and training. In addition to these, some other general entrepreneurship promotion programmes have a special component for women entrepreneurs.

2.8.2 Initiatives and schemes for women entrepreneurs

To promote women entrepreneurship, a number of programmes have been introduced by different ministries of India such as Ministry of MSMEs, Ministry of Women and Child Development and by Central Government Financial Institutions. These schemes are briefly described, here below.

A. Schemes under Ministry of MSMEs

I. Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women. To encourage women entrepreneurs, the TREAD was started during the 11th Five Year Plan (FYP). This scheme is focused on non-farm women entrepreneurs. The programme is implemented with the help of NGOs. The government provides grants to the NGOs, to impart training to women entrepreneurs. The scheme envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme. The Government's grant up to 30% of the total project cost is provided to the NGOs for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Further, the Government's grant up to Rs.1 lakh (0.1 million) per programme is provided to training institutions/NGOs for imparting training to the women entrepreneurs. Besides, need-based grants up to Rs. 5 lakh (0.5 million) may also

be provided to national level Entrepreneurship Development Institutes (EDIs) and other reputed institutions, for undertaking field surveys, research studies, evaluation studies, designing of training modules etc. During the year 2008-09, the grant of Rs. 66.05 lakhs (6.65 million) was utilised benefiting 3,418 women entrepreneurs. In the year 2009-10, Rs.76.5 lakhs (7.65 million) were released to ten NGOs till December 2009 (Government of India, 2010a). Budget estimate for the year 2011-12 under the scheme is Rs.270.00 lakh (27 million) and sanction of Rs.57.00 lakh (5.7 million) has already been released up to December 2011 to benefit 1,725 women (Government of India, 2012). The TREAD is one of the most successful government intervention programmes for women entrepreneurs. This is supported by the sanctions on paper and beneficiaries on ground. This fact has been acknowledged in the Report of the Working Group on MSMEs growth for 12th FYP. The report says that given the excellent performance of this scheme, this should continue in 2012-2017 (12th FYP period) with a budget allocation of Rs. 100 crores (1000 millions).

II. Mahila Coir Yojana (MCY). MCY is the first women oriented self-employment programme in the coir industry which aims at providing self-employment to rural women artisans in regions producing coir fibre. The scheme was launched in 1994. The Scheme envisages distribution of motorised ratts for spinning coir yarn to women artisans after giving training. One artisan per household is eligible to receive assistance under the scheme. Women spinners are trained for two months in spinning coir yarn on motorised ratt at the Coir Board's Training Centres. A stipend of Rs. 500 was earlier paid to the trainees which has been raised to Rs.750 per month from 2009-10. Coir Board provides motorised ratts/ motorised traditional ratts at 75% cost subsidy subject to a maximum ceiling of Rs.7,500 for motorised ratts and Rs. 3200 for motorised traditional ratts. The remaining 25% has to be raised by the beneficiary (Government of India, 2012). An impact study done by Centre for management development, Kerala argues that the introduction of motorised traditional ratts has enabled the women spinners mostly belonging to the weaker section of the society to earn higher income and improve their economic condition. The study further adds that "the income generation of the beneficiaries, it is seen that the income of the individual beneficiaries per day has increase (Centre for Management Development, 2008).

III. Support for Entrepreneurial and Managerial Development. MSME-Development Institutes (DIs) regularly organise a number of Entrepreneurship Skill Development Programme (ESDPs)/ Entrepreneurship Development Programme (EDPs)/ Management Development Programmes (MDPs) to train the potential entrepreneurs in improving their techno/managerial knowledge and skill with a view to facilitating them to start MSEs in various fields. Special attention is given by organising exclusive Entrepreneurship Development Programmes (EDPs) for women. There are four important institutes where these trainings are imparted: (i) National Institute of MSMEs, Hyderabad, Andhra Pradesh; (ii) National Institute for Entrepreneurship and Small Business Development (NIESBUD), Uttar Pradesh; (iii) Indian Institute of Entrepreneurship (IIE), Assam; (iv) National Small Industries Corporation, Delhi. During the year 2011-2012 (up to December 2011) a total of 23,233 (746+4,847+6,375+8,265) women have been trained in these institutes.

IV. Exhibitions for Women under Promotional Package for Micro & Small Enterprises Approved by Cabinet Committee on Economic Affairs (CCEA) under Marketing Support. The ministry encourages women to participate in international trade exhibitions. For this purpose the ministry provides financial support in terms of travelling allowance and booking of space in trade fairs. In last ten years various women entrepreneurs have attended exhibitions in China, Italy Sri Lanka and Hungary. Under this scheme, participation of women entrepreneurs in 25 international exhibitions is envisaged during 11th FYP (2007-2012).

V. Small Industries Development Organisation (SIDO). The SIDO was established in 1954. This government agency is under the ministry of MSME. SIDO helps in giving technical and managerial inputs, making project reports and training entrepreneurs of small scale industries. A special women cell has been opened to provide coordination and assistance by SIDO. Several EDP programmes are conducted to introduce process/product EDPs. An outstanding women entrepreneur award has been constituted to recognise the achievements by women entrepreneurs.

B. Schemes by Ministry of Women and Child Development

I. Support to Training and Employment Programme for Women (STEP). It was launched as a Central Sector Scheme in 1987. It has made a significant impact on women in traditional sectors by upgrading skills and providing employment on project basis by mobilising them into viable groups, arranging for marketing linkages, support services and access to credit. The Scheme covers traditional sectors of employment such as Agriculture, Animal Husbandry, Dairying, Fisheries, Handlooms, Handicrafts, Khadi and Village Industries and Sericulture. The scheme is being implemented through Public Sector Organisations, State Corporations, DRDAs, Cooperatives, Federations and registered Voluntary Organisations which have been in existence for a minimum period of three years. During the period 2007-08 and 2008-09, total 70,920 poor women have been benefited from the Scheme. For this purpose, an amount of Rs. 3307.90 lakhs (30.97 million) have been released to various implementing agencies across the country (India, 2010).

II. Swayamsidha. It is an integrated scheme for the development and empowerment of women. It is based on the formation of women into SHGs with emphasis on converging services, developing access to micro credit and promoting micro enterprises. The long-term objective of the scheme is to achieve all round empowerment of women, especially, socially and economically, by ensuring their direct access to, and control over, resources through a sustained process of mobilisation and convergence of all the on-going sectorial programmes. The immediate objectives of the programme are as follows: (i) Establishment of self-reliant women's SHGs; (ii) Creation of confidence and awareness among members of SHGs regarding women's status, health, nutrition, education, sanitation and hygiene, legal rights, economic upliftment and other social, economic and political issues; (iii) Strengthening and institutionalising the savings habit in rural women and their control over economic resources; (iv) Improving access of women to micro credit; (v) Involvement of women in local level planning; and (vi) Convergence of services of MWCD and other Departments. The scheme was launched in 2000-2001 covering 650 blocks in the country including 238 IMY blocks in

335 districts. Over 69,803 women's SHGs have been formed under the scheme covering 10.02 lakh (1.02million) women members. An amount of Rs. 168.82 crores (1,688.2 million) have been saved by SHGs formed under the scheme. 66,369 SHGs have accounts in banks, 36,574 SHGs (56%) have availed loans from banks to the tune of Rs. 167.61 crores (1,676.1 million). Total 53,207 SHGs (82%) constituting over 6.52 lakhs (0.65million) women are engaged in Income Generation Activities (IGA). Around 42,386 SHGs (65%) are benefiting from convergence with other Government schemes. The SHGs have created over 5,424 Community Assets. The Scheme was ended as on 31st March, 2009 (India, 2010).

C. Initiatives by Central Government Financial Institutions

A financial institution is an institution that provides financial services for its clients or members. Probably the most important financial service provided by financial institutions is acting as financial intermediaries.

I. Small Industries Development Bank of India (SIDBI). The SIDBI was established as a principal financial institution for the promotion, financing and development of industries in the small scale sector. It had started its operations from 2April 1990 and is engaged in providing assistance to the Small Scale Industrial (SSI) sector in the country through other institutions like State Financial Corporations, Commercial Banks and State Industrial Development Corporations (India, 2010). The business domain of SIDBI consists of SSI units. SSIs are the industrial units in which the investment in plant and machinery does not exceed Rs.10 million. About 3.1 million such units, employing 17.2 million persons account for a share of 36% of India's exports and 40% of industrial manufacture. In addition, SIDBI's assistance flows to the transport, health care and tourism sectors and also to the professional and self-employed persons setting up small-sized professional ventures.¹⁵

SIDBI have four important types of schemes and programmes to specifically help women entrepreneurs:

i. Mahila Udyam Nidhi (MUN): This is an exclusive scheme for providing soft loan to women entrepreneurs. The women are provided with seed capital for small scale projects in industrial and service sector. Purpose is to meet gap in equity Eligible Borrowers Women entrepreneurs for setting up new projects in tiny / small scale sector and rehabilitation of viable sick SSI units. Scheme operated through Standing Finance Committee (SFCs)/twin function State Industrial Development Corporations (SIDCs)/Scheduled Commercial Banks/Select Urban Co-operative Banks. Cost of Project is not to exceed Rs.1 million. Soft Loan limit is 25% of cost of Project subject to a maximum of Rs.250,000 per project. Service charges are 1% per annum on soft loan.¹⁶

ii. Mahila Vikas Nidhi (MVN): The programme was executed during 1990 to 200. This offers developmental assistance for pursuit of income generating activities to women. A judicious mix of loan and grant is extended to accredit NGOs for creation of training and other

¹⁵ <http://www.sidbi.com/history.asp> (accessed on 12/07/2011)

¹⁶ <http://www.scribd.com/doc/45265687/women-entrepreneurship> (accessed on 06/07/2011)

infrastructural facilities. In addition, activities like vocational training, strengthening of marketing set up for the products marketing of the beneficiary group, arrangements for supply of improved inputs, materials, production and technology improvement are also covered under the MVN scheme. Assistance is given mainly towards capital expenditure and recurring expenses are discouraged. In total the beneficiaries were over 155 NGOs and agencies involved in training and employment opportunities to women in rural areas by creating infrastructural facilities.¹⁷

iii. Marketing Fund for Women (MFW): The assistance under the Fund is available to women entrepreneurs and organisations involved in marketing of products manufactured by women entrepreneurs to increase their reach, both in domestic and international markets. The eligible borrower's are SSI units managed by women entrepreneurs which are providing support services like internet, trade related information, advertising, marketing research, warehousing, common testing centres, etc. and to enterprises owned and managed by women.¹⁸

iv. Informal lending: Responding to the reality that a vast segment of the rural poor remain outside the reach of the institutional system, and recognising the need for creating and strengthening self-help groups (SHGs) of the poor, SIDBI has started extending support to voluntary organisations with a good track record which are working with special target groups in rural areas.

v. National Bank for Agriculture and Rural Development (NABARD): NABARD came into existence on 12th July 1982. It was established for providing credit for promotion of agriculture, SSIs, Cottage and Village Industries, Handicrafts and other allied economic activities in rural areas with a view to promoting integrated rural development and securing prosperity of rural areas (India 2010).

The scheme for supporting Women Development Cells (WDC) in Regional Rural Banks (RRB) and co-operative banks, in operation since 1995-96, was modified and made performance linked with effect from 1st April 2007. During 2008-09, total 33 WDC were set up in 19 RRB, 12 District Central Cooperative Banks (DCCB) and 2 State Cooperative Agriculture & Rural Development Bank (SCARDB). As on 31 March 2009, 102 WDC in 56 RRB, 43 DCCB and 3 SCARDB were sanctioned under the modified scheme.

NABARD continued to support gender development programmes through its various schemes like Marketing of Non-Farm Products of Rural Women (MAHIMA) and Assistance to Rural Women in Non-Farm Development (ARWIND) programme. During the year, grant assistance of Rs.6 lakh (0.6 million) and Rs.7 lakh (0.7 million) were released under MAHIMA and ARWIND, respectively. Under schemes for Marketing of Non-Farm Products of Rural Women (MAHIMA) and Assistance to Rural Women in Non-Farm Development (ARWIND), grant support of Rs.6.02 lakh (0.602) and Rs.6.82 lakh (0.608), respectively,

¹⁷ <http://sitagita.com/working-women/be-an-entrepreneur/financing-mahila-vikas-nidhi.html> (accessed on 07/03/2011).

¹⁸ <http://www.scribd.com/doc/45265687/women-entrepreneurship> (accessed on 04/03/2011).

was released till 31st March 2009. During 2008-09, the scheme for setting-up Women Development Cells (WDC) was modified. As on 31 March 2009, total 102 WDC in 56 RRB, 43 DCCB and 3 SCARDB were sanctioned (NABARD, 2009).

vi. Industrial Development Bank of India (IDBI): It was established in 1964 by an Act of Parliament to provide credit and other facilities for the development of the fledgling Indian industry. The scheme to support the women entrepreneurs have been formulated with the twin objectives: providing training and extension services support to women entrepreneurs through a comprehensive package suited to their skills and socio-economic status; and extending financial assistance on concessional terms, to enable them to set up industrial units in the small-scale sector.

The IDBI also runs the Scheme for Re-finance Assistance to Women Entrepreneurs. Under this scheme, all projects in the SSI Sector (including cottage, village and tiny industries) promoted and managed by women entrepreneurs are eligible for assistance under this scheme. Women can start a unit with two to three women promoters as a partnership venture or as a cluster of units by the support of IDBI bank loan facilities.

vii. Industrial Finance Corporation of India (IFCI): The Industrial Finance Corporation of India (IFCI) on July 1st, 1948, as the first Development Financial Institution in the country to cater to the long-term finance needs of the industrial sector. The IFCI provides subsidy for women owned enterprises in all sectors.

D. Initiatives by Central Social Welfare Board (CSWB)

It was set up in 1953 with the objective of promoting social welfare activities and implementing welfare programmes for women and children through voluntary organisations. The CSWB within the broad objective of empowering women and providing for the needs of children is implementing the following specific programmes/activities. Amongst these activities there are some initiatives which are directly concerned with self-employment for women. The Condensed Courses of Education and Vocational Training (CCE&VT) scheme provides condensed courses. The voluntary organisations are given grants to conduct courses of 2 years duration to enable women of the age of 15 plus to pass matric/ secondary, middle and primary level examinations. Under the vocational training programme, grants are provided to give training to needy and deserving women in different vocations such as Draft designing, Computer courses, Typesetting, Batik, Handloom weaving, Nursery teacher training, Stenography etc. Another important programme is Socio Economic Programme (SEP). Under this programme, voluntary organisations are given financial assistance to take up variety of income generating activities which include the production of industrial components in auxiliary units, handlooms, handicrafts, agro-based activities such as animal husbandry, sericulture and fishery and self-employment ventures like vegetable or fish vending etc.

2.8.3. Special Incentives for Women Entrepreneurs under General Schemes

I. Prime Minister's Employment Generation Programme (PMEGP). The Government has introduced a new employment generation credit linked subsidy scheme titled Prime Minister's Employment Generation Programme (PMEGP) for setting up micro enterprises in rural and urban areas by merging two existing employment generation programmes of this Ministry namely Prime Minister's *Rozgar Yajana* (PMRY) and Rural Employment Generation Programme (REGP). Relaxation is provided to women beneficiaries under Prime Minister's Employment Generation Programme (PMEGP) launched in 2008-09, such as: for urban women beneficiaries, margin money subsidy is provided at the rate of 25% of the project cost while it is 35% for women in rural areas. In case of women entrepreneurs, beneficiary's contribution is 5% of the project cost while in the case of others; it is 10% of the project cost. Bank finance in the form of loan is 95% of the project cost in case of women and other weaker section borrowers and 90% of the project cost in case of others (Government of India, 2012).

II. MSE-Cluster Development Programme. In the last few years, the Government has been focusing on the strategy of Cluster Development for development of the MSEs through which different 'clusters' and concentrations of enterprises are given the benefit of a whole variety of interventions, ranging from exposure to skill development, from credit to marketing and from technological improvements to better designs and products (India, 2010).

This is a cluster-based scheme to promote entrepreneurs in general and women entrepreneurs in particular. A cluster is defined as a group of enterprises, ideally having 100 members, producing same/similar products/services. While 100 members could be the minimum per cluster, depending on the density of the population and other factors, even 200 to 300 could be a good target group for undertaking diagnostic study and the subsequent self-interventions in a cluster. The cluster development approach is based on the soft and hard type of intervention methods. Through its interventions, it aims at enhancing competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generations etc. The scheme provides assistance for capacity building, common facilities, marketing, the delivery assimilation and diffusion of the identified technology from its producers to the recipient user/cluster of small enterprises. Here as a special incentive for women, the clusters owned and managed by women entrepreneurs, contribution of the MSME could be up to 90% of the project cost.

III. Credit Guarantee Fund Scheme for Micro and Small Enterprises. Micro and Small Enterprises (MSEs) face severe problems with banks during credit access. There are problems regarding the perception of banks and collateral security. This scheme, which was launched in August 2000, seeks to address this problem. Under this scheme, a guaranteed cover is provided to collateral free credit facility extended by Member Lending Institutions (MLIs) to the new and existing MSEs on credits up to Rs. 50 lac (5 million). The guarantee cover is available up to 75% of the loans extended. However, the extent of guarantee cover is 80% for MSEs operated and/or owned by women.

For strengthening the delivery of credit to the MSEs, the government announced a policy package for stepping up credit to MSMEs in August 2005 for doubling the credit flow to this sector within a period of 5 years. This has resulted in a significant increase in the credit flow from Public Sector Banks (PSBs) to the MSE sector with the outstanding credit of public sector banks increasing from Rs. 58,278 crore (50.83 million) at the end of March 2004 to Rs. 148,651 crore (140.87 million) at the end of March 2008.

George and Thomas admit that, encouraging women entrepreneurship in India through innovative programmes during this economic liberalisation era shows that the country is gradually recognising the possible contribution of women in building the nation. Now in the era of socio-economic transformation, it is the turn of women entrepreneurs to fight the problems and put their effort to achieve success (George and Thomas, 1998: 145).

Now the question is how far the above mentioned governmental initiatives address these issues, both in terms of policy planning and policy implementation. To address the issue of social barriers a number of laws have been made. These laws intend to put women on an equal footing with men. At the same time many laws try to address the handicap faced by women. It has been observed by analysts that the laws have obviously helped, but the economic independence of women is a better way to give women's fate in their own hands. Towards this direction a number of economic welfare programmes are conducted. However, in the post- liberalisation period the opportunity and value of entrepreneurship has grown for women too.

A critical assessment of these policies, schemes reveals major problems both in terms of policy making and policy implementation. At the level of policies, the issue of market linkages and networking is not given high priority. The focus is on skill development. Even the financial matters are highly complex and access is limited. Both the central and state governments run a number of programmes. But the lack of coordination between central and state governments is very clear. Even when there are overlapping matters, two government departments do not coordinate and this leads to wastage of resources. At many times it has been seen that various programmes have no coordinating authority and they work as an islands in themselves. The tendency of the government officials as patrons and givers of favour is not over. Instead of going to the beneficiaries they expect the beneficiaries to come to them and plead for help. Even, the awareness about the schemes and programmes amongst women are very limited. One there is hardly any proper mechanism to disseminate the information about the scheme; two, the local governmental sources are either not used for this purpose or they are inefficient. The official apathy and corruption at every level of government limits the policies and schemes to governmental papers. And on ground, the resource crunch collapses the schemes. Overall, the patriarchal mind-set is evident in governmental policy making and implementation. Strangely the government of India still considers these policies as welfare measures. The concept of women's right is still foreign to them. The schemes run by central and state government for women are clubbed as welfare activities. And the government officials tend to behave like patrons where the beneficiaries are their clients. The charity based mind-set of bureaucrats, politicians and other policy makers do not find women's participation as a value in it-self or as a right. This leaves a

larger gap between women and government. Hence, despite available resources, even the governmental schemes are forced to incorporate the role of NGOs in its working.

2.9 Chapter Summary

There is no universally accepted definition of entrepreneurship till date. There is a lack of consensus among scholars on this subject across countries. The maze of definitions is primarily, a result of the variation in focus on different aspects of entrepreneurship. But, while considering various views, one thing seems to be common i.e. entrepreneur is an important driving force of any economy. It can provide employment, reduce poverty, promote the well-being of people and society, and reduce illiteracy and gender inequality and many other benefits. Given the importance of entrepreneurial activities, the government should facilitate and promote the entrepreneurial activities as much as possible.

In recent times both men and women have started undertaking entrepreneurial career in India. However, it is not an easy task for a middle class woman in India, especially in rural areas and with low education to enter into entrepreneurship. She has to face endless list of problems mainly during her initial phase of entrepreneurial activities. One of the deeply engrained problems is the negative attitude of the society towards working women. Further, lack of financial resources, adequate knowledge and training, lack of market and network support, and low level of self-confidence are other of the major problems coming to the way of women while entering or surviving into the business.

To address the problems faced by potential and working women entrepreneurs, the Indian government has launched a number of schemes, projects and established many entrepreneurship development institutions to promote MSMEs. In addition, the government is paying special attention to facilitate and attract more women into entrepreneurial activities and make women empowered. Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organising themselves, it can also be facilitated through education, capacity building, training and other measures. Change has to happen in the structures and legal frameworks (family laws, property rights etc.) in order to make the self-transformation process of empowerment sustainable.

There are several implications of this chapter on the present research. The chapter primarily helps to understand the concept of entrepreneurship from various points of view. It gives clarity on what are the different possible meanings of the term entrepreneur, in present literature. It also helped to understand the reasons behind the importance of entrepreneurs and their entrepreneurial activities in economy. Elaborating the significance of entrepreneurial activities as employment generator, poverty fighter, the chapter helps to bring attention on the benefits of MSMEs for economic growth. The discussion on the distinct features of the MSMEs is based upon an understanding of why this sector is popular among common people. It also helps to understand the reasons behind Indian government's focus on the promotion of these enterprises. One of the important aspects focused in the study, which is also the core of the present research, is the involvement of women entrepreneurs in MSME sector in India. This chapter tried to develop an understanding about women entrepreneurship

in India. The chapter also discussed various factors related to the issue of women entrepreneurship; such as the individual characteristics and experience of Indian women entrepreneurs, the business motivations and resources; the business profile; the problems encountered and their achievements. The implicit and explicit review of literature pertaining to women entrepreneurs was very helpful in identifying the survey and interview questions for this study. The present chapter reviewed the various research findings on entrepreneurs, MSMEs, women entrepreneurship and women entrepreneurship in India.

The next chapter will discuss gender equality and gender equality machinery in India. The issue of gender inequality is deeply ingrained in Indian society. The following chapter throws light on the status of women in Indian society. The chapter will also highlight the problem of inequality faced by women, while entering into labour market.

Chapter Three

Gender Equality in India

3.1 Introduction

Gender equality refers to a social condition, where women and men enjoy the same opportunities, rights and obligations in all spheres of life. The present chapter discusses the concepts and theories of gender and gender equality briefly to develop a general understanding of the subject in the first section. The chapter elaborates the discussion by concentrating on different dimensions of gender equality in India; gender participation and economic development in India and other important concerns related to gender. The last section of this chapter presents the summary.

3.2 Gender Equality: A Theoretical Understanding

3.2.1 Concept of gender

Naila Kabeer argues that gender can be seen as the process by which individuals who are born into biological categories of male or female become the social categories of men and women through the acquisition of locally defined attributes of masculinity and femininity. She further claims that the aim of gender training is to distinguish between what is natural and biological and what is socially and culturally constructed, and in the process to renegotiate the boundaries between the natural (and hence apparently inflexible and the social and hence relatively transformable) (Kabeer, 1991: 192). A similar approach can be observed in the views of Dale O’leary as she finds that gender is a concept that refers to a system of roles and relationships between women and men that are determined biologically but in the social, political and economic context. Therefore, at one side sex is biologically natural whereas the gender is socially constructed (O’leary, 1997: 28).

Gender refers to the social attributes and opportunities related with being male and female and the relationships between women and men and girls and boys, as well as the relationship between women and women and those between men and men. These attributes, opportunities and relationships are socially constructed and are learned through socialisation processes. It can alter or change according to context or time. Gender defines what is expected, allowed and valued in a woman or a man in a given context. In most of the societies there are differences and inequalities between the responsibilities assigned to women and men. Even the activities undertaken, access to and control over resources, as well as decision-making opportunities are defined by the ‘gender’. Gender is a part of the broader socio-cultural context.¹⁹

¹⁹ This explanation is taken from United Nation Women (UN women): In July 2010, the United Nations General Assembly created UN Women, the United Nations Entity for Gender Equality and the Empowerment of Women. The creation of UN Women came about as part of the UN reform agenda, bringing together resources and mandates for greater impact. It merges and builds on the important work of four previously distinct parts of

3.2.2 Gender inequalities

The UN Women refers to gender equality as equal rights, responsibilities and opportunities provided to women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognising the diversity of different groups of women and men. Gender equality is not a women's issue but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centred development.²⁰

While explaining about gender inequality, Naila Kabeer (2003: 1-2) points out that if it is not the only, or even the most marked form of inequality in a society, it is the most pervasive. The pervasiveness of gender inequality cuts across all other forms of socio-economic differentiation. It can be found among rich as well as poor groups, racially dominant as well as racially subordinate groups, privileged as well as 'untouchable' castes.

Gender inequality is regarded as distinct from other forms of economic and social inequalities. It is present both outside and inside the household. It has been traced not only from pre-existing differences in economic endowments between women and men but also from pre-existing gendered social norms and social perceptions.

Amartya Sen (2001) argues that there are various types of gender inequality or gender disparities in societies²¹. The first type has been regarded as *Natality Inequality*. In this type of inequality a preference is given for boys over girls. In many male-dominated societies, gender inequality is noticeable in the form of '*Son-preference*'. This is quite common in south Asia. Second is *Professional or Employment Inequality*. In terms of employment as well as promotion in work and occupation, women often face greater handicap than men. Third type is *Ownership Inequality*. In many societies the ownership of property can also be very unequal. The absence of claims to property can not only reduce the voice of women, but also make it harder for women to enter and flourish in commercial, economic and even some social activities. The fourth type is *Household Inequality*. There are often enough, basic inequalities in gender relations within the family or the household, which can take many different forms. Even in cases, where there are no clear signs of anti-female bias, the family arrangements can be quite unequal in terms of sharing the burden of household work and child care. It is, for example, quite common in many societies to take it for granted that while men will naturally work outside the home, women could do it if and only if they could combine it with various inescapable and unequally shared household duties. The fifth type is *special Opportunity Inequality*. Even when there is relatively little difference in basic

the UN system, which focused exclusively on gender equality and women's empowerment: i.DAW, ii.INSTRAW, iii.OSAGI, iv.UNIFEM

(<http://www.un.org/womenwatch/osagi/conceptsanddefinitions.htm>) access on 17/12/2011.

²⁰See footnote 19.

²¹An inauguration lecture for the new Radcliffe Institute at Harvard University, on April 24, 2001

(<http://www.hindu.com/fline/fl1822/18220040.htm>) accessed on 28/12/2011.

facilities including schooling, the opportunities of higher education may be far fewer for young women than for young men. Indeed, gender bias in higher education and professional training can be observed even in some of the richest countries in the world. The sixth type is *Mortality Inequality*. In some regions in the world, inequality between women and men directly involves matters of life and death, and takes the brutal form of unusually high mortality rates of women. The seventh and last type is *Basic Facility Inequality*, prevalent in Asia, Africa, and Latin America where girls are granted less opportunities for schooling than boys (Sen, 2001).

The adverse impact of gender inequality on development goals led to constrained economic growth. It hampers the overall well-being of society. When women are not allowed to fully participate in social, political and economic activities, the society remains void of participation and service by its half of population. Many developing countries including India have displayed gender inequality in education, employment and health. It is common to find girls and women suffering from high mortality rates. There are vast differences in education level of two sexes. India has witnessed gender inequality from its early history due to its socio-economic and religious practices that resulted in a wide gap between the position of men and women in the society (Priyam *et al.*, 2009: 137).

While emphasising the significance of gender equality, UNFPA (2011) states that equality between men and women exists when both sexes are able to share equal distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions. Men and women are equally important and both play a vital role in the creation and development of their families in particular and the society in general. Indeed, the struggle for legal equality has been one of the major concerns of the women's movement all over the world.

For centuries, in India, the women were considered as oppressed section of the society and they were neglected. During the national struggle for independence, Mahatma Gandhi gave a call for the emancipation of women. He was not ready to compromise on the matter of women's rights. The difference in sex and physical form denotes no difference in status. He argued that woman complements man, and is not inferior. Therefore, it was an important consideration in post-independent India to provide a constitution to the people, which would not discriminate between men and women on the basis of sex. The preamble of the constitution provides equal opportunity of Justice- economic, social, and political to its entire citizen.

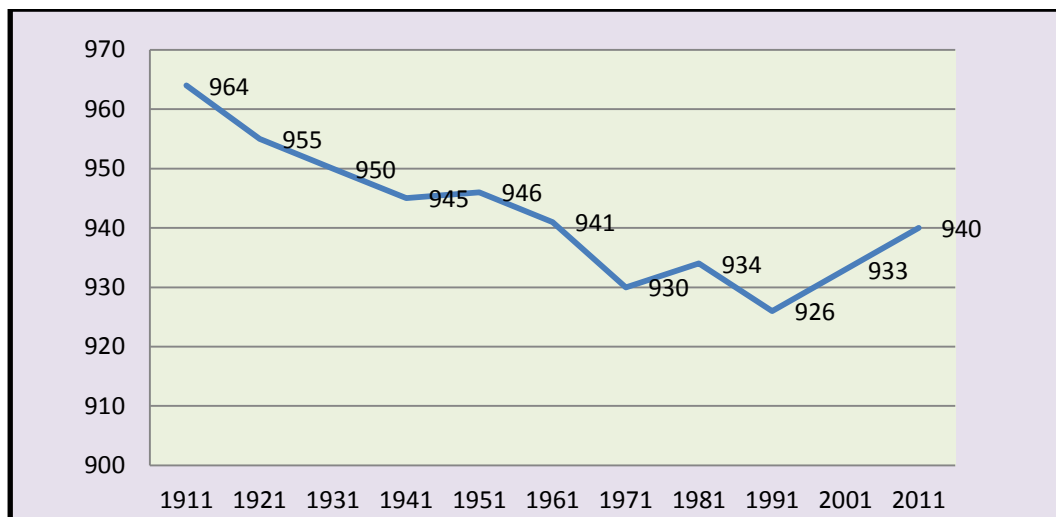
3.3 Factors Responsible for Gender Inequality in India

Women represent half of the world's population and yet comprise a shocking seventy percent of the world's poor. These poor women face a litany of injustice, discrimination and obstacles that get in the way of achieving their basic needs of good health, safe childbirth, education and employment (Global Poverty Info Bank, 2010). Women do most of the work in world and own less than two percent of world's property. They make less than ten percent of

world's head of states, business corporations and international organisations. The disparity is more startling and evident in economic sphere of society. And this disparity widens even more in developing countries like India (Singh, 2008). Women and girls are discriminated against various counts such as health, education and the labour market with negative repercussions for their freedoms.

The latest Census of India (2011) reports that there is an increase in the sex ratio as compared to the last census of India, 2001 (see figure 3.1). In 2001, the total female population of India stood at 496.4 million, while the male population was 532.1 million, with a gap of 35.7 million. In terms of sex ratio (the number of females per thousand males), there were 933 female for one thousands of male in 2001 and the sex ratio went up to 940 in 2011(see figure 3.1). The low ratio of women to men, in Sen's view is due to the phenomena of the "missing women" (Sen, 1990). The phenomenon of "missing women" is a result of cultural preference for boys in the Indian society. The preference for boys results in a highly skewed sex ratio in India.

Figure 3.1: Sex Ratio in India, 1911-2011



Source: Census of India, 2011.

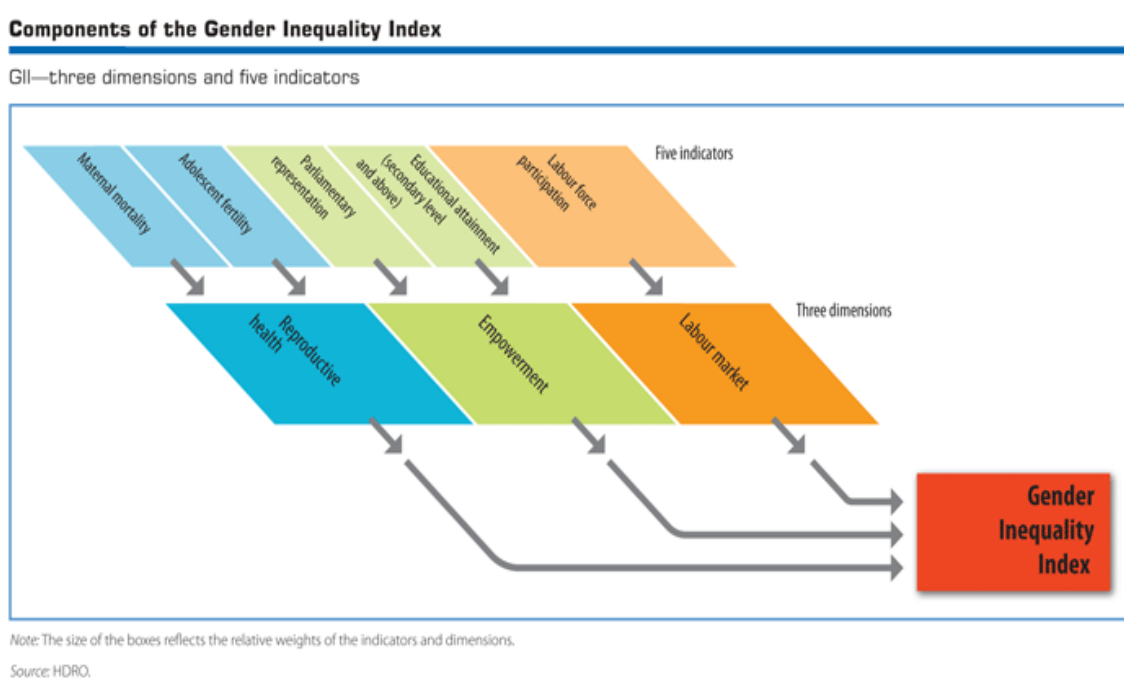
Despite the development in society over a period of hundred years, there has been a continuous decline in sex-ratios from 1911 (964) to 1961 (941); it went down by 100 points during the decade 1951-61 and was still low (933) in 2001. The overall female sex ratio has slightly increased in the last 10 years (up to 940 in 2011). It is a positive development for the country. However, over-all sex ratio has gone up somewhat during 1991-2001 primarily due to longer expectation of life for women than men which have occurred due to large increase in outlay on family welfare and family planning programmes.

The high expectation of life at birth of females and continuous low sex-ratio only indicates the focused issue of female feticides. The earlier explanation of neglect of the girl child is not corroborated by data of infant mortality rates. Female children are discriminated in the way that they are not being allowed to be born rather than allowed to die after birth. This is a result of the typical male child bias in Indian society (Sekher and Hatti, 2005). And this bias

starts right from birth and continues till death. Every sphere of human activity is deeply affected by this distorted view of human life. It has been reported that the low sex-ratio has been noticed in poor states as well as in the richest. 70 districts in 16 states and Union Territories have recorded more than 50-point decline in the child sex ratio which includes some of the richest districts of Punjab, Haryana, Gujarat and Himachal Pradesh, which have high female literacy rates.

The UNDP has introduced a new measure of these inequalities to expose the differences in the distribution of achievements between women and men (see figure 3.2). According to this report, there are three dimensions to measure gender inequality: reproductive health, empowerment and labour market. These dimensions are based on five indicators: maternal mortality, adolescent fertility, parliamentary representation, educational attainment (secondary level and above) and labour force participation.

Figure 3.2: Various Components of Gender Inequality Index



Source: UNDP²².

Combining the above gender inequality index proposed by the UNDP (see figure 3.2) with the various gender development indicators of India (see table 3.1) further enables a more analytical understanding. The data presented in table 3.1 clearly shows the lack of women's participation in every sphere of life in Indian society. Their political participation is negligible and their representation in bureaucracy is minimal, hence they have almost no say in decision making. Although, in education they have progressed a lot, still they lag behind their male counterparts which affect their performance in other sectors. Notably, in economic activity and employment, they are highly outnumbered by their male counterpart. And their role in national income becomes negligible.

²²<http://hdr.undp.org/en/statistics/gii/> (accessed on 14/06/2012)

Table 3.1: Selected Gender Development Indicator of India in two periods of time

INDICATORS		Old period of time			Recent period of time		
		Female	Male	Total	Female	Male	Total
Demography and vital statistics (Census data)							
1	Population (in million, 1991 & 2001)	407.1	439.2	846.3	495.7	531.3	1027.0
2	Decennial Growth (1981 & 2001)	24.93	24.41	24.58	21.79	23.93	21.34
3	Sex Ratio(2001 & 2011)	933	-	-	940	-	-
4	Juvenile Sex Ratio(1991 & 2001)	945	-	-	927	-	-
5	Life Expectancy at Birth (1991 & 2001)	58.1	57.1	-	65.3	62.3	-
6	Mean Age at Marriage (1981 & 1991)	17.9	23.3	-	19.3	24.0	-
Health and family welfare							
7	Birth rate (per 1000, 1981 & 2002)	-	-	35.6	-	-	25.0
8	Death rate (per 1000, 1981 & 2002)	12.7	12.4	12.5	7.7	8.4	8.1
9	Infant mortality rate (per 1000 live births, 1990 & 2002)	81	78	80	65	62	64
10	Child mortality rate(per 1000 live births under 5 years of age, 1985 & 2001)	40.4	36.6	38.4	71.6	70.5	71.1
11	Maternal mortality ²³ rate (per100,000 live births, 2000 & 2011)	390	-	-	200	-	-
12	Adolescent Fertility Rate (births per 1000 women ages 15-19, 2001 and 2011)	102	-	-	79	-	-
Literacy and education (Census data)							
13	Literacy Rate (2001& 2011) in %	53.67	75.26	64.87	65.46	82.14	74.04
14	Gross Enrolment Ratio (1990-91 & 2002-03)						
	- Classes I-V {Ministry of HRD}	46.0	40.1	42.6	33.7	35.8	34.9
	- Classes VI-VIII {Ministry of HRD}	65.1	59.1	60.9	52.3	53.4	52.8
15	Adult Education Rate in 2001 (15+yr) in %	na	na	na	47.8	73.4	na
16	Dropout Rate (1990-91 & 2002-03) in %						
	- Classes I-V {Ministry of HRD}	46.0	40.1	42.6	33.7	35.8	34.9
	- Classes I-VIII {Ministry of HRD}	65.1	59.1	60.9	52.3	53.4	52.8
Work and employment							
17	Work Participation Rate (1991 & 2001) in %	22.3	51.6	37.4	25.6	57.9	39.2
18	Organised Sector (no. in millions in 1981 & 1999) (DGE &T)	2.80 (12.2%)	20.50	22.85	4.83 (17.2%)	23.20	28.11
19	Public Sector (no. in millions in 1981 & 1999) (Employment Review)	1.5 (8.7%)	14.0	15.5	2.8 (14.5%)	16.8	19.4
20	Government (no. in millions in 1981 & 1997)	1.2(11%)	9.7	10.9	1.6 (14.6%)	9.1	10.1
Women's representation in decision making							
21	Administration (no., 1997 & 2000)	579 (7.6%)	7347	8036	645 (7.6%)	7860	8460
22	PRIs (no., 1985 & 2001)	318 (33.5)	630	948	725 (22.6%)	1997	2722
23	Parliament (no., 1991 & 2004)	77 (9.7%)	712	789	72 (9.2%)	712	784
24	Central Council of Minister (no., 1985 & 2001)	4 (10%)	36	40	8 (19.8%)	66	74

Source: Office of the Registrar General of India, Census of India, 2001 and 2011.

²³Maternal death is defined as “the death of a woman while pregnant or within 42 days of termination of pregnancy, irrespective of the duration and site of the pregnancy, from any cause related to or aggravated by the pregnancy or its management, but not from accidental or incidental causes.

3.3.1 Reproductive health

The India Gender Gap Review (2009) provides a more in-depth analysis of how equitably India is dividing its resources between women and men and integrating women into its growth. It has been found that there are still persistent gaps in health and survival, a fact that contributes to India's 'missing women'. While missing girls at birth are indeed concentrated in India and China, excess female mortality after birth is highest in Sub-Saharan Africa, the only region where the numbers are going up over the time. These three population groupings - China (with a population of 1.3 billion), India (1.15 billion), and Sub-Saharan Africa (0.8 billion) - together account for 87 percent of the world's missing girls and excess female mortality. In India, missing girls at birth and excess female mortality in early childhood and in the reproductive years; each account for roughly a third (World Development Report, 2011: 120).

In India, the maternal mortality rate (per 100,000 live births) in 2000 was 390, which has declined to 200 in 2011. However, it is still a higher number when compared to other developing Asian countries such as China (37) or Sri Lanka (35). United Nations (UN) agencies estimate that around 1,170,004²⁴ maternal deaths occur in India each year, which make up almost one quarter of the maternal deaths that occur annually worldwide.²⁵

Maternal deaths do not only involve a tragic loss of life, but also cumulatively represent deeply entrenched gender discrimination and social injustice. The leading causes of maternal mortality and morbidity are composed of medical, socio-economic and health system-related factors (World Development Report, 2011:117). The fact that most deaths occur among low-income women with little or no formal education, women belonging to scheduled castes and tribes, and adolescent girls locked in child marriage reveal that multiple forms of discrimination underlie these deaths. The maternal deaths rarely occur due to one isolated cause; multiple foreseeable and preventable factors often converge to cause a maternal death (CRR, 2008).

In India, some of the common medical causes of maternal death are anemia, malaria, HIV/AIDS, unsafe abortion etc. In addition, a number of socio-economic factors that have led to maternal mortality are poverty, illiteracy, child marriage, caste and tribe etc. The health system related factors are another important cause of these deaths. Essential reproductive health services are not available to the majority of women in India. The National Human Rights Commission (NHRC) reports that a mere 30% of the population receives services through the public health system. The unavailability of basic reproductive health services including contraceptives, pre and postnatal care and emergency obstetric care, as well as delays in seeking institutional care and the poor quality of care provided in government hospitals, have contributed dramatically to maternal deaths (CRR, 2008: 13-21).

²⁴United Nations Population Fund (UNFPA), *Maternal Mortality Declining in Middleincome Countries; Women Still Die in Pregnancy and Childbirth in Low-income Countries* (Oct. 12,2007), available at <http://www.unfpa.org/news/news.cfm?ID=1042> [hereinafter UNFPA, *Maternal Mortality Declining in Middle-income Countries*].

²⁵UNFPA, *Maternal Mortality Declining in Middle income Countries*, *supra* note 4. See also Paul Hunt, Oral Remarks to the Press, *supra* note 4.

Further, despite the fact that 18 years is the legal age for the marriage, almost half (45%) of the young women are already married before they turn 18 years of age. Adolescence, defined as the period between childhood and adulthood, often does not last very long for girls in India. Such early marriages are directly linked to the low status of women in Indian society and a clear violation of an adolescent's legal rights. Moreover, given the significant, independent association between early marriages and domestic violence, marrying as a minor poses a real threat to a young woman's safety. Although the proportion who marry before age of 18 years has started to fall (see table 3.1), the pace of that decline is painfully slow—a drop of only 23 adolescents out of each 1000 women from 2001 to 2011 (Moor *et al.*, 2009: 22).

The persistence of early marriage reinforces women's low status and social isolation, and such marriages almost always force girls to prematurely end their education to assume household responsibilities. Consequently, early marriage reduces women's employment prospects as well. Marriage also usually leads directly to childbearing, given pressure, largely exerted by mother-in-law for a young bride to have a baby relatively quickly. Adolescents have especially difficult time countering these pressures because of their low position in the family, regardless of their education level. In addition, marriage also puts adolescents at heightened risk of unwanted pregnancies and sexually transmitted infections (Moor *et al.*, 2009: 9).

3.3.2 Empowerment

According to the World Bank, empowerment of women should be a key aspect of any social development programme. Here it is significant to mention that India has ratified various international Conventions committed to securing equal rights to women.²⁶ Yet there is a wide gap between the goals enunciated in the Constitution, legislative Policies, plans, programmes, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other (World Bank, 2001).

The low level of education among women is one of the major factors that have put women at the back front. In India, around 3/5th of the women are still illiterate. Illiteracy is the root cause of socio-economic barriers or hurdles. Girls are still missing out on primary and secondary education in far greater number than boys, thus divesting India of the proven and positive multiplier effects generated by girls' education (Deshpande and Sethi, 2009:13).

The World Bank (2012), however, finds that there are a number of reasons to feel optimistic about the state of women's education around the world. A positive changing trend can be observed in the present scenario of women's education in India. In 2001, the gap between male and female literacy rate stood at 21.59%. However, the census of India, 2011 shows that there is a noticeable decline in the literacy gap (16.68%) between the female (65.46%) and male (82.14%) (see table 3.1). In 2001, the totale female literacy was 53.67%. It shows that

²⁶The ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993, the Mexico Plan of Action (1975), the Nairobi Forward looking Strategies (1985) and the Beijing Declaration as well as the Platform for Action (1995).

there is an increase in total female literacy of 11.79 percentage points in the last decade. To analyse the various levels of education among men and women, a study was undertaken by the ministry of women and child development in India. The study finds in 2001 (Census data), at all India level, in the total literate population, 68.09 % are literates but below matric/secondary (see table 3.2).

Table 3.2 Population by Educational Level and Place of Residence, 2001 (in million)

	Total	Illiterate	Literate	Literate but below matric/secondary	Matric/secondary but below graduate	Technical diploma or certificate not equal to degree	Graduate and above	Technical degree or equal to degree or post graduate degree
All India								
Total	1028.61	467.923	560.688	381.798	117.432	3.667	32.616	0.5054
Male	532.157	195.623	336.534	220.614	76.056	2.901	21.891	3.642
Female	496.454	272.299	224.154	161.184	41.376	0.766	10.725	1.412
Rural								
Total	742.491	3806.2	361.871	271.169	62.27	1.6	10.719	1.442
Male	381.603	158.051	223.552	160.984	43.358	1.268	8.384	1.131
Female	360.888	222.569	138.319	110.185	18.913	0.332	2.335	0.31
Urban								
Total	286.12	87.303	198.817	11.063	55.162	2.067	21.897	3.613
Male	150.554	37.572	112.982	59.63	32.699	1.633	13.507	2.511
Female	135.566	49.731	85.835	51.0	224.63	0.434	8.39	1.102

Note: The data do not include 'literate' (i.e. persons without educational attainment level).

Source: Government of India (Census, 2007a: 12).

The table 3.2 shows that in 2001 (Census data) among male literates, 65.55% are below matric/ secondary whereas 71.91% female literates are below matric/ secondary level of education. At all India level, 48.74 % of the total rural population is literate. A 58.58 % of the total rural male population is literate and 38.33 % of the total rural female population is literate. At all India level, out of the total urban population, 69.49 % are literate. In the total urban male population, 75.04 % are literate and in the total urban female population, 63.32 % are literate. As far as the status of female in technical education is concerned, there is a significant gap (58.44 percentage points) between the female participation (20.88%) and male participation (79.32%). The table 3.2 clearly shows that the level of education is significantly lower at every level among women. Educating females is essential to increase productivity in all economies, particularly in the developing world where it depends in large part on engendered development assistance policies. Due to lack of education and that too quality education; women are not aware of business, technology and market knowledge. Also lack of education causes low achievement motivation amongst women. Thus lack of education creates problems for women to set up competitive enterprises (Deshpande and Sethi, 2009: 13)

Among those women who do receive the benefits of health and education, many of them are unable to contribute fully and productively due to the barriers to their entry into the workforce or barriers to access the positions of leadership. The World Development Report finds that almost everywhere, the representation of women in politics and in senior managerial positions in business remains far lower than that of men (World Bank, 2012: 46). Here, table 3.1 shows that women are highly marginalised in terms of their participation in the parliament. In 2004, the female participation in the parliament was 9.2% and the male participation was 90.8%. However, Inter Parliamentary Union (IPU) report further shows that the participation of women in lower house of parliament is 11%, whereas the men hold 89% of participation. In the upper house of parliament, the participation of women is even lower with 10.7% whereas men have 89.3% of the share. The overall ranking of India in terms of women participation in politics is 105 (IPU, 2012).²⁷ It has been revealed that lack of work-life balance policies compounds the challenges in this area. Although India is a leader in South Asia as well as among emerging markets in this field, women still remain under represented in political leadership and decision-making (World Economic Forum, 2009: 1-4).

3.3.3 Labour force participation

Mukhopadhyay and Tendulkar (2006: 4) argue that labour force participation of women has been a topic of interest, globally. To a greater extent, patterns of work participation are different for men and women. Not only do these vary over the life cycle, primarily to accommodate women's reproductive functions; but also, generally male participation rates dominate over women's in activities recognised to be '*Economically Productive*'. Women put longer hours of work at home and outside in varied activities. India is no exception to this trend.

According to the ILO (2009: 6) report, gender inequality remains to be an issue within labour markets worldwide. The report confirms that 'women still suffer multiple disadvantages in terms of access to labour markets. They do not enjoy the same level of freedom as men in choice of work'. The various indicators are evident that the problem of women's participation in labour market still persists.

According to the census of India 2001, there are 127.22 million female registered workers out of total female population of 496 million in India. According to a recent report published by World Economic Forum (2011: 199) on Global Gender Gap, India stands at 113th rank (out of 135 countries) at Gender Gap Index²⁸ and in the labour force participation it holds 123rd rank (out of 135 countries). According to this report, women labour force participation is 35% whereas male labour force participation is 85%. On the other hand, the labour force participation of women at global level was 52.6% and for men it was 77.5% (ILO, 2009: 37). This indicates that India lags far behind from global average of women labour force participation ratio.

²⁷ <http://www.ipu.org/wmn-e/classif.htm> (accessed on 24/06/ 2012)

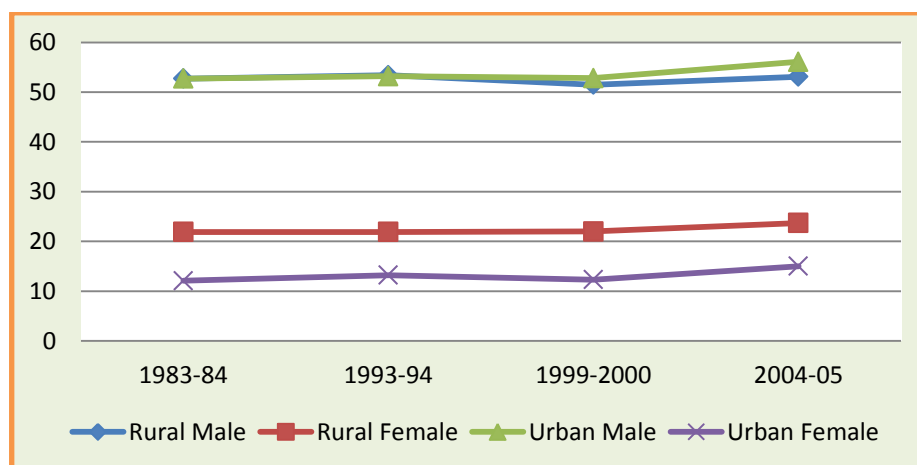
²⁸ According to Hausmann *et al.*, 2007, the Global Gender Gap Index was introduced by the World Economic Forum in 2006. It aims to be a tool for benchmarking and tracking global gender-based inequalities on economic, political, education and health-based criteria, (<https://members.weforum.org/pdf/gendergap/index2007.pdf>) (accessed on 28/11/2011).

In India, women’s commitment to participate in the labour market is of course constrained by the sexual division of labour in the household. Nevertheless, the gap that exists between myth and reality of women’s economic activities leads to under-counting of the role of women workers. Factually, women are the mainstream in terms of labour input, but because of myth-reality gaps their access to productive resources or support services is severely limited (Ruwanpura, 2004: 15).

This *status quo* weakens the position of women in the labour market. As a result, the welfare of the household is maximised because of the unpaid and invisible tasks performed by women (Deshpande and Deshpande 1997: 547). Women still have to provide care for children, old and disabled people, and the figure estimated by NSS excludes these social groups. Women have to perform dual roles. They have to look after family and kids and then work outside. This places a physical and temporal constraint on women’s ability and performance. These responsibilities hinder the ability of women to participate in the labour market. The NSS data revealed that the women workers who are regular and salaried constitute below 15% of the female workforce. When international standards are utilised, women workers constitute around 25% of the Indian labour force (Deshpande and Deshpande 1997: 546).

In order to rectify conceptual gaps, the notion of ‘*Marginal workers*’ was introduced by the 1981 census in India. Marginal workers represent people who reported work for some time during the year but not long enough to feature as ‘*main workers*’. By including this definition, the total number of women workers in the labour force increased from 19.7% in 1981 to 22.3% in 1991 (Kundu 1997: 441).

Figure 3.3: Labour Force Participation Rate in India, 1983-2005 (age group of 15-64 yrs.) (%)



Source: Government of India, 2010b.

Figure 3.3 shows the labour force participation rate (LFPR)²⁹ of men and women from rural and urban India up to 2004-05. A clear disparity can be observed between rural men and women in terms of LFPR (53.1% and 23.7% respectively, in 2004-05), but also a very sharp difference among urban men and women (56.1% and 15% respectively). In the rural areas, women are mainly involved as cultivators and agricultural labourers. In the urban areas, almost 80% of women workers are working in the unorganised sectors such as household industries, petty trades and services, buildings and construction.

The women folk of India hardly get opportunities to play an equal role in economic activities.³⁰ This is very clear from the labour force participation rates in India. However, it is noticeable that the gender gap in work participation in rural India is smaller than the gender gap in urban India. Giving the reason of such disparity, Ruwanpura (2004) finds that those women in urban areas are mainly working in informal sector which are not directly linked to mainstream economy, whereas the male population is working mostly in formal sectors. In addition, Olsen and Mehta (2006: 19-20) find that the rural and urban employment rates are very different. In both places, however women do plenty of self-employment. In rural areas, this is mostly agricultural, whereas in urban areas it is mainly informal-sector and small-scale manufacturing.

A recent report published by International Labour Organisation (ILO) and Asian Development Bank (ADB) (2011: 11) mentions that women represent only 31% of the total workforce and 32% of the informal workforce but 96% of the female workforce are informally employed. A study of the nature of female workers shows that they are mainly engaged in highly underpaid and unrecognised jobs.³¹ The government of India, Reference Manual (2007) reported that the majority of women workers are employed in rural areas. Amongst rural women workers, 72.8% are employed in agriculture as labourers and cultivators. Amongst the women workers in urban areas, 80% are employed in unorganised sectors like household industries, petty traders and services, building and construction etc. (see table 3.3).

In organised sector employment, women are highly underrepresented. The women's representation as employee in electricity, gas and water sectors are almost negligible. These sectors can be considered to be as 'tough job' and hard work sectors. And the stereotype of

²⁹Labour Force Participation Rate (LFPR): LFPR is a measure of the proportion of the country's population that is engaged actively in the labour market, either by working or seeking work. It provides an indication of the size of the supply of labour available to engage in the production of goods and services, (http://labour.nic.in/Report_to_People.pdf) accessed on 28/07/2011.

³⁰Generally women's movements in India have more focused on socio-political aspects. They feel that socio-political hindrances are primary courses for women inequality. Hence, the movements have campaign around social and political issues. However, there are some instances where the reasons for non-participation of women in economic activities have been discussed. For example, the president of SEWA, Ela Bhatt has always highlighted such issues.

³¹ This is a key issue. Even though home-workers do work in isolation, there is a need to base strategies that does highlight the inter-links between women home-workers across divergent political economic context. Networking home-workers across the globe is necessary to raise awareness of conditions of work within which they do operate. SEWA, in India, illustrates the possibility of home-base women workers becoming more aware of their rights, of opportunities, and access to information. This networking group, therefore, accentuates the need to base strategies of confronting exploitative working conditions in the informal sector (Walia, 1997:5).

the society deters women's participation in these sectors. In the emerging economy where infrastructure building constitutes a major chunk of economic participation, this stereotype hinders the women's full participation in economic development.

Table 3.3: Characteristics of Workers³² in India, 2004-05

Indicator (NCEUS, 2007)	MALE	FEMALE
Unorganised workers in total work force (%)	90.7	95.9
Unorganised sector ³³ workers in work force (%)	84	91.3
Workers in agricultural and allied activities (%)	48.9	72.8
Time spent on care and household maintenance per week	4hr	35hr
Unorganised non-agricultural workers working from own home (%)	15.7	54.7

Source: Government of India (2007b).

According to the ILO (2009), gender segregation is often seen in the labour market. Women are mostly concentrated in the so called '*feminine*' sectors, which are considered to be responsible for the difference between men's and women's wages and for constraints on careers. The informal sector is known for inferior working conditions and lower wages. The preponderance of women in informal sector further leads to the economic disadvantage of women (Deshpande and Deshpande, 1997: 556).

The gender discrimination present in the labour market on the basis of occupational sex-segregation led to the low economic participation of women in the labour market. Yet, over the years, there has been an increase in the level of employment of women in sectors such as manufacturing, financial services and personal services (see table 3.4), mainly due to improved access to education, technological advancement, and increased employment opportunities for women. Women workers are also viewed as less 'troublesome' and cheaper than male labour, thus contributing to their increased presence in certain sectors (ILO, 2011: 15).

Women's segregation into 'female' occupation implies that there is a great chance of these occupations being low-paid. The gender-based wage differentials do reflect these biases. Gender-based wage discrimination is apparent in India even where wage differentials are standardised for education, but is much higher when wage differentials are not standardised for education (Deshpande and Deshpande, 1997: 556). Women employed in tedious tasks of housekeepers, cooks, maids and sweepers experienced the worst wage discrimination, while nurses experienced the least discrimination. Even in the latter occupation, however, there was wage discrimination (Deshpande and Deshpande, 1997: 557).

³²Those persons involved in gainful employment.

³³ Unorganised sector means an enterprise owned by individuals or self-employed workers and engaged in the production or selling of goods or providing services of any kind whatsoever, and where the enterprise employs worker. The number of such workers is less than ten. Unorganised sector worker means a home based worker, self employed worker or a wage worker in the unorganised sector.

Table 3.4: Distribution of Women Workers across Sectors in India in 1993-94, 1999-2000 and 2004-05

Industrial Category	1993-94			1999-2000			2004-05		
	N	% share	% F	N	% share	% F	N	% share	% F
Agriculture, Forestry and Fishing	945357	77.44	39.48	912023	74.88	38.74	1079652	72.42	41.63
Mining and Quarrying	522	0.43	19.51	3842	0.32	17.14	4221	0.28	16.52
Manufacturing and Repair Services	120987	9.91	29.14	123355	10.13	28.24	174039	11.67	31.05
Electricity, Gas and Water	516	0.04	3.71	375	0.03	3.61	494	0.03	4.07
Construction	16482	1.35	13.61	20343	1.67	11.66	28024	1.88	10.75
Trade, Hotels and Restaurants	39376	3.23	12.84	52325	4.30	12.78	61208	4.11	12.31
Transport, Storage and Communication	3285	0.27	3.06	4408	0.36	3.01	5945	0.40	3.19
Finance, Insurance, Real Estate and Business Services	4498	0.37	12.07	4692	0.39	9.61	9152	0.61	11.72
Community, Social and Personal Services	84987	6.96	26.35	96587	7.93	28.94	128026	8.59	33.93
Estimated Total Workers	1220700	100.00	32.59	1217950	100	30.94	1490759	100.00	32.47

Legenda: N: absolute number of workers; % share: sectorial share in total female employment; %F: female share in total employment.

Source: ILO (2011: 16).

Much of occupational based wage discrimination, and wage discrimination in general, is related to the social attitude towards women workers. Labour market tends to reflect the social attitudes that consider women's work to be inferior to that of men. It is also an extension of human capital discrimination faced by women, since girls are discriminated against getting access to education.

A relatively lower percentage of female literacy *vis-a-vis* male literacy reflected gender-based human capital discrimination. As mentioned above, in India, the percentage of women attaining tertiary education is still low and without tertiary education women are probably forced to accept low paid work upon entering the labour market (Deshpande and Deshpande, 1997: 558) (also see table 3.2). Gender-based discrimination in the labour market is not merely unjust for women workers; it is also economically harmful to the country. From the perspective of the well being of women workers, the consequences are apparent.

The gender bias for both casual and regular workers in rural and urban areas is clearly visible. It is important to note that the gender bias in casual wage payment is low in rural areas (0.63) than in urban areas (0.58). However, the reason for low gender bias in wage payments in rural areas is highly suppressed wages both for male and female rural workers. The gender

bias is also noticeable in case of urban regular workers (see table 3.5) (Government of India, 2010e: 25).

Table 3.5: Average Daily Wage (in Rs.) of Regular and Casual Workers (15-59yr.) in 2004-2005 in India

	Male	Female	Index of Gender Bias in Wage Payments
Regular			
Rural	144.93	85.53	0.59
Urban	203	153.19	0.75
Casual			
Rural	55.03	34.94	0.63
Urban	75.1	34.88	0.58

Note: The index of gender bias in wage payments is the ratio of female wage to male wage. Smaller ratio indicates high gender bias.

Source: Government of India (2010e: 25).

Gender-based inequities in the labour market remain a primary concern throughout South Asia. Labour force participation among women stood at less than 40% in 2009 – a gap of around 43 percentage points relative to men. This gap is larger than in all other regions in the world except the Middle East and North Africa. Recent years have brought some progress for women in terms of increased employment. In 2000, only 33.9% of working-aged women were employed in the region. By 2010 this figure had increased to 38%. A much larger share of women (71.2%) working in the agricultural sector in comparison to men (45.5%). As this sector typically has the lowest average levels of labour productivity, this provides strong evidence that women who do manage to work are disproportionately engaged in low-productivity employment (ILO, 2011: 46).

Given the trends in South Asia, where occupational segregation and wage-based and human capital discrimination are high, it is unlikely that they obtain high quality employment. Anti-discrimination employment laws, comparable work policies, and quota reservation laws are all necessary first-steps to attack vertical and horizontal occupational segregation (Ruwanpura, 2004: 19).

In South Asia, larger sections of women are engaged in vulnerable employment than men, with gender-based gaps particularly larger in India, Nepal and Pakistan. The International Labour Organisation (ILO, 2011) defines vulnerable employment as the sum of own-account workers and contributing family workers. They are less likely to have formal work arrangements, and are therefore more likely to lack decent working conditions, adequate social security and ‘voice’ through effective representation by trade unions and similar organizations. Vulnerable employment is often characterized by inadequate earnings, low productivity and difficult conditions of work that undermine workers’ fundamental rights. South Asia has the highest rate of vulnerable employment among all regions in the world, at

78.5% of total employment in 2009. The rate has declined modestly in recent years, as it was 81.1% in 1999. As far as India is concerned, 80% of male workers and 89% of female workers are engaged in vulnerable employment (ILO, 2011: 47). Nevertheless, given South Asia's high rates of employment growth, this suggests that employment growth does not automatically equate to positive labour market trends. There is a need to focus on expanding wage employment opportunities for the increasing educated workforce. The large share of workers in vulnerable employment in South Asia also confirms the need for expanded social protection measures, such as India's National Rural Employment Guarantee Scheme (ILO, 2011: 46).

3.4 Explanations for Low Participation of Women in Economic Activities in India

Lack of women's participation in formal economic activities is a cause and consequence of gender disparity in society. The low status of women in society is a hindrance for their economic self-independence and their economic dependence furthers their low status in society.

Jaiswal (1993) says that Indian society is based on many traditional and hierarchical prejudices. Here individual's position in society is defined by his/her group affiliations. Hence the power and wealth is hierarchically distributed. And this distribution is highly disadvantageous to women folk of Indian society. This creates a social milieu which restricts women from playing an active role in so called productive economic activities in formal sense. The tradition of *pardah or ghonghat*³⁴ (the veil), which is mainly practiced by women in rural India, acts as an additional hindrance for women. Due to traditional and cultural myths and stereotypes many families still feel ashamed, when their women family member work outside either as wage labours or self-employed. Very often, those women who dare to work outside face a number of discrimination in various forms. Even professional women find a prevalent discrimination; two-thirds of women in one study felt that they had to work harder to receive the same benefits as compare to employed men (Jaiswal, 1993: 131).

Although women work both for the labour market and for the household, most often very little of this work is recognised and rewarded, while most of it is not enumerated and remains unpaid. Women's contribution to the household, economy and society mostly goes unrecognised since most of their economic activities do not enter the sphere of the market and remain non-monetised. Usually, most of the work undertaken by women is often interspersed with other household chores. This makes it difficult to separate the various tasks performed. The perpetuation of gender stereotypes and the social division of labour that typecasts women mainly as workers in the domestic sphere have been the chief barrier to the recognition of women's economic work participation (Tinker, 1990; Bardhan, 1985).

³⁴*Ghonghat or Pardah* refers to the practice of covering the face with a veil. *Pardah* or *Ghonghat* is also based on a set of avoidance rules between a woman and her male affine. Married women observe it in the presence of their husband's kin as well as before their husbands in the presence of others. They also extend it to all courtesy affine i.e. senior men of the village and mother-in-law. However, a woman never uses *pardah* in her natal home or before her natal relatives. The system is highly prevalent in northern India (Chowdhry, 1994: 284).

With the fact that non-recognition of women's participation in economic activities is not only an outcome of their work being intertwined with household activities; and being unpaid, making it difficult for enumerators to identify women as workers, but also the base of inconsistent definitions and the limited scope of economic activities (Duvvury, 1998; Agarwal, 1985).

Predominantly, the role played by women in the care sector, and the reproductive work (bearing, rearing, nurturing children and household maintenance), falls outside the national accounting systems. Many of the tasks of non-working women would be considered as work, if performed by a person hired for that purpose or unrelated to the household (Visaria 1999).

Jaiswal mentions that "despite various statutory provisions for making all jobs equally open to both the sexes, the aggregate data available about the women's participation in modern professions, and more particularly in the science and engineering professions, reveal that the equality of opportunity of the sexes is more a theoretical proposition than a concrete reality" (Jaiswal, 1993: 124) (also see table 3.2 and table 3.4).

Because women perform roles, which are not statistically counted as economic and hence not monetarily valued, women's role and their contribution are assigned a lower status. The role fulfilled by women in household maintenance and care activities cannot be trivialised. Assigning monetary value to all the tasks undertaken by them, however, it is not very easy. Some efforts have been made to study the manner in which time is spent by women in the course of the day through time use surveys. This reveals the significance of time spent by women in unpaid care activities (Bhatia 2002; Hirway 2002).

It has been argued by many scholars that women in India contribute to the national economy in many ways which are not statistically counted. There has not been any specific programme introduced by Indian government which can look for women's involvement in unorganised sector. However, Indian government has introduced few general Schemes and Acts that guarantee the security of workers in unorganised sector.

One of the recent schemes in this series is the unorganised Sector Workers' Social Security Act, 2005. There are six chapters under this Acts which provides guidelines and laws related to ensure the security of worker in unorganised sectors. The Unorganised Sector Workers Act, 2008 also has six chapters. The Act seeks to apply itself to around 93% of India's working population to introduce a broad social security protection through various government schemes.

The National Policy for the Empowerment of Women (section 1.10) ensures the security for women involved in unorganised sectors (Government of India, 2001).

A number of NGOs in India are working to organise this unorganised sector (including SEWA, NASVI, LEARN, INSFA and NURM)

Self-Employed Women's Association (SEWA) is a successful NGO in organising the women workers. The 40% of the street vendors in Ahmadabad, Gujarat are women, who are all unionised by SEWA. The SEWA has encouraged women from the urban poor to take to

street vending. Women's Trade Centre developed by SEWA helps the grass root women to link their produces directly with the international markets (Chant and Pedwell, 2008).

National Association of Street Vendors of India (NASVI) is the main federation of street vendors in India which played a major role in pressurising the government to have a national policy for street vendors.

LEARN (Labour Education and Research Network) Working Women's Trade Union is a classic example. The union is exclusively for women and they elect leaders from among themselves ensuring 100% representation of women, as the leaders are very much aware of the problems faced by women.

There are some other organisations working to make the women's work visible are: INSAF (Indian National Social Action Forum), NURM (National Urban Renewal Mission) etc. These NGOs are involved in organising domestic workers, garment workers, waste-collectors, street vendors etc. at the grassroots level. It has a separate trade union wing exclusively for the women working in the informal sector.

3.5 Chapter Summary

The understanding of societies about gender is deeply patriarchal all over the world, regardless of religion, race, and ethnicity, level of economic development or type of political system. Due to the prevalent cultural and traditional factors in India, the inequality can be seen in every sphere of women's life (housework and child care, education, labour market and low paid wage etc.). The purpose of the present chapter was to present an overall picture of the existence of gender inequality at various levels in Indian society. The presentation has been done by providing relevant information relating to: theoretical understanding on gender inequality, factors responsible for gender inequality in India such as maternal mortality, adolescent fertility, parliamentary representation, educational attainment and labour force participation; and explanation for low participation of women in economic activities in India.

A number of data analysed here shows that with a number of optimistic growths in various socio-economic indicators, the country is on the positive move. Besides the positive development in the sex ratio (0.75% increase), the overall reproductive health of women is also improving. The decline in maternal mortality rate (200 in 2011 as compared to 390 in 2001) and adolescence fertility (23 adolescence per1000 women in 2011) in recent years can also be seen as significant improvement. However, the sex ratio gap of 37.2 million between the male and female population still exists. It can be argued that male-biased sex ratios at birth largely attributed to an interaction of overt discrimination expressed in preference for sons, increased use of prenatal sex selection etc. The unequal distribution of resources between women and men leads to the gap in health and survival that further contributes the India's 'missing women.'

One of the prime factors of the positive change is the increasing education among female population. It has been mentioned that one educated women not only benefits herself, but her family and community as well. It has also been shown that the increase in women education

in last decade had further initiated many other changes in the society. There is an increase in total female literacy of 11.79% percentage points. However, it is painful that the women education beyond secondary and tertiary level is far less. For example, in 2001, only 41.37 million women had finished secondary level of education where as 76.07 million male were able to finish the same. Certainly the percentage of total illiterate female which is 54.84% is still very high. Girls are still the last to enroll and the first to drop out in difficult times. The low level of women having secondary and tertiary level of education further hinders/limits the economic activities of women such as wage discrimination, work segregation etc. This is sometimes called '*division of labour*', though women could be forgiven for seeing it as '*accumulation of labour*'.

The established fixity of this type of 'division' or 'accumulation' of labour certainly has far-reaching effects on the knowledge and understanding of different types of work in professional circles. Gender inequality in the labour market remains a pervasive feature for India. The occupational sex-segregation present in Indian labour market led to the low economic participation of women in the labour market. Yet, over the years, there has been an increase in the level of employment of women in sectors such as manufacturing, financial services and personal services, mainly due to improved access to education, technological advancement, and increased employment opportunities for women.

In conclusion, it can be said that women workers do have very specific experiences in the labour market, which are dependent upon dynamics of age, location, education level, class, caste and other factors. These factors, however, do not merely interact with each other. They are also embedded in patriarchal values and institutions which have an impact on the economic opportunities that avail themselves to women, and the choices made by women.

Fight for gender equality is not a fight against men. It is a fight against traditions that have chained them – a fight against attitudes that are ingrained in the society – it is a fight against system – a fight against proverbial *LaxshmanRekha*³⁵ which is different for men and different for women. The society must rise to the occasion. It must recognise and accept the fact that men and women are equal partners in life. They are individuals holding their own identity.

Overall, all the sections above help in building up the thoughts about women's position in India and the problems a woman faces in entering and surviving in labour market because of the predominant gender inequality.

The next chapter discusses the methodology opted for the present study.

³⁵ The word *Laxshman Rekha* is drawn from Ramayana, a Hindu mythology. It is a line drawn by Lakshmana around their abode, to protect Sita (a woman). Lakshman Rekha, in modern Indian parlance, refers to a strict convention or a rule, never to be broken. It often refers to the ethical limits of an action, traversing which may lead to undesirable consequences.

Chapter Four

Research Methodology

4.1 The Research Context

The women entrepreneurs face a number of challenges to become successful. Candida Brush indicates that even capable women entrepreneurs who come across many opportunities, most often struggle against some basic need to start and run a business, such as, business networking and finance (Brush *et al.*, 2004: 2). This necessitated a comprehensive study of the factors and the circumstances responsible for the challenges. The review of the literature reveals that generally research on women entrepreneurship in India is mainly concentrated on the motivation, opportunities, obstacles, challenges and performance (Thakur and Rahman, 2009; Dhameja, 2008; Swarajyalakshmi, 1998). A number of studies deal about various programmes and initiatives taken by government to support women entrepreneurs (Ganesan, 2003). However, the studies on the role of the NGOs in helping women entrepreneurship are still at its early stage (Soundarapandian: 2008).

The present study aims to understand the role played by the NGOs in benefitting women entrepreneurship in India. The central research problem of the thesis is to examine how women entrepreneurs are benefited by the NGOs' intervention in India.

Thus, three *central research questions* have been included in the study as:

- *What are the needs of women entrepreneurs?*
- *How these needs are met by the NGOs?*
- *How to measure the degree of success of the NGOs in supporting women entrepreneurs?*

The review of the literature on women entrepreneurship in India (related to motivation, opportunities, obstacles, challenges, performance) helped to develop an understanding about the subject (see sections 1.2, 2.6 and 2.7).

An introduction to the methodology has been provided in section 1.6 of chapter one. The present chapter builds on that introduction and provides assurance that appropriate procedure has been followed.

4.2 Case Study Analysis

A number of methods are used in doing research in social science. However, understanding the nature and need of the study, the present research has primarily opted case study method. Yin (2003: 1) states that

“Case Studies are the preferred strategy when ‘how’ or ‘why’ questions are being posted, when the investigator has little control over events, and when the focus is on a contemporary

phenomenon within some real-life context. Such explanatory case studies also can be complemented by two other types-exploratory and descriptive case studies”.

Case study research includes an inquiry mainly focused on describing, understanding, predicting and/or controlling the individual (i.e. process, animal, person, household, organisation, group, industry, culture or nationality) (Woodside, 2010: 16).

In present study, case studies are designed to get details from the participants by using multiple sources of data. In India, the NGOs in general are unorganised and lack any accountability mechanism. Neither they themselves publish substantial, coherent and regular reports about their studies, nor there are enough academic works done about the NGOs. These factors limit any study based on secondary sources about the NGOs in India.

This problem is aggravated in the case of the NGOs working on women related issues. Therefore, case study was viewed as an appropriate strategy for the present study. A case study approach, undoubtedly, is a valuable opportunity to gather and analyse data using a range of research methods and techniques which encompasses multiple views (Eisenhardt, 1989: 18), lenses (Yin, 2003: 4) and perspectives (Denzin and Lincoln, 1998: 7). The questions asked in the study and the lack of control that researcher had over the women's responses, strengthened this decision.

Case study method also provided an opportunity to enrich the present study by obtaining in-depth data from various sources. It provided an opportunity to examine the activities of the NGOs towards women entrepreneurs in detail. It helped in obtaining what has been described as a more complete or rounded understanding of that phenomena. Case study analysis has been undertaken in attempt to capture the unity or wholeness of the NGOs' activities, to describe and understand both the concept and its environmental context in-depth. And the analysis also gives attention to the subtleties and complexities relevant to the NGOs.

Thus, multiple methodologies help to collage, piecing together the data to view the clearer understanding of the research topic.

4.2.1 NGO as a case study subject

The economic planning has a lead role in overall development framework of India. The NGOs are perceived as a support to the governmental initiatives under this planning. By the mid-1960s, the NGOs' role was considered as exclusive support in India. But, with the 'crisis of planning' of the 1960s, an element of voluntarism started to be promoted by Indian government through various agencies. Consequently, they became increasingly important agents of the development process in the country. In the last decade, the NGOs have gained increasing attention among scholars and practitioners of development. Some of the main areas of their focus are humanitarian relief, long term development, policy formation and political advocacy (Attack, 1999).

In developing countries, the NGOs constitute a viable alternative to government, as channels of developmental assistance.

Streeten mentions some of the NGOs' functions and advantages: i) they are good at reaching and mobilising the poor and remote communities; ii) they help people to gain control of their lives and they work with and strengthen local institutions; iii) they carry out projects at lower costs and more efficiently than the government agencies and iv) they promote sustainable development (Streeten, 1997: 193-210).

In India, the NGOs have an important role to play in supporting women, men and household, and it is expected that they can do the welfare (Desai, 2005: 47). The bottom-up approach of the NGOs emphasise community participation, grass-root movements and local decision making. More and more participation of people and grassroots initiatives promote participatory decision making and self-reliance (Panda, 2007: 257-273). In 1990s, scholars have increasingly referred to micro-finance as an effective means of poverty reduction (Cerven and Ghazanfar 1999; Rekha, 1995). Micro-finance is one of the important ways for women's empowerment.

In order to gain economic freedom, the NGOs through micro-finance help communities to start their own businesses and promote income generation (Hamnett and Hassan, 2003: 78). Capacity building is another strategy of the NGOs that helps to bring development. The NGOs focus on a number of dimensions such as Financial capacities (resource, opportunities and knowledge), Human resources (Skills, motivations, confidence, and relational abilities and trust) and Social resources (Network, participation structures, share trust and bonding) (Frankish, 2003: 121). The NGOs through the provisions of education, skill development and knowledge enhancement, improve the capacity of community towards achieving sustainable development. The NGOs act as a capacity builder to help to develop the resources, building awareness motivating for participation in project etc. The NGOs assist the community to discover their potentials and also mobilises community to become self-reliant.

Entrepreneurial development among women may be looked at from two angles. One is to create an environment needed for healthy and sound entrepreneurship and the other is to have more and more rational motivational campaigns (McClelland, 1991: 64). In a society, economic, social, religious, cultural and psychological factors affect the emergence of entrepreneurs to a great extent. Therefore, there is an urgent need to nurture and create an enabling entrepreneurial climate (Rajeswari and Sumangala in Soundarapandian, 2008: 58).

In the last few decades, a number of institutions/agencies were set up by government to give assistance to women entrepreneurs by providing training, financial assistance and market support (Rajeswari and Sumangala in Soundarapandian, 2008: 62). In this regard, there are a number of studies that have been done to examine the role of government owned institutions, programmes and projects running for women entrepreneurship development (Rahman, 2009: 18; Rao, 2008: 62; Swarajyalakshmi, 1998: 38). The literature survey shows that the role of the NGOs, entrepreneurship development institutions and financial institutions is of vital importance in the Indian context. They encourage the potential but less affluent women entrepreneurs in profit generating activities (Ganesan, 2003: 46). The deliberate selection of NGOs as case study subject provides a number of benefits, including the opportunity to examine the role of NGOs in promoting women entrepreneurship in India. Thus, the specific

focus on non-governmental institutions provides a valuable subject for the study of the NGOs' intervention in promoting women entrepreneurship in India.

Notably, scant progress has been made towards a full understanding of entrepreneurship due to the '*systematic exclusion*' of entrepreneurial behaviour by individuals in non-profit organisations (Bahee and Prasad, 1992: 48). In recent years, this area has received increasing attention (Morris and Kuratko, 2002; Osborne and Gaebler, 1992), they have also developed as smaller, somewhat isolated or specialised areas of entrepreneurship, rather than adding to core entrepreneurship literature.

The research design, which is mainly explorative in nature, involves a detailed examination of the NGOs' activities in helping women entrepreneurs.

4.2.2 Sampling design

Sampling has been done in two stages: i) selection of cases (NGOs) and ii) selection of the respondents (women entrepreneurs).

i. Selection of cases (NGOs)

The NGOs working for women empowerment and entrepreneurship development are many (see Appendix VII). However, understanding the need and nature of the present study, as the *first criteria*, the selection of the cases were made among the NGOs exclusively and intensively working for women entrepreneurs in India. According to the information available with the governmental officials (SIDBI, WCD), there were total 9 NGOs found which had fulfilled the first criteria of the case study selection. These NGOs are major, actively involved and well recognised by government and various donor institutions. A complete list of all the 9 NGOs are presented in the table 4.1.

The total working experience of the NGOs has been considered as the *second criteria* of the case selection. The experiences of NGOs were calculated in two ways:

- i. In terms of years of existence which was minimum 15 years. A 15 year of time span was set considering the fact that it will be a long span of time to analyse an in-depth progress of the NGOs.
- ii. In terms of number of women entrepreneurs associated which was set as 10,000 for the cases.

The *third criteria* employed while selecting the cases was that the NGOs should be working at national level and active at least in five states. With the fact that the present research is intended to do overall analysis of the role of NGOs in promoting women entrepreneurship in India, it was decided that the NGOs active in at-least five states will provide a broader understanding of the subject.

While selecting the cases, geographical location was considered as *fourth important criteria*. In order to get an overall picture of role played by the Indian NGOs, it was important to understand the working of the NGOs in different culture and diverse society. Therefore, it

was decided to cover all the four parts of the country e.g. west, east, south, north and thereby select one NGO from each part. However, the eastern part could not become a part of this study, as the NGOs working in the eastern part did not fulfil the selection criteria.

Table 4.1: A Complete List of the 9 Major NGOs Working Intensively for Women Entrepreneur

S.No	Address	Contact Person	Ph. / Fax	E-mail	Website
1.	Federation of Indian Women Entrepreneurs (FIWE) , 407, Skipper Corner, 88, Nehru Place, New Delhi.-110019	Ms. Rajni Agarwal (President)	Ph.41619338/41618735 Res: 29552694/29556555 Mob.9810026570	fiwe@vsnl.net info@fiwe.org	www.fiwe.org
2.	Consortium of Women Entrepreneurs(CWEI) ,120 4 Rohit House, 3 Tolstoy Marg,Conaught Place, New Delhi- 110001	Ms. Shashi Singh Chowdhary (Chairperson)	23356030 (Office & Fax)	shashwat_mail@yahoo.co.in	http://www.cwei.org/
3.	Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP) H.NO.8-2-677/B/1. Road No.12. 3rd Right, Beside Banjara Castle, Banjara Hills. Hyderabad-500034.	Ms. K. Rama Devi (President)	Ph : 040-23372313 Res.: 040-23554095	aleap@rediffmail.com , Aleap@macinfo.net	http://www.aleap.org/
4.	Assn. of Women Entrepreneurs of Karnataka (AWAKE) B-76.KSSIDC Industrial Estate. Rajaji Nagar, Bangalore-44	Ms. Uma Reddy (President)	Ph.: 080-23389964/23385874/569 81515 Fax :080-23389964	awakener@vsnl.com	www.awakeindia.org
5.	Self-Employed Women's Association(SEWA) Sewa Reception Centre, Opposite Victoria Garden Bhadra, Ahmedabad-380 001(Gujarat).	Ms. Ilaben Bhatt (First General Secretary)	Ph: 079-25506444/25506477(Off) Fax: 079-25506446	mail@sewa.org	www.sewa.org
6.	Women Entrepreneurs Promotion Association (WEPA) ,2G, Abirmani Apartments, 30A, Link Road, Maduvinkarai Road, Guindy, Chennai-32	Mrs. Prema Desikan (President)	Ph: 044-22440683 Mob: 9444044068	premadeshikan@gmail.com	NA
7.	The marketing Organisation of Women Enterprises (MOOWES) 26&27, 1st floor, corporation shopping complex road, Raja Annamalaipuram, Chennai-28	Ms. Janaki Anand (President)	Ph. 91-44-4954317	NA	NA
8.	Bihar Mahila Udyog Sangh Chopra Bhawan, 9 Nehru Nagar, Patna-13	Ms. Pushpa Chopra (President)	Ph: 0612-2263382/2689935 Fax-2323518	bums1995@rediffmail.com	http://www.biharmahilaudyogsangh.com/
9.	Mahakoushal Asso. of Women Entrepreneurs (MAWE) , Jabalpur	Ms. Archana Bhatnagar (President)	Ph.0761-4035837 Fax 0761-2317647	mawel@rediffmail.com	www.maweindia.com

Source: <http://www.dcmsme.gov.in/All%20Associations/Women%20Associations.html>
(accessed on 04/02/2010).

The *fifth criteria* of selection of the cases were that the organisation must be involved in at least two of the activities such as in providing direct/indirect financial assistance, training and follow-up, market and networking support to the women entrepreneurs.

The last but not least, it was important that the selected cases should have at least some documentation of their activities (which is lacking in case of many NGOs in India).

Based on all the above selection criterias, the list of the 9 NGOs which was obtained from government sources were further refined. The only change that the researcher did in the list was to replace the SEWA with another organisation called the ICECD. The reason behind this change was the SEWA is already well known in the world and thousands of research has proved its efficiency. Apart from this the primary focus of SEWA is on self-employment and organising self-employed people. On the other hand the research is focussed on entrepreneurship. Needless to mention that ICECD fulfilled all the criteria set for selection of cases. Hence, instead of SEWA, another NGO, named ICECD was selected as a case study which has been also recognised as one of the leading NGO and received many awards. Recently the president of the ICECD has been awarded with one of the prestigious national award known as *Stri- sakti puruskar* (women power award).

Table 4.2: A Refined List of NGOs and their Position Based on the Selected Criteria

Name of organisation	Head office	Geographical location	Date of establishment	No. of women trained (approx)	The type of support	States under operation
FIWE*	New Delhi	North	1993	12,000	Training, market and network	Delhi, Rajasthan, Madhya Pradesh, Chhattisgarh, Panjab, Uttar Pradesh, Orissa
CWEI	New Delhi	North	1996	10,000	Training, market and network	Delhi, Haryana, Assam, Bihar, Uttar Pradesh
ICECD*	Gujarat	West	1996	200,000	Finance, training, market and network	Gujarat, Rajasthan, Maharashtra, Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Utranchal
ALEAP	Andhra Pradesh	South	1993	NA	Training, Market and networking	Andhra Pradesh
MAWE	Madhya Pradesh	North	2001	NA	Training, Market and networking	Madhya Pradesh
AWAKE*	Bangalore	South	1983	100,000	Indirect finance, training, market and networking	Karnataka, Tamil Nadu, Andhra Pradesh, Kerala, Orissa
BMUS	Bihar	East	1976	NA	Indirect finance, training	Bihar
MOOWES	Chennai	South	1990	NA	NA	Tamil Nadu,
WEPA	Chennai	South	2001	NA	NA	Tamil Nadu

* Denotes NGO which participated in the study.

* As on 2010.

Source: Researcher's own compilation.

Based on the information shown in the table 4.2, both the FIWE and the CWEI from north fulfilled all the five criteria and both had the equal chances of selection. However, the CWEI did not give positive response to participate in the study whereas; the FIWE accepted the researcher's request. All the other NGOs which were not included in the study did not fulfil the criteria set for the study. Hence, the FIWE, the ICECD and the AWAKE from south, west and north, were finally invited to take part in the present research as the case studies. These three NGOs from different parts of India presented a challenging but manageable task. Agreement to participate in the study enthusiastically made the challenge more manageable and provided valuable insight into the concern area. From a validity perspective, there were no clear differences between those NGOs which participated and those which did not participated in the study. As Yin says that the benefit of choosing participants with similar attributes was the replication and consistency of results were strengthened (Yin, 1993: 14).

All the selected cases were analysed in a number of ways. *Firstly*, as mentioned earlier, a review of activities under-taken by each NGO based on examination of secondary data (e.g. newspapers articles, government annual reports, websites of NGOs & government officials), provided background information of each organisation and helped to know the activities they are involved into. It also helped to understand the activity completed by them so far. However, to ensure consistency and keep the scope of the study manageable, four most important activities have been examined under a broader framework of women entrepreneurship as discussed in first chapter (e.g. financial support, training and post-training support, market support, building up of self-confidence).

Secondly, in order to evaluate the performance of the NGOs, an in-depth interview tool has been used as backbone of the study. A detailed questionnaire having both close and open ended questions have been designed to fulfil the purpose. The study and analysis of the NGOs was further enriched by; the responses received by the researcher during the in-depth interviews of the women entrepreneurs associated with the selected cases (see section 4.4.4), the observation and experience of the researcher during the visits to the respondents' business units, and studying and observing into the NGOs official set-up.

Thirdly, taking three organisation as case study, provided a valuable opportunity to examine the findings from case analysis and cross-case comparison. The opportunity to compare and build upon the previous findings from the individual cases as part of multiple case analyses effectively strengthened the study. The three undertaken samples also provided the opportunity to compare the findings from different perspectives including financial support, market support, training and follow up support to women (demographically different) adding, further depth and dimension to analysis process (see chapter six).

The organisations selected for the study exhibited both commonalities and differences. The fundamental similarities include aims and objectives of the NGOs. In contrast, however, they are significantly different in size, reach, geographical position, cultural setup etc. Another key difference is that some of them are very active at international level whereas some are not as active at international level. Through the selection of these NGOs, valuable insight is obtained about the individual organisation, and the group as a whole. Arguably, however,

similar activities and organisations (both governmental and non-governmental) exist at international level. Hence, findings are not considered specific to Indian NGOs but rather can be extended to international and global context. The diversity of samples (e.g. education, age, place of origin, business motivation) within the organisations also provided an enhanced support for the generalisation of findings within the NGOs, working for women entrepreneurs. The opportunity cost of selecting the three organisations is such that the other organisations (working in the same area) are excluded. Although some exclusion is inevitable, the selection of these NGOs provided valuable insight of their activities for the promotion of women entrepreneurs and highlighted various issues/problems coming on the way to women entrepreneurs and the NGOs, referred to in this thesis.

This extended perspective is particularly relevant to the developing and under developed countries where women entrepreneurs still need special facilities. Similarly, while the activities examined exist in three particular states, they are not considered necessarily specific to or solely representative of that state. Rather, they are being representative of activities and opportunities in a changing competitive landscape. As such, findings from the study of these activities may be partly affected by the surrounding environment, but they are not considered relevant solely or specifically to India. Instead, they are viewed as applicable to other socio-economic landscapes.

ii. Selection of 45 respondents

After selecting the three cases for the study, a sample of 45 women entrepreneurs (15 interviewees from each organisation) have been further taken for the interview purpose. Such a small sample size is acceptable in qualitative studies in order to be able to manage the enormous amount of information generated.

For the selection of the respondents, the researcher used the catalogue book in which business sector wise distribution information, the year of establishment of the enterprise etc. were available. The two criteria that were used while selecting the respondents for the interview are as follows:

- *First*, women entrepreneurs who has completed at least three years of their entrepreneurial career. The three continuous years of running a business gives an idea that the owner has developed enough capabilities of handling the enterprise.
- *Second*, women entrepreneurs are involved in various type of business, from traditional to modern types of business. The research tried to include the varieties of business and the involvement of women in it. Therefore, it was purposely decided to select one respondent from every type of business women associated with the case study organisations.

Those women entrepreneurs who fulfilled the above two criterias further had equal chances of the selection. The sample was therefore taken randomly from each business sector. The participants were interviewed at their respective units, in order to verify the reality of their business performance.

4.3 Case Study Design

In the context of the research related to entrepreneurship, Miller and Friesen (1978) prefer the case study design. The authors note that case studies provide a vivid and detailed account of the phenomena being examined, often unveiling ‘objective’ information.

The purpose of such observation is to probe deeply and to analyse intensively the multifarious phenomena. It investigates the life cycle of the unit with a view to establish generalisation about the wider population to which that unit belongs. The life cycle in this instance is the time duration from when women join the NGO and until the time she becomes an independent entrepreneur. The individual unit belongs to the wider population of the women member of the organisation.

The first phase of data collection involved the NGO sector, as a whole, working for women entrepreneurship and the situation of women entrepreneurs in India. It further helped the researcher to confirm the aptness and suitability of the NGOs as a relevant study subject in context of women entrepreneurship. The secondary (publicly available textual) data sources also provided information related to the various dimensions of women entrepreneurship in India, government schemes and plans to promote women entrepreneurship and the NGOs’ activities in this area. The data collection involved sourcing background data of the NGOs, regarding their historical and contextual details. An examination of publically available data (from websites, newspapers, and texts such as annual reports) provided the opportunity to identify activities of the NGOs in promoting women entrepreneurship.

In the second phase, data were obtained from the documents provided by the investigated NGOs (e.g. brochures, publications placed near reception area, the catalogue of profile of women members and their business areas, annual reports, internal documents etc.). While some of these data could be classified as ‘publically available’, however, internal document were clearly private in nature. Both types of documents provided interesting insight into their area of involvement and the way they are structured and work etc.

The third phase of data collection involved a sample of 45 women entrepreneurs from all the three organisations (15 interviewees from each organisation).

The data collection of this thesis was done in six months of fieldwork in 2010-2011 in the NGOs i.e. the FIWE, the ICECD and the AWAKE belonging to three parts of India i.e. North, West and South respectively. The field work was done in

- FIWE- New Delhi during Sep.-Oct., 2010;
- ICECD-Ahmedabad (Gujarat) during Nov.-Dec., 2010 and
- AWAKE- Bangalore (Karnataka) during Jan.-Feb., 2011.

Prior to that, an exploratory field trip was made to all the three areas and the relevant officials of the NGOs were contacted during June and July, 2010. Interviews of the directors and

trainers of the respective NGOs were also conducted to understand the administrative and executive efficiency/problems of the organisations.

Questionnaire: To explore the interviewee' perspectives, a range of questions were included during interview protocol, direct and indirect, general and specific, factual and opinion-oriented. With respect to the interview protocol, the questions were structured into four parts, including demographic details of individual (Part A), Business information (Part B), the NGOs intervention in promoting women entrepreneurship (e.g. financial assistance, training support, market exposure, building up of self-confidence/ managerial skills) (Part C) and woman as an entrepreneur in India society (Part D).

In order to explore how the needs of women entrepreneurs are addressed by the NGOs, a number of questions were designed under the questionnaire (see Appendix IV). This context provided the opportunity to examine the specific role played by the NGOs for women entrepreneurs in India. Hence, some of the specific questions included in the questionnaire are:

- 1.5.1 Is the support of NGOs to women entrepreneurship in India successful in terms of relevance, efficiency, effectiveness, impact and sustainability?
- 1.5.2 What are the most important lessons to be learnt from supporting women entrepreneurship in India, with respect to best practices of the NGOs?
- 1.5.3 How the NGOs are providing financial assistance (direct or helping in access to finance) to women entrepreneurs?
- 1.5.4 How training programmes and follow-up support provided by the NGOs to women entrepreneurs are helpful?
- 1.5.5 How the NGOs have provided market and network support to women entrepreneurs?
- 1.5.6 How the NGOs' interventions are effective in generating self-confidence and managerial skills of women entrepreneurs?
- 1.5.7 What are the gender-specific challenges and measures of MSMEs business support in India?
- 1.5.8 What is the role of the local, regional and central government, financial institutions and donors in this policy area?
- 1.5.9 What are the major challenges for co-operation between various stakeholders in order to improve the support of women entrepreneurship in India?

4.4 Data Sources

A number of data sources were incorporated in all the three case studies to conduct a comprehensive examination of these NGOs and obtain a more complete and deeper

understanding of them. The data sources include documents, thematic interviews and observations. Each of these sources individually provided a partial representation of the activities examined. Collectively, analysis and comparison of the data provided valuable insight into the phenomena of NGOs' activities for women entrepreneurship. Each of the sources and related modes of analysis are considered separately in the following sections.

4.4.1 Analysis of documents

In the context of present study, the documents can be classified within two main categories—those relating to qualitative data to explore the underlying elements of the NGOs and women entrepreneurship, and those concerning quantitative data to explore the associated implication of financial assistance, training and follow-up support, market support and building-up of self-confidence/managerial skills.

Qualitative data. Under qualitative data, document analysis has an important role. It is based on publically available texts such as newspaper and magazine articles, annual reports, various interviews which have been published, websites etc. Since the establishment of the NGOs (here the three cases) up to December 2011, above mentioned documents have been reviewed, in order to gain an understanding of the historical and contemporary issues faced by these NGOs. Out of the three NGO, till that time, one has relatively short historical documentation, resulted in limited availability of data of that particular case. Within the context of the case studies, documentary analysis provided a useful starting point to gain an understanding of each organisation's activities in terms of the type of training they provide, their capacity, operation underlying regions etc. The documents helped to understand the aim and objective of these NGOs.

This study tries to bring a fresh and clearer picture of the type of activities carried out by the NGOs in helping women entrepreneurship. Relevant data have been taken primarily from each of the three NGO's annual report up to 2011. These data have been used as a basis to evaluate the progress made by these NGOs in raising the status of women entrepreneurship. Since the establishment of the NGO up to 2011, the reports give an insight into the performance and growth of the NGOs towards the support to women entrepreneurship.

This approach provided the opportunity to explore the contribution made by the NGOs in the promotion of women entrepreneurship in India. Similarly, various contributions and efforts made by the NGOs to promote women entrepreneurs were initially compared to the schemes and programmes run by government. It gives a broader understanding of the activities carried out by the government and the NGOs towards women entrepreneurship. The relative rather than absolute measures used to examine the various contributions (financial, training, market support, self-confidence/managerial skills building etc.) of the NGOs may be viewed as a limitation of the study. They do allow a relationship to be drawn between entrepreneurial activities of women and women's empowerment.

Within a case study research, documentary analysis is an important component. But its limitation is that documents cannot provide details beyond the data presented in the text. Addressing the limitation, data from documentary analysis were complemented by data

obtained from interviews conducted and personal observation. The design and conduct of the interviews which took place within this study are considered below.

Under qualitative data, document analysis had an important role. It was based on publically available texts such as newspaper and magazine articles, annual reports, various interviews which had been published, websites etc. Since the establishment of the NGOs (here the three cases) up to November, 2012 (time of thesis submission/revised submission), above mentioned documents had been reviewed, in order to gain an understanding of the historical and contemporary issues faced by these NGOs. Some of the important primary data was obtained from the publically available sources such as the NGOs' annual reports, official websites etc. At some instances, publically available documents (such as annual reports) were not easily accessible, as these organisations preferred to minimise distribution of the information.

4.4.2 Pilot study

The three major phases of the study were preceded by a pilot study. Maxwell (1996: 39; Yin, 2003:78) notes that in qualitative researches, pilot studies are particularly important because they generate an understanding of the concepts and theories held by the people being studied. Consistent with this perspective, a pilot study was conducted in the beginning of July 2010 in Ahmadabad at one of the study sites. The main purpose of the pilot study was to pre-test the questionnaire for interviews (see Appendix IV). Following the pilot study, the questionnaire was revised as follows:

- In part A, information about the age was revised by increasing the range of age.
- In part B, a question seeking information about financial assistance provided by the NGO was revised and included more options e.g. bank, relatives, cooperative, micro-credit etc.
- In part B, a new question was added to see whether the NGOs have motivated women to start multiple businesses.
- In part B, the range of financial investment as well as range of the monthly income was also modified.
- In part D, few more open ended questions related to women entrepreneurs and their roles in Indian society have been included.

4.4.3 Operation design

The operation designs under which the various variables have been investigated are listed in Appendix V.

4.4.4 Interviews

The opportunity to access the perspective of interviewees through direct interaction and inquiry was a fundamental benefit of the interviews conducted with the NGOs' member

women entrepreneurs. To obtain permission and confirmation from each of interviewee within the participating NGOs, participation request and participant consent form were sent to the respective individual. Once confirmation of the participation was obtained, interviews were arranged in three separate phases. Each phase was scheduled to last for one month period. The visiting date and time was fixed according to the convenience of the interviewees.

The first phase of the interviews started with the members of the FIWE, New Delhi (North India) in the month of September-October, 2010. In this case the members belong to both urban and rural areas. The researcher visited many business units run by women members of the FIWE while conducting the interviews. These business units were located in different parts of the national capital region (NCR), Delhi. On site, the interviewees assisted the researcher in gaining an understanding of the NGOs' activities to support women entrepreneurship. This provided an opportunity not only to from an insider's perspective but also gave an insight into the process and elements central to and supportive of those activities.

The second phase of interviews was conducted with the members of the ICECD, Gujarat (West India) in the month of November-December, 2010. These members/women belong to urban, rural and slum areas. Most of them have established their business in their neighbourhood. The interviews were conducted at their business units in order to get a practical experience about their business. The areas visited while conducting the interviews were Ahmadabad city as well as in the surrounding slums of the city and villages namely: Iava Vasana, Mehamdabad and Bopal.

The third phase of interviews was carried out with the members of AWAKE, Karnataka (South India) in the month of January-February, 2011. These women entrepreneurs belonged to urban, rural and slum areas. The researcher visited many business units run by members/women of the AWAKE to conduct interviews. These business units were located in Bangalore city, Mysore and Bijapur.

The women interviewees living in villages and slums (in west and south India) were not comfortable with English and Hindi. Hence, an interpreter was hired by the researcher while conducting the interviews in west and south India.

Table 4.3 summarises the overall information about the participant NGOs and brief information about the location of the business units and interviews. As stated previously, the interviewees were those women entrepreneurs benefited by the NGOs in one way or another and are mostly in the age group of 35-55 years.

Apart from the interviews conducted with the women entrepreneurs from three participating NGOs, an extensive talk was also arranged with the director or executive director and the trainers of the organisation. This gave insight into the administrative perspective on various aspects such as: problems faced by the NGOs, government support to these organisations, difficulties faced by trainers, inspiring illiterate/low educated women for entrepreneurship, fund management etc.

Table 4.3: Summary of Field Activities of Cases Being Studied

Organisation	Region/State of NGO	Business Units Visited	No. of Women Entrepreneurs Interviewed	Talk with Organisational Officials
FIWE	North	National Capital Region (NCR), Delhi	15	Director, Two Trainers
ICECD	West	Ahmadabad, Iava-Vasana, Mehamdabad, Bopal	15	Director, Two Trainers
AWAKE	South	Bangalore, Maysor, Bijapur	15	Executive Director, Two Trainers

Source: Researcher's own compilation

In each interview, discussions were recorded (if approval was given) and transcribed, so that individual transcripts could be reviewed and approved by interviewees. The interviews were semi-structured so that a balance could be maintained but at the same time there were consistency across all the interviews and flexibility within each interview. The semi-structured interview process served as a broader framework because questions could be tailored to individual participants and interviewees and also had an opportunity to raise or include additional issues which they considered relevant. Generally, interviewees frankly expressed views and opinions, and occasionally requested specific comments should remain anonymous.

The techniques commonly stated in the interview literature were incorporated in all the three phases of the interview process. These techniques included providing brief prefatory statements and explanations as to why specific questions were being raised (Patton, 2002: 75-82), structuring questions as neutral and open-ended, and reminding interviewees about the option of confidentiality. Apart from this, feedback (both verbal and non-verbal) was given during the course of interviews, to assure interviewees that their responses were both relevant and useful to the research.

The present study used the interview techniques aimed at establishing a relaxed and open environment so that interviewees seemed comfortable to openly respond to the questions. We can conclude safely that the prescribed environment was attained because it is reflected in the content as well as in the nature of the responses: interviewees' informal language, disclosure of confidential information, candid assertion of inconvenience they faced (if any) and seemingly honest and open responses regarding various aspects of the respective NGO. Referring to a question on financial support provided by the respective NGO, many comments came up during the talk. These techniques certainly created a comfortable and open environment for interviews.

However, based on the interviews conducted within this research and the comments made above, these issues did not seem to emerge as a strong or obvious negative force. An interview remained conversational rather than structured, questions were phrased as inquiries

rather than interrogation, a level of trust was established through reassurance of confidentiality and the interviewees were consistently cautious in not providing details outside their area of knowledge and they readily acknowledging things that they did not know. One of the interviewee said “*I don’t know what you need, but I will be happy to share my experience with you*”. Interviews were conducted on the basis that the member women entrepreneur’s perspective are important and could be made unambiguous. As such, throughout the thesis, quotes directly from interviewees are used extensively considering it extremely valuable.

Interviews were recorded to ensure that the volume and richness of the interview data is captured in totality. The recording technique proved extremely beneficial while analysing the responses of the interviewees. It helped to cover or correct those points that were missed or not noted down at the time of conversation with the participants. Since the interviews were conducted with a variety of individuals from the different NGOs, observations made during the course of the interviews were recorded by way of notes taking, during and directly after the interview process. Thus, the field notes contribute the third source of data within the case studies. The use of observation and interpretation is inherent in observations outlined below.

4.4.5 Observation recorded and field notes

Observation is mainly linked with the unspoken aspects of the interview. Moyles (2002: 175-195) refers to observation as a powerful, flexible and real means of data collection, a method of contextualising data from other sources.

In the present investigation, the process of observing the environment and the context in which the interviews were conducted provided the opportunity to the researcher to note those aspects that have not been discussed. By presenting a holistic picture of the interviews, the technique of observation allocates an opportunity to the interview data to be more effectively evaluated. In order to observe the status of the participant’s business and for the convenience of participant, interviews were conducted at the business unit of the participants.

However, the scope of observations made within this research was limited. Observation is primarily related to the individual interviews and brief communication with interviewees leading up to those interviews. Despite the limited opportunity for data collection, observation acted as an extra dimension and provided valuable insight into the understanding of the organisational context of each NGO. Interviews were scheduled within and around the work environment and at times in hectic schedules for women entrepreneurs dealing with both planned and unexpected issues. Such issues range from delivery of orders, sudden increase in the demand of particular products (especially during festival seasons), and customer complaints etc.

The researcher provided reassurance of confidentiality where a participant seemed cautious or hesitant while responding to any inquiry.

Keeping the above mentioned reasons in view the observation based data were not considered in isolation, but rather in conjunction with the data from interviews and documentary

analysis. Each of the three data sources provided different benefits in addressing specific purposes. Collectively, however, the three data sources complemented each other in such a manner that the strengths and limitations of research methods were balanced and synergy was achieved from combining multiple sources and methods.

4.5 Data Analysis and Presentation

The interview phase started five months after the commencement of this study, allowing approximately one year for analysis and reflection on findings. This analysis was aided by a number of research techniques and resources, including recordings of interviews to assist in qualitative and quantitative analysis. All of these techniques are discussed below. With due permission from the participant the interviews were recorded. It was further reviewed by the researcher and it included in preliminary analysis, as well as reformatting, amendments for minor errors and omissions (based on comparisons with the audio recordings). With the help of transcriptions the data was reviewed and confirmed by individual interviewees, thereby enhancing their validity. This process ensured in providing a holistic dimension to the data compiled and collected from the interview.

Recording technique provided systematic analysis and interpretation of details obtained during each interview from; a micro (line by line) as well as macro (overriding themes) perspective. The review of transcripts revealed significant additional data and in-depth information which has not been noted down by the researcher during the actual interview. Thus, review of transcripts allowed detailed and comprehensive data analysis from different perspectives (e.g. nature of activities conducted by the NGOs, kind of supports received by women entrepreneurs, the changes these women noticed after being an entrepreneur etc.). Further, it allowed analysis to focus on data in part or in full, while ultimately preserving the completeness and accuracy of the interview data. The recording of interviews was used as complement rather than as a substitute for note-taking during the discussion. Thus, analysis of transcripts immediately after the relevant interviews focused on verbal communication during the interview, while analysis of non-verbal interview data together with issues making strong initial impressions during the interview were recorded via notes taken during and directly after each interview.

Both Microsoft word and Microsoft excel were used to categorise, analyse and compare findings, to assist in identifying themes and patterns within each interview, expand on key elements, and identify similarities and divergences between each case. Thus, the software provided systematic support and verification for data entry and cross case comparison. Analysis and findings then provided a basis from which generalisations could be drawn. As well as highlighting additional themes that emerged from the cases. Data from various sources (documentary, interview, observation) were entered into Microsoft excel for the purpose of organising and reviewing the data. With the fact that the amount of data collected was not in vast number and the nature of study is qualitative, the traditional analysis of explanation has been followed.

4.6 Reliability and Validity

Yin (1993: 159-161) identifies reliability as a level of assurance regarding the consistency of results when using a particular measure in research. Accordingly, this section identifies aspects of the research design which are relevant to each of these concepts. The concept of reliability and validity were originally developed for use of positivist quantitative research. However, there is acceptance that such concepts can be used in both positivist and interpretivist approaches, when no unity in the contents of the validity and reliability claims are assumed.

Thus, a number of elements were incorporated into the research design, to demonstrate that the procedures within this study (e.g. data collection and analysis) could produce reliable results. These elements include structured instruments such as an interview protocol and case study protocol to establish an element of consistency in the collection of data, writing up cases in a consistent format, triangulation of data and a structured approach to presentation and analysis through tabulation of both quantitative and qualitative data, each of which enhanced reliability and rigour within the study.

The flexibility within the systematic data collection and analysis in the present study was facilitated by number of cases which provided the opportunity for overlapped collection, coding and analysis of data. To make the interview conversational, the talk was ensured to be semi-structured. A conscious effort was also made to ensure consistency in the form and content of questions through the use of protocols in every interview.

To reflect the relevance of the research, validity is referred to in a number of contexts. Sapsford and Evans (1984: 259-263) state that, internal validity is referred to as the extent in which an indicator appropriately measures the intended construct. Through a number of measures, reliability and trust worthiness were balanced with validity. To sharpen the external validity, the variations with respect to case study subjects were effectively constrained by the participation of three NGOs in the study. These three NGOs belonged to different geographical, cultural and economic settings in northern, southern and western part of India.

The qualitative aspect of the study assisted in establishing internal validity through examining the 'how' and 'why'. Lastly, tying emergent findings to literature both consistent and conflicting with those findings served to enhance and strengthen internal validity.

Bush (2002: 69-72) admits that with respect to interviews, the main issues relating to 'internal validity' is bias from both the researcher and interviewee. As mentioned previously, a conscious effort was made to limit personal researcher bias, and make appropriate allowances for interviewee bias. Similar principles were applied to data obtained from personal observation. To some extent, minimisation of bias was effectively aided by interviewees openly acknowledging issues within their own NGO which they did not fully understand.

The nature of a case study design also assists in reducing bias through the juxtaposition of similarities and differences within the various cases. Thus divergent and at times contradictory data among the three cases required an open mind to uncover findings and rationalise common themes.

The quantitative data were taken from audited annual reports, and calculations were prepared based on those numbers. Thus, reliability rests on the external audit process. Additionally, the quantitative data sourced from interviewees provided further details regarding the various support by the NGOs under implications of the specific activity and review, and was compared for consistency (where possible), with publicly available data.

As Denzin and Lincoln (1998: 32) point out, 'external validity' is referred to as the degree to which findings can be generalised to other settings. As detailed in section 4.2.2, participant NGOs of this study were selected for their commonalities and differences, allowing these NGOs activities to be explored in context of helping women entrepreneurship. Yet, while the specific findings are representative of the activities and organisations examined, the broader findings and conclusions drawn from this study are viewed as being relevant not only to the NGOs working for women entrepreneurship, but to the government organisations as well. Further, insight into the activities of the NGOs and process of promoting women entrepreneurship are considered potentially relevant to economic development in general and women's empowerment in particular. Hence, the selection of the NGOs with a core commonality and the opportunity for replication, aimed to enhance the findings and generalisability of these findings, thereby addressing external validity.

4.7 Ethical Issues

Ethics is referred to as the attendant moral issues implicit within research, an often informal contract or obligation between the researcher and the researched (Stake, 2004: 44-56). While studying the nature of women entrepreneurship, the involvement of the NGOs and individuals in the study, gives rise to social obligations in relation to the both involved in, and affected by the research. As such, various steps were incorporated in the research to address these obligations and ensure the study promoted openness and voluntarism, professionalism and privacy, and the option of confidentiality.

The approval was obtained from the individuals participating in the interviews. The permission was also obtained to record discussions, and later the transcripts were presented to the participants to get their approval or for any correction. A conscious effort was made for professional approach during the communication with interviewees. Essentially, the findings and conclusions drawn from this study are based on the collective output of the participants who agreed to share their knowledge and experience, as analysed by the researcher, and compared with relevant academic literature. Ultimately, these findings aim to assist in developing an understanding of strategic entrepreneurship from a theoretical and practical viewpoint and are not considered to have adverse implications on those involved directly or indirectly in the research.

4.8 Chapter Summary

This chapter has discussed the methods of the present research considered most appropriate to the examination of the activities of three investigated NGOs (the AWAKE, the ICECD, and the FIWE) in practice. The chapter also focuses on the benefits and limitations of these methods.

This chapter has presented the methods of research considered most appropriate for the examination of the activities of the NGOs in practice together with the benefits and limitations of these methods. A case study design is viewed as the most appropriate method of research, given the limited study on the NGOs to date. Some of the central features of the present study are the role of the NGOs in promoting entrepreneurship, depth of analysis afforded by examining three NGOs representatives (45 women members) of homogenous group (yet diverse in nature), the opportunity for both individual case analysis and multiple case comparison, and scope for replication of findings. Further, evaluation of findings both cumulatively and collectively, provides the opportunity to examine and extend themes in the context of subsequent case analysis, representing a foundation for further theory building.

The following chapters present the data and findings obtained by employing methods and techniques detailed above on the activities examined within the three NGOs. Analysis and comparison of these data and findings provides the opportunity to examine the role of NGOs in practice, consider whether support for the preliminary or rival frameworks exists, and review, refine, and extend the preliminary framework presented in chapter 2.

Chapter Five

Analysing the Link between the Stakeholders and the Case Study NGOs

5.1 Introduction

This has been established that women entrepreneurs face many additional problems in their entrepreneurial journey. The three case NGOs in the present study, adopt specific approaches in identifying and engaging with the problems of women entrepreneurs. These NGOs receive help and support from various sources. There are many national agencies, international institutions and agencies and private organisations, which strive to help women entrepreneurship. In their endeavor to promote women entrepreneurship, they support the case study NGOs in their activities. This chapter provides an overview of the relationship between the three NGOs and various stakeholders (governmental, other non-governmental organisations, donors etc.). The chapter also tries to find which NGO among the three selected cases has managed to develop strong relationship with these stakeholders in best possible way. The relationship of NGOs with other stakeholders and donors is an important criterion to assess the performance of the NGO. Hence the analysis of this chapter will be used in the proceeding chapters six and seven, to explain and compare the activities of these three NGOs.

5.2 The Relationship between the Sample NGOs and Other MSME Development Organisations

In recent years, the Government of India have taken a number of initiatives to promote entrepreneurship. The Ministry of MSME conducts an array of programmes for skill development through its national level Entrepreneurship Development Institutes (EDI). Under the Ministry of MSME, various schemes and projects have been introduced. Some new development institutes, tool rooms and training centres have also been established as a part of these programmes.

The EDI provides training to the officials of ‘reputed NGOs’³⁶ (Government of India, 2008a: 13). It was found during the study that the staff of all the three NGOs (the AWAKE, the ICECD and the FIWE) are actively participating in such training programmes. The training duration is two-three months. It was also observed that these people who undergo training (and other well established NGOs), further provide training to other NGOs organised at smaller level or to those who are new in this field. The NGOs also receive financial aids from government to promote the MSMEs.

³⁶ Reputed NGOs: The NGOs having at least five years’ experience and expertise in project consultancy in Small Agro and Rural Industries, is involved in promotion and technical consultancy services, rural development, social welfare with requisite infrastructure and manpower and is capable of reaching out to a village or to a *Taluk* in the State or District. The NGOs should have been funded by state or national level government agency for any of its programmes in the past 3 years period.

All the three NGOs in this study run several projects (initiated by the organisation itself) mainly to promote micro/small businesses (see chapter six). They seek funds from the government in order to pursue these projects. As mentioned previously, every year government also introduces a number of projects and schemes (TREAD, STEP, SGSY etc.) to motivate more women to pursue entrepreneurial activities. For the implementation of such schemes, government keep funds in reserve (see section 2.8). The information reveals that the government in cooperation with the case study NGOs (and also other 'reputed NGOs') implements those schemes.

Sometimes, there is cooperation among the NGOs in general and the NGOs working for the development of women entrepreneurs in particular. The officials of all the three NGOs admitted that they received cooperation from other local NGOs whenever they were in need of support from them. For example, usually all the three NGOs in the case studies also receive and provide support to the NGOs dealing with the issues of literacy or promoting primary education in India.

This study also explains that the ICECD and the FIWE implemented various government funded schemes for tribal women. Since the tribal's live in a closed society and they don't mingle with strangers easily, here the local NGOs (belonging to those areas) acted as a bridge between these NGOs and the local people.

Currently, the ICECD is running primary health units in many villages with the support of the NGOs working in health sector. The NGOs working in the field of sanitation (clean drinking water, using toilets) also provided the ICECD with required support. Hence, it may be concluded that the mutual cooperation among the NGOs is prevalent in this area and elsewhere in India. Although, on records, there isn't any direct institutional interaction between the three NGOs taken up for case study (distance and large population can be cited as predominant reasons). These NGOs are merely aware of each other's activities. It was found during the study that both the ICECD and the AWAKE provide support (shares information and experience) to the newly established NGOs working for women entrepreneurship, who seek their help. For this purpose, they organise 3-5 days' workshop for these budding NGOs.

5.3 A Comparative Study on the Approach of Identifying and Engaging With the Problems of Women Entrepreneurship by the ICECD, the AWAKE and the FIWE

Women entrepreneurs face various challenges across the globe. However, the degrees of challenges vary in developed and developing countries (Bushell, 2008: 554). Some of the other obstacles faced by women entrepreneurs include, difficulty in being accepted as a woman in business, lack of a role model, lack of professional interaction, difficulties in gaining the confidence of their clients and suppliers, lack of adequate training and most importantly lack of confidence and experience (Hisrich and Brush, 1986: 34; Timmons, 1986: 65-17).

Based on the comparison of the three cases, it can be argued that the ICECD had the best approach in helping women entrepreneurs to meet various challenges. The present study

shows that the ICECD had given special attention to the factors responsible for the decline of enterprises. Primarily, the availability of enough financial resources, highly qualified professional trainers and business networks in many countries had aided this organisation with extra strength. It was found during the study that due to lack of proper education and information, women entrepreneurs from rural areas were more dependent on the NGOs for direct loan. In such a situation, getting loan easily from the ICECD certainly maintains the enthusiasm of participant.

In addition to the promotion of women entrepreneurship by meeting their essential business needs, the ICECD had also provided some other necessary facilities such as basic health units, literacy programmes and was also involved in activities like persuading people to send the children to school etc. These welfare activities had built a high social capital among women entrepreneurs and their family for the ICECD in particular and in the NGO network as a whole. This was the only NGO (within the three cases), which provides the support of business incubators. These incubators came-up with various innovative ideas in accordance to the need of entrepreneurs. This gave a unique dimension to the functioning of this NGO.

Further comparative assessment of the three NGOs leads to various other conclusions as well.

Firstly, availability of financial resources is very important. A close analysis shows that direct loan provided by the NGOs (in this case the ICECD) to women entrepreneurs at the initial phase of their business gave an additional positive psychological impact. The collected data reveals that most of the women associated with the NGOs wish to start Micro/Small Enterprises. The ICECD provided direct help and the AWAKE provides indirect help, and this is the defining key of their success. The comparative analysis shows that due to the lack of resources, the AWAKE and the FIWE were unable to provide loans to the women entrepreneurs. The ICECD with enough resources not only provides loan but also helped in building a relationship of trust.

Secondly, the ICECD provided more than entrepreneurial assistance to women. This organisation (with collaboration of related NGO) also promoted awareness about health, education, water and sanitation etc. Since, healthy human beings are important economic assets; the ICECD helped not only in shaping up capable work force but also in reducing liabilities in terms of extra expenses on health problems. Apart from the economic benefits, being healthy is an essential ingredient in leading quality life, after all the ultimate goal of development is integral to the state of well-being. Human beings must possess a healthy body to realise their full potential in terms of productivity. Therefore, best practices by the NGOs or any other organisations need to follow a cohesive approach and should deal with multiple layers of problems at a time rather than dealing with them separately.

Thirdly, in general, all the three surveyed NGOs tried to reach out to women, at times by going to their door steps and this method has proved to be effective in many cases. Women were not in a position to access available opportunities (provided by government) due to various constraints. So when these NGOs reached out to them and promoted them, then this gave the women confidence. And as a result this method has worked well.

Fourthly, reliance on non-regular voluntary staff did not seem to be a good strategy. Since the AWAKE lacked in good pool of dedicated, professional and full time staff, they rather rely on existing women entrepreneurs of the organisation. And this hampered their effectiveness and efficiency.

And lastly, professionalism is an important factor in constructing sustainable activities. Information collected reveals that a majority of women entrepreneurs at the ICECD were extremely satisfied with the officials of the ICECD and the AWAKE in terms of the trainers who provide entrepreneurial training.

A woman with primary level education from ICECD mentions that:

The ICECD trainers were never impatient with our questions. They make sure that each and every woman of the group understands what they are teaching.

5.4 Difference between Organisations Supporting Women Entrepreneurship and Organisations Supporting Entrepreneurship in General

The organisation working only for women have wide range of activities when compared with those organisations without any gender specific agenda. The organisations supporting female entrepreneurship have to shape the plan and module not only for women as an individual but by also keeping their family and society in consideration. The organisations addressing entrepreneurship in common are however not greatly concerned about those issues. Generally, there are no structural differences in the organisational setup of the NGOs in both the categories. However, there are various differences at the level of objectives, modes of work, methods and techniques adopted.

The organisations supporting entrepreneurship in general (without any gender preferences) (Dritti, BYST, Ashoka, Sahayi, Astha etc.) have basically targeted the youth (both men and women). Some of the important objectives of these organisations are: promotion of self-employment, promotion of a culture of entrepreneurship, introducing entrepreneurship as a career option to the youth of the country, to motivate and build entrepreneurial capacities and to build a network of grassroots level organisations, government and non-governmental agencies all over India to protect and promote Micro, Small and Medium Enterprises etc.

The issues related to gender, women's empowerment or welfare activities, such as education, health, water and sanitation, are not the areas of direct concern for the NGOs promoting entrepreneurship in general. On the other hand, the objectives of the organisation promoting women entrepreneurship are not limited to economic empowerment, but they also focus on social and political development. Enterprise creation, promotion and management of enterprises, women and the MSME Development are significant steps taken by organisations to boost the economic status of women. These NGOs also give full attention to issues related to socio-political development, such as community mobilisation through the Self-Help Groups, Health and Nutrition Education and Literacy programmes, Human Rights Advocacy, Water and Sanitation, Social Security through Insurance, Capacity Building of Political Leaders at village level and the like.

The organisations promoting entrepreneurship in general appoint trainers and field visitors without any gender priority, whereas women trainers are preferred by the NGOs working specifically for the betterment of women entrepreneurs. The methods of carrying out various activities by both the types of NGOs are to some extent similar i.e. organising seminars and workshops at diverse locations by collaborating with civil societies and government officials. But their approach also differs because women oriented NGOs always try to establish a personal relation with the family members of the associated participant. The team members, very often, have to convince the participants' families to allow their women in undertaking business ventures where they have to step out of their closely guarded domestic environment.

5.5 Role of the External Agents and Stakeholders (Governmental Institutions, Banks, Private Organisations and International Donors) in Supporting Women Entrepreneurship Promotion NGOs

There are a number of governmental institutions, banks, national funding agencies and international donors that work for promotion of women entrepreneurship, gender equality, and women's empowerment. These institutions also provide support to the NGOs working in these sectors, either directly or indirectly. However, the present section mainly focuses on the three NGOs investigated and their relationship with the external stakeholders. Table 5.1 presents a compiled list of the three NGOs and their relationship with various stakeholders.

Table 5.1 Investigated Case Studies and their Affiliations with National Funding Agencies and International Donors

Case Study	National Funding Agencies		Private Organisations	International Donors
	Government organisations	Banks		
FIWE	WCD, MoSSI	SBI, IDBI, NABARD, SIDBI	TIE, Milagrow-Venture Catalysts, SME World, SME Join-up.	UN Women, ADB, ILO, UNCTAD, CIPE, SIDA, WTO, ITC, CBI, OECD.
ICECD	NSTEDB, MoRD, MoST	SIDBI, IDBI, NABARD, State Bank of Saurashtra, Bank of Baroda, Dena Bank, Axis Bank, State Bank of India, Indian Bank.	Tata Chemical Ltd., British Gas (India) Pvt. Ltd., Cairn India PLC.	Care India, Irish Embassy, UNICEF, NORAD, UN Women, USAID, CIDA, ITDG, FINNIDA, ILO, IFAD, World Bank, Common Wealth Secretariat, Common Wealth Foundation, The Netherlands Development Co-operation, Japan Embassy
AWAKE	MoMSME, Govt. of Karnataka, KCTU, DCSSI, DIC Govt. of Karnataka, MFPI, SISI, KSFC, DST, NEN, NNEW, NFED, ITPO, NCJD, TECSOK, CICOPA, Agricultural Universities, Karnataka State Women's Univ. Bijapur, Horticulture Department, Ministry of Textiles, Janapada, Loka, Karnataka Udyog Mitra	RBI, IDBI, Nationalised Bank.	HPCL	ADB, APCTT, APO, CPI, CIPE, USA, FES, GFW, ILO, NORAD, SIDA, TOOL, USAID, WWB, EDC, UNIDO, HP, ZDH SEQUA, Germany, World Vision.

Source: Researcher's own compilation based on the documents collected from the three case study NGOs.

5.5.1 Government institutions

All the three case studies fulfilled the criteria of ‘reputed NGOs’ (see footnote 31) espoused by the government of India. Hence government of India extended its cooperation to the three NGOs. The NGOs played a very important role in promoting such (government launched) schemes because they were connected with various segments of people. In order to further enhance such cooperation, it will be good to have regular mutual talks between government officials and the NGOs. In such talks, the NGOs can present their experience. These organisations are constituted mainly at grassroots level; therefore, they can present the need of the people in a more practical way.

These NGOs were involved with a number of government institutions (see table 5.1). Entrepreneurship Development Institute of India (EDI) with the help of various NGOs in general and present case study NGOs in particular, conducted result-oriented entrepreneur development programmes in a systematic and methodical manner, taking into account the intellectual level and socio-economic background of the target groups. Women were treated as special target groups for entrepreneurial development by the EDI. This organisation promoted small scale industries in underdeveloped and rural areas. They also used the valuable assistance provided by the local NGOs for rural development. For example, a group of members of EDI, under trainers training programme, visited the AWAKE in November, 2010 for the same purpose. During a visit to the AWAKE, the researcher had also attended this programme.

The National Institute for Entrepreneurship and Small Business Development (NIESBUD) coordinates the activities of various agencies engaged in entrepreneurship development. They also organise training programmes for motivators and entrepreneurs, build model syllabi for training various target groups of entrepreneurs, undertake documentation and research, conduct seminars, workshop and conferences. They also organise various training programmes like train the trainer, small business promoters’ programme etc. The collected information shows that the officials of the investigated NGOs actively participated in these programmes and workshops.

District Industries Centre (DIC) sponsor schemes presented by the NGOs or other organisation to assist tiny, cottage and village sector industries in the country and to generate larger employment opportunities in rural and backward areas. The investigated NGOs were an active receiver of the fund from DIC under the schemes such as assistance to women entrepreneurs given under the District Rural Development Agency (DRDA), Self-Employment for Educated Unemployed Youth (SEEUY), Prime Minister Employment Generation Programme (PMEGP) and *Mahila Grammodityog* (women village industries) Schemes are monitored by DICs.

5.5.2 Banks

The overall findings of the present study indicate that there is considerable harmony between the three NGOs and bank policies. It was found that many samples (women entrepreneurs) received credit from the banks. Further, it was also found that the NGOs gave special

attention to this issue and talks to bank officials in case of any difficulty faced by participants, while availing the loan facility. However, it was also found during the research that women still faced problems of the huge documentation process if they go to bank as an independent person.

The NABARD (National Bank for Agriculture and Rural Development) has done a significant work to promote entrepreneurship. It encourages the initiatives of the NGOs (including the investigated NGOs) to bridge the gap between the unreached micro entrepreneurs and the formal banking system through a system called 'Revolving Fund Assistance'. It has also introduced the Self-Help Group linkage Project to provide policy guidance, technical and promotional support for the capacity building of the NGOs and SHGs, exposure training etc. For this purpose NABARD takes the help of various NGOs. Moreover, the NABARD supports several other projects and promotional initiatives with the major partners being the NGOs. Both the ICECD and the FIWE were getting help from the NABARD. The NABARD also sanctions a number of other credit linked promotional programmes in the form of Rural Entrepreneurship Development Programmes (REDPs), Training-cum-Production Centres, Skill up-gradation etc., which are aimed at enhancing the women's entrepreneurial capabilities and settle them in self-employment.

This study shows that all the investigated case studies have affiliation with the IDBI (Industrial Development Bank of India) (see table 5.1). The IDBI has a special section named the MSME finance. It has taken a remarkable step with a view to make business easy for the MSMEs; the bank has introduced collateral free loans. A number of women entrepreneurs from present case studies had received loans here. The MSME Finance takes care of the funding needs of Micro, Small and Medium Enterprises. Keeping in view the specific requirements of these units, the IDBI has introduced a range of attractive products. The products are designed to cater to various segments among the MSME borrowers.

The ICECD is affiliated with the SIDBI (Small Industries Development Bank of India). They provide capital to women entrepreneurs and organisations involved in marketing of products manufactured by women entrepreneurs to increase their reach, both in domestic and international markets. The eligible borrowers of the fund are: the MSMEs managed by women entrepreneurs; marketing related service providers, organisations/units in the corporate/co-operative/ NGO sectors, which are providing support services like internet, trade related information, advertising, marketing research, warehousing, common testing centres etc. to enterprises owned and managed by women. Besides providing financial assistance as mentioned above, the SIDBI could also consider, on a selective basis, developmental assistance by way of soft loans/grants for organising group activities and programmes such as trade fairs, exhibitions, buyer-seller meets, seminars, workshops, training programmes etc. to promote marketing of products manufactured by women entrepreneurs. Although the FIWE did not provide any financial support to their women participants, but the organisation receive funds to organise trade fares and exhibitions etc.

Increased cooperation between the banks and the NGOs can give more fruitful results. A large number of women entrepreneurs associated with the NGOs were associated with the

MSMEs. It was found that very often these women go to the banks for a loan to start micro or small or medium enterprises. The collected information shows that both the AWAKE and the ICECD had developed a personal relationship and trust with a number of bank officials. It further helped their participants in getting loan with less trouble. Both the organisations also invited bank officials in various seminars or workshops and keeps them informed about their activities.

5.5.3 Donors

Finance is a quintessential requirement of any business and the need for money to start a micro or a small enterprise cannot be underestimated. In a way, an uninhibited source of capital can make a business blossom while a constrained one can make a business struggle. Many businesses have failed to get on the ground because of the lack of finance, which is a big disappointment. Along with the government's efforts, a considerable number of donors have stepped in to promote such enterprise (Hulme and Edwards, 1997: 25-34).

During the study, the officials of the undertaken cases mentioned about their approach to donors for obtaining funds. Usually, these organisations presented a detailed project plans or schemes to funding agencies. And once the donors are convinced, they provide the support. There are several national and international donor agencies helping the MSMEs in various ways. Under Corporate Social Responsibility (CSR) policy, large private companies (TATA, HPCL, and TIE) provided funds to the NGOs to support the livelihood and for social development (see table 5.1). Some of the main issues of concern for such donors were health, education, gender equality, environment, promotion of self-employment and entrepreneurial activities etc. Considering the limitation of the topic, present study only focuses on the activities carried out by donors for economic empowerment (providing funds, volunteers, encouraging awards).

I. Private organisations and investigated NGOs. There are a number of Indian private companies (TATA, HPCL, SMEs World) that provided regular funds to the sample NGOs. Table 5.1 presents detailed information about the undertaken cases getting help from different organisations. The main objective of these donors is to support the growth of enterprises in general and women-owned businesses in particular.

With the help of the ICECD (including other NGOs and local community), Tata group is exploring business opportunities in diversification of livelihoods such as bee keeping, and flour mills for women groups. In order to increase social responsibility and community development and to promote livelihood, Tata supports large-scale development of employable skills. Tata provides funds for some other activities, including education, health, and drinking water facility; giving assistance during natural calamities such as earthquakes and cyclones. The collected information shows that it increases the confidence of women participants. The Tata officials also make visits to the NGOs.

There were various Livelihood Support Programmes sponsored by Tata, carried out with the help of the ICECD (including other NGOs). Tata sponsored Self-Help Groups to empower women and youth from the underprivileged segment through various employment oriented

training and skill development programmes. These included garment making, jewelry designing, mobile phone repairing, electrician training, light motor vehicle driving training etc.

The AWAKE received funds from one of its regular donors, the HPCL. Under CSR activities, the HPCL sponsored various income generating schemes and vocational trainings conducted by the AWAKE. The HPCL provided primary support to women in the form of raw material to artisans to make handicraft items/soft-toys/artificial flowers, sewing machines, over locking machines, designer machines for tailoring. The HPCL had constructed buildings for vocational training centers to impart vocational training for school dropout children/students.

The SME World is associated with the FIWE to promote entrepreneurial activities among women, and increase awareness about other key issue such as health care, education, art and culture. However, prime concerns of the SME World are to make women economically independent. In order to support the MSMEs, this organisation sponsored vocational training to women with the help of FIWE. The vocational training (both conventional and non-conventional areas) to women included areas of Electronics, Instrument mechanic, Automobile mechanic, Computer operator and programmer, Desk top publishing, Secretarial practices, Fruit and vegetable preservation, Dress making, Embroidery and needle work.

It was found from the investigated NGOs that these donors also organised unique annual *melas* (fairs) in different parts of the country, distributed sewing machines to destitute women (not only for the participant of the three cases but it is open to for any woman in need). Prior to the *mela* (fair), these companies with the help of NGOs even hold tailoring classes and provide materials for the same at some centers.

II. International donors and investigated NGOs. Many international funding agencies have given special attention to the economic empowerment of women in India. International donors such as UN Women, GFW, ADB, ILO, UNCTAD, CIPE, WTO, SIDA, USAID, CIDA, ITDG, World Bank etc. provided capital to the organisations seeking assistance in promoting entrepreneurial activities. Although, none of these donors provide direct funding for the promotion of the MSMEs, but the fund receiving agencies are involved with such activities. The collected information reveals that all the three investigated NGOs received funds from a number of international donors as well. Table 5.1 shows that the ICECD has more international donors than the other two NGOs.

The Global Fund for Women (GFW) has provided funds to the AWAKE. It plays a leading role in advancing women's rights by making grants that support and strengthen women's groups around the world. The GFW mobilises and redistributes resources that enable women to develop creative solutions to local, regional, and transnational challenges. It brings grantees and donors together in an international network that promotes actions for social change, equality, peace, and justice worldwide. The ADB's India Country Partnership Strategy (CPS) encouraged the AWAKE to promote innovative business among its

participants. The data collected shows that the AWAKE received regular funds from this organisation.

The Centre for International Private Enterprise (CIPE) is another organisation which had association with the FIWE and the AWAKE. This organisation aims to strengthen democracy around the globe through private enterprise and market-oriented reforms. The CIPE's grants provided management assistance, practical experience, and financial support to both the investigated NGOs to strengthen their expertise while accomplishing key development goals. The four-step grants management programme includes: needs assessment and agenda setting, development of a business plan (programme of work), progress monitoring and comprehensive evaluation and follow-up. Grants range from full-scale programmes to integrated small grants that reach grassroots organisations throughout a country. All partners that receive grants are indigenous to their local areas. To qualify, the partner organisation must have a grassroots constituency and an action plan.

The UN Women is devoted to promoting gender equality and the empowerment of women. Both the ICECD and the FIWE receive funds from this organisation. It encouraged investigated cases to promote gender equality and women's empowerment. Promoting Women entrepreneurship certainly paves the way to achieve both the goal set by UN Women.

As discussed above and presented in table 5.1, all the three investigated cases were associated with several donors at national and international levels. The information further shows that at national level, government organisation and banks provided more capital assistance to the three NGOs than the private companies. Thus, these NGOs, at national level, are mainly supported by government plans and schemes and subsidies on loans provided by banks for business establishment.

Table 5.1 also shows that the NGOs got supports from outside donors. The study finds that private companies were providing funds mainly to the health care and child education based NGOs. So far, only few big private companies had given any attention to organisation working for entrepreneurship development.

Apart from providing monetary support, these funding agencies also provided additional help to the associated members, such as providing sewing machines, computers, electronic kit, building shops etc. These national donors also encouraged their workers to help these NGOs by sharing time and knowledge. Such activities are counted as an extra advantage for the workers.

While visiting the AWAKE, the researcher met a staff member from the HPCL. She was voluntarily helping the AWAKE in order to prepare computer training programme for rural areas in Karnataka. Few women entrepreneurs from the ICECD involved in tailoring responded that they received sewing machines sponsored by the Tata group.

The cooperation between the funding agencies and the NGOs is two way process. In some cases, an organisation approached the donors with a detailed business plan and requested for help. And in other cases, the donors declared the areas they were interested to donate into or

they approached the concerned NGOs working in related areas. Even the central and state government also followed the similar process. Such kind of cooperation between donors and beneficiaries can bring a lot of positive results for the NGOs and their sustainability.

5.6 Chapter Summary

The three case study NGOs work with a specific goal of promoting women entrepreneurship. Hence they differ from other general entrepreneurship promoting NGOs, in their goals, approach and strategy. The three NGOs provide various types of assistance to women entrepreneurs. The ICECD was able to provide direct financial assistance to some women entrepreneurs. This distinguishes ICECD from other two case study NGOs. All the three NGOs receive funds and other supports from governmental sources, corporate sources and international NGOs and financial institutions. The NGOs work in coordination with the external stakeholders.

Chapter Six

Case Study: Findings

6.1 Introduction

As noted in the previous chapters, increasing attention is being given by the government on the policies that can foster entrepreneurship, especially women entrepreneurship in India. Here, the NGOs are also emerging as an equally or even more important institution encouraging entrepreneurial activities, both in rural and urban India. The focus of the NGOs has also been towards incorporating governmental policies in their own functioning. Overall, the NGOs are trying to help women entrepreneurs through various strategies of intervention at different levels.

The efforts of various NGOs towards women entrepreneurship development have been recognised by government and scholars alike. Hence, in the post-liberalisation period, the study of the various aspects related to the NGOs has emerged as an important subject matter for the academicians, scholars and researchers. However, the academic literature on the subject remains scarce (see section 1.2). The growing need and limited availability of literature on this subject are the two vital motivational factors in undertaking this research. The present study primarily focuses on the three research questions:

- What are the needs of women entrepreneurs?
- How these needs are met by the NGOs?
- How to measure the degree of success of the NGOs in supporting women entrepreneurs?

The investigation was undertaken within three sample NGOs namely the AWAKE, the ICECD and the FIWE. The interviews 15 female entrepreneurs from each NGO were completed between September 2010 and February 2011. A short profile of the 45 respondents is presented in Appendix VI.

The present chapter discusses the findings of the three NGOs in separate sections (i.e. 6.2, 6.3 and 6.4). In section 6.5, an attempt has been made to link the findings of the present study with the various empirical and academic research studies already done by scholars worldwide.

Part I

AWAKE: A Case Study

6.2 AWAKE

The AWAKE was established in 1983 as a non-profit voluntary organisation. The head-office of the AWAKE is situated in Bangalore city. The pioneering thought behind its inception was the empowerment of women for economic activities. It is working towards the development of under privileged population of India. The mission of this organisation is to create a large pool of entrepreneurs through human resource development and to increase

their access to productive resources for their social, political and economic empowerment with the primary focus on the female section of the population.

It was found during the present study that in order to spread information in rural and urban areas, the NGOs (all the three cases) are using various modes of communication. However, the means of communication is different for urban and rural areas. For example, using mass-media, distributing pamphlets and brochures and organising workshops are very commonly used techniques by the NGOs in urban areas. But it is quite different when it comes to spreading information among villagers. Here, the NGOs with the help of *panchayat* or any other active local community, arrange *baithak* (meeting at very small level), where villagers are encouraged to take part. In these meetings, villagers are provided with the information about the NGOs' programmes and schemes and the notion that their mission is to improve people's lives. According to the situation, sometimes, the NGOs also visit families in order to convince them to allow their female members participate in entrepreneurial activities.

The latest 26th annual report (2008-09) of the AWAKE reveals that the organisation is reaching out to over 100,000 women in urban and rural areas. So far, it has counselled more than 1,000,000 women through its business counselling and awareness programmes (AWAKE, 2009). The AWAKE has provided training to 40,000 women through formal entrepreneurship training programmes. To compensate the lack of business network among women, the AWAKE has created market linkages through exhibitions; buyer-seller meets for over 30,000 women entrepreneurs. Over the years, the AWAKE has managed to establish a business network with more than 100 organisations and institutions at regional, national and international level. The uniqueness of AWAKE's training module has helped to achieve a settlement rate³⁷ of 65% as against the national average of 35-40% (AWAKE, 2007: Annual Report).

Generally, the NGOs are very focussed about keeping the records of the number of women trained each year. All the three NGOs in the present study were found to maintain the data records under their respective accounts sections. The NGOs also keep tracing the performance of their women entrepreneurs who had established the business with the help and support of them. However, the long term contact is helpful for both the organisation as well as for the women entrepreneurs. These aspects are elaborated in the later parts of this chapter.

6.2.1 Organisational structure

The AWAKE has a fifteen member executive committee elected annually by the General Body. This committee is responsible for all policy decisions and plans the activities of the organisation. The five office bearers elected by the executive committee are President, Vice-President, Secretary, Joint-Secretary and Treasurer. A sub-committee of twelve members from executive committee makes an internal committee to manage each project and activities of the AWAKE (AWAKE, 2010: Handbook).

³⁷Settlement rate refers to the total number of units or businesses that has been survived out of the each 100 units that have been started.

6.2.2 Goals

The main goals of the organisation are:

- to promote entrepreneurship among women and thereby empower them to join the economic mainstream;
- to enhance the status of women in the society by creating a culture of entrepreneurship;
- to develop successful models of entrepreneurship for worldwide emulation.

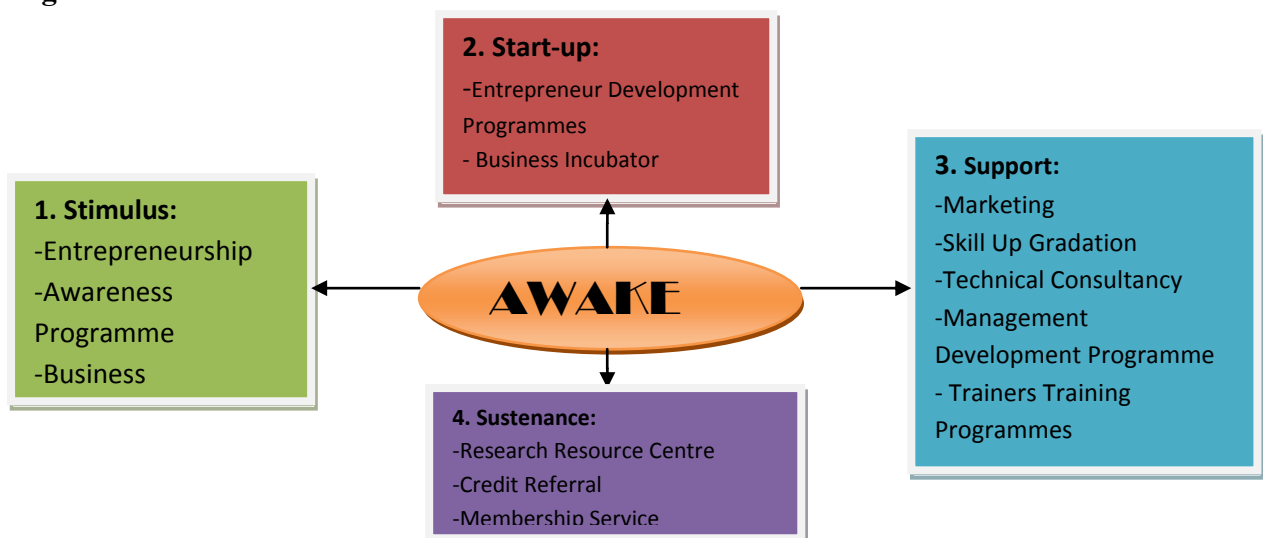
6.2.3 The target group

The AWAKE is working with a wide range of women, both the urban and rural women, who are willing to be socially and economically independent. The prime concern of this organisation is to empower them. The women entrepreneurs, seeking guidelines and support to enhance their businesses are also part of the AWAKE's interest. Apart from this, the AWAKE is working with the NGOs involved in income generation activities and entrepreneurship development (AWAKE, 2010: Handbook).

6.2.4 AWAKE's entrepreneurship development approach

The AWAKE has developed a unique entrepreneurship intervention module. The AWAKE's member entrepreneurs who are practitioners, act as role models and motivate their potential clients. The AWAKE's trainers help the women entrepreneur members to substantiate their ideas into reality. Usually, after a general counselling, a specialised trainer caters to the specific needs of women entrepreneurs. The success of the training is also attributed to strong and effective networking with various support organisations such as Banks, local NGOs, etc.

Figure 6.1 AWAKE's Intervention Module



Source: Researcher's own compilation with the help of Annual Report, 2006-07

The intervention module is a comprehensive package which seeks to help the women entrepreneur at every stage. The intervention module starts with an awareness camp, followed

by the enterprise development programme and supported by effective and periodical follow up with the help from the supporting agencies. The awareness camps aim at motivating the women to take up business activities and also in providing brief information about available opportunities. The enterprise development programme prepares the clients for taking up an enterprise. Currently, due to an increase in demand for these programmes, the AWAKE is also working with various other non-governmental organisations under its outreach programme. The officials/trainers of the participating NGO are trained on various aspects of enterprise development by the AWAKE. So, these NGOs can work in their respective operational areas and multiply the effect by reaching out to a wider audience (AWAKE, 2007: Annual Report).

Table 6.1: Training Given by AWAKE to Women in Various Sectors

Area	Training Provided
Urban Industry	<ol style="list-style-type: none"> 1. Electronics 2. Food Processing 3. Garment Industry 4. Jewellery 5. Printing 6. Grocery 7. Furniture 8. Manufacturing
Rural Industry	<ol style="list-style-type: none"> 1. Beverages 2. Handicrafts 3. Textiles 4. Electronics 5. Garments 6. Food Products 7. Grocery 8. Furniture 9. Manufacturing
Services Industry	<ol style="list-style-type: none"> 1. Health Club 2. Beauty Parlour 3. Home Delivery 4. Credit Society 5. Telephone Booths

Source: Researcher's own compilation (based on the AWAKE's Classification).

Training has become one of the major activities of this NGO (AWAKE, 2007: Annual Report). The training programme can be divided into three sectoral categories (see table 6.1). The training programme is aimed at capacity building of participating NGOs to deliver effective entrepreneurship development programmes in rural areas. Another important

objective is to have a clear understanding among the partners of the programme. The overall content of the programme includes:

- understanding of the participating organisations;
- formulating syllabus for Entrepreneurship Development Programme (EDP) and logistic arrangements;
- empowerment of women;
- training tools on project preparation, financial institutions, marketing, book keeping accounting, etc. (and use of these tools);
- evolving location specific business games and case studies. Training methods- lectures, group discussions, presentations, audio visual aids, games, case studies, field visits etc.
- networking with various agencies.
- team building.

Business counselling services at the AWAKE has been one of the AWAKE's pioneer activities. The one to one counselling is unique as it deals with business related queries i.e. for start-ups, expansion, consultations on project, assessing feasibility of the project, details on financial schemes etc.

To give additional support, the AWAKE and the ICECD have developed the concept of mentoring in order to keep watch over units and nurture it and to sustain it as it grows. Mentors are the employees of the NGOs. They are recruited by the administrative committee of the NGO, on the basis of their area of expertise related to business strategy (set realistic goal etc.) and because of their lengthy experience with development programmes/strategies. They share their knowledge and experience for the help or benefit of the members. The relationship is often informal. A mentor plays a vital role in the entrepreneurial business and thus, the NGO ensures that both (mentors and women entrepreneurs) are in constant touch. The mentors provide guidelines and expertise to entrepreneurs to tackle various challenges of doing business. They also act as role models for entrepreneurs to sustain their business endeavours.

6.2.5 Findings of the AWAKE's case study

This section is based on the empirical study undertaken to analyse the AWAKE's intervention as an NGO, promoting women entrepreneurship in India.

A sample of 15 women entrepreneurs has been taken from the AWAKE. The selected sample was based on: i) the distribution of women entrepreneurs as per business sectors; ii) women entrepreneurs who completed at least three years of their entrepreneurial career. The business sector wise distribution list was available at the AWAKE in the form of a catalogue book. The sample was taken randomly from each business sector.

The questionnaire is divided into four sections. The first section delineates the demographic details of the sample. The second section provides information related to participants' business details. The third section deals with the impacts of the NGOs' intervention in the form of motivation, financial assistance, training and other skill enhancements of the sample. This section also focuses on the market and network support provided by the NGOs to the women entrepreneurs. Further this section discusses the improvement of self-confidence and managerial skills of the interviewees. The fourth and final section explains open ended questions and also gives an overall account of women as entrepreneurs in Indian society.

6.2.5.1 Demographic details³⁸

The majority of women members (64.4%) at the AWAKE were above the age of 35 years, while very few women are in the age group of 25-35 years (35.6%). Not a single woman is below the age of 25. Thus, the majority of women did not opt for entrepreneurial ventures at a young age.

In Indian society, usually the women get married between the ages of 19-24 years. There are some basic socio-cultural reasons for this trend. The information collected through interviews reveals that 89.4% of women started their businesses after marriage. They felt insecure to start business before their marriage. The reason behind this is that the women have to shift from one place to another after their marriage. After the marriage, they had to look after their respective families, especially children. Unless, the children grew up, the women could not get involved in any other activity. Both, urban and rural women, usually, took up business activities after the marriage. This also indicates that in both urban and rural India, women share similar kinds of household responsibilities/burdens.

A post graduate woman entrepreneur running a hair herbal products unit proudly says:

Like a responsible woman, I took care of my family and home. It was always in my mind to start my own business. I was just waiting for the right time. Now my kids have grown up and I am very comfortable to spend my time on my business...

Information gathered at the AWAKE on educational qualification of these women entrepreneurs show that the women who possessed senior secondary and Bachelors level of education were about equal in number with women having primary and secondary level of education. It clearly indicates that entrepreneurial activities were popular both among highly educated as well as less educated women. Entrepreneurship had emerged as an alternative to regular employment for women after attaining medium and higher levels of education. It may be because of decline in job opportunities in formal sectors of the economy and increase of business opportunities in the private sector after liberalisation of economy under new economic policies. Rural women with low level of education hesitated to take risk to start a business. In this case, the AWAKE did a significant job by motivating such women into business. The level of education was found to be higher among the urban women

³⁸ Demographic details in the present study explain about the women interviewed within these organisations.

entrepreneurs than to their rural counterparts. The reason for higher level of education in urban areas may be attributed to the availability of more educational facilities. It shows that higher level of education is still out of reach for female entrepreneurs in rural areas.

A woman entrepreneur hailing from rural background admits:

There are not enough job opportunities in my area. Due to financial scarcity, I wanted to start a business and contribute to the income of my family. But I was afraid to take risk. The AWAKE encouraged me a lot by providing all the requirements that I needed.

The majority (about three-fourths) of respondents in the rural areas started the business out of compulsion to earn and contribute economically to the family. It may be due to the lack of alternative employment opportunities available to women entrepreneurs with low level of education. Age wise information further shows that women entrepreneurs above the age of 35 years possessed, at least, graduate level of education with vocational training diplomas. This information clearly shows that a majority of women entrepreneurs at the AWAKE are equipped with higher levels of education. It indicates a positive development in the economy and utilisation of human resource (women) in the business sector.

6.2.5.2 Business information

The majority of women entrepreneurs with graduate and post-graduate level of education were managing business under individual ownership (66.9%), whereas very few (33.1%) were running their business under partnership. On the contrary, women with primary level of education had preferred business in partnership.

The area wise information further shows that women entrepreneurs from rural areas were more comfortable to work in groups. The AWAKE had encouraged them to form SHGs. It has several advantages such as share the risk and responsibility, time management and utilisation of free time and strengthening the business. However, a majority of women from urban areas preferred individual ownership. It shows that urban women are more comfortable and capable of handling the business of their own.

The two-thirds of women entrepreneurs possessing higher level of education had invested up to Rs. 5 lac (0.5 million) in businesses. It may be due to more awareness about various sources of finance available to women entrepreneurs or higher risk taking ability among educated women entrepreneurs. Women entrepreneurs with low level of education had invested initially up to Rs. 1 lac (0.1 million) in businesses. It was found that rural women entrepreneurs had invested less than what their urban counterparts invested. As far as income is concerned, investigation shows that educated women entrepreneurs were earning higher income as compared to women entrepreneurs possessing lower level of education. It shows that education helped in earning higher level of income. Women with higher level of education had greater access to various sources of information and assistance. This helped them in formulating their business strategies in terms of finance and marketing. However, the investment factor was also a decisive factor for the income. It may also be due to the better

management practices adopted by these women entrepreneurs. The study found that rural women with less investment earned less.

For example, a home based prospective woman entrepreneur for over 6 years stitches ‘falls’ into the *saree* (an Indian dress), she had invested around Rs. 1,500 on the needle and thread. Every day, this woman tries to work on approximately 4-5 *sarees*. For each *saree*, she charges Rs. 10. So her monthly income goes around Rs. 1,500.

Another example is that of a home based woman entrepreneur having a candle manufacturing unit for last 4 years. She invested around Rs. 70,000 on her candle making unit. She bought a candle making machine and raw materials for around Rs. 55,000. She sells her products to wholesaler. Her monthly income is much higher, around Rs. 6000.

A majority (72.3%) of women entrepreneurs both from urban and rural areas have started their business in last 10 years. According to the sample study, almost three-fourths of existing enterprises, owned by women have been started in post-liberalisation period. It also reveals that government policies after 1991 are women entrepreneurs friendly.

6.2.5.3 AWAKE's intervention in promoting women entrepreneurship

➤ **AWAKE as a Motivator**

A majority (three-fourths) of primary and secondary level educated rural women in the age group of 25-35 years, agreed that they had benefited by the AWAKE's awareness programmes on entrepreneurial career. Whereas it was found that many urban women entrepreneurs had prior information about the entrepreneurial activities. It reveals that the awareness programmes by AWAKE on entrepreneurship, was more beneficial to rural women.

The overwhelming majority of respondents in the age group of 25-35 years and above 35 years in both urban and rural areas disclosed that the training and market support provided by the AWAKE were very helpful. It reveals that there was an interest among the women to start their own business. But there was a general lack of opportunity and support. After getting associated with the AWAKE, the women entrepreneurs felt motivated and also explored myriad opportunities with its support.

The assistance provided by the AWAKE had boosted the confidence of the women entrepreneurs. In some cases less educated women within the age group of 25-35 years from rural areas with small business units also got motivated by the AWAKE's initiatives. With the help of AWAKE, some of them had started multiple businesses. This information signifies that the AWAKE's intervention was not only limited to the beginners but also extends to established women entrepreneurs in terms of enhancing their skill and diversifying their businesses. The AWAKE had encouraged them to dream big, spread and diversify their business at a larger scale. As far as highly educated women were concerned, they could not start multiple businesses due to the lack of time. But, they were also interested to do their business at larger scale. It is indeed a sizeable economic contribution of women to local community and Indian economy as well.

➤ **Financial Assistance**

The investigation shows that a majority of women entrepreneurs managed money for doing business on their own; whereas less number of women respondents took loans from banks to start their business. The data disclosed that a number of urban women entrepreneurs had accessed the bank loans. It shows that urban women entrepreneurs irrespective of their educational background were well informed about the formal sources of finance. However, it was not true in the case for rural women entrepreneurs. The rural women usually had low level of education. Therefore, they often, lacked much information related to the government schemes or entrepreneurship supportive programmes. There were a common response irrespective of their education or location, that getting loan from bank is a very time taking and harassing process. Therefore, these women entrepreneurs preferred to manage money on their own.

About three-fourths of the sample admitted that it would have been better if the AWAKE could have provided the loan at initial stage. The study finds that AWAKE did not provide any direct financial support to the women entrepreneurs. The AWAKE's officials mentioned that the organisation does not have enough financial resources to give credit to their members.

However, the AWAKE had provided various indirect supports to access loan. Such as, information about government's special schemes for women entrepreneurs under which women entrepreneurs are eligible for loans at low interest rate, helping women entrepreneurs in making business plan for loan application and various other assistances. The information indicates that women with low level of education got support from the AWAKE to prepare and present their business plans to banks. The respondents also confirmed that the AWAKE's officials personally talked to bank staff in case they are hesitant to sanction loan. Yet, the respondents did not seem satisfied with the financial assistance provided by the AWAKE. One of the possible reason was taking loan is always a long and harassing process for women entrepreneurs and it could had been lessened if the AWAKE would have provided such facilities.

➤ **Training and Post-Training Support**

The entrepreneurial training provided by the AWAKE includes a wide range of activities, such as: product selection, understanding the market and technical aspect to run business etc. Location-wise information shows that urban women entrepreneurs did not take any help for product selection. Rather, these women needed help for understanding the market and technical aspects of business. However, the support seemed to be necessary for rural women entrepreneurs irrespective of their level of education.

An overwhelming majority of women entrepreneurs (84.2%) in the rural areas were benefited by the AWAKE's entrepreneurial training. They took advantage of the training for product selection, understanding the market and enhancing their technical knowledge on business. It shows that urban women were more exposed to business activities.

Almost all the respondents (more than 90%) had shown a great level of satisfaction with the on-going training programmes of AWAKE. More efforts should be made to increase such training facilities and awareness in rural areas. Rural women entrepreneurs felt that the training programmes were extremely helpful to present their business plan to the banks. Education-wise information further reveals that women entrepreneurs with low level of education got more encouragement to prepare and present their business plan to the banks; whereas urban women entrepreneurs with higher level of education were capable enough to manage financial support from formal institutions.

➤ **Market and Network Support**

The AWAKE promotes women entrepreneurship by providing market support to their members. Both the rural and urban women entrepreneurs agreed that the AWAKE had helped them by providing links and contacts for purchasing the raw materials or selling the products. Women entrepreneurs with less than 5 years of business experience were very much dependent on the AWAKE's market support, whereas women with more than 5 years of business experience were not dependent on the AWAKE. It shows that women entrepreneurs were capable of managing their business once they were well established. Education-wise information further shows that irrespective of their level of education, women needed the market support at the initial stage. Out of 15 samples, 12 respondents agreed that the AWAKE is a good platform to establish contacts with women members.

For example a woman entrepreneur having more than 8 years' experience in business mentions:

I made twelve contacts during awareness programme at the AWAKE. Some of them run readymade garment shops and other women are involved in the packaging business. I have a tailoring unit. After stitching, the cloths go for packing and then to retail shops. After 8 years of my training at the AWAKE, I am still continuing this link and my business is going great.

The AWAKE's President said that the AWAKE also encourages women entrepreneurs to participate in various trade fairs and exhibitions organised at local, national and international level. Such kinds of activities also provide a platform for women to show their capabilities and to explore new avenues in the market. Recently, the AWAKE participated in the International Trade Fair held on 16 November, 2010 to 22 November, 2010 at *Pragati Maidan* in New Delhi. The participants were from different entrepreneurial backgrounds such as handicrafts, embroidery, food processing, cosmetics etc.

A woman entrepreneur running a food industry for more than 6 years says:

I am in such business where links and contacts are very important to promote my products. My products do not have an international name and so it cannot be sold easily. Here, I get the benefit of my trusted links. The retail stores help me by promoting my products and informing customers. Once the customer likes the quality and taste, they won't go anywhere.

The sample survey indicates that 76% of women entrepreneurs had a great level of satisfaction with the market support provided by AWAKE.

➤ **Self-Confidence/Managerial Skills**

After completion of the training programmes, a majority (more than three-fourths) of women felt that their self-confidence was enhanced to a large extent. Women entrepreneurs hailing from rural areas benefited more than the urban women entrepreneurs, in this regard.

A 38 years old woman entrepreneur having a coffee powder production unit for 4 years recalls her past:

Earlier I use to hesitate while speaking publically. I was not able to present my thoughts or construct sound arguments... I was a person without confidence although I always wanted to do something and be known in my surroundings. At AWAKE, each member has to speak and present their thoughts and future plans in front of the whole group. Slowly, my fear went off. Now, I visit my business partners alone. I manage the entire business on my own. And now I don't panic anymore....

Age-wise information further shows that women above 35 years of age both in rural and urban areas were highly motivated with the training provided by the NGOs. The higher age group women entrepreneurs had relatively less self-confidence than their younger counterparts. Data show that recent changes in education system and availability of other facilities proved very effective. Likewise, their managerial skills were also enhanced to great extent with the enhancement of their confidence.

The women members felt that AWAKE is doing a novel work of enhancing women's status. Well established women members often visit AWAKE's office as counsellors to encourage other newcomers. All the 15 sample women entrepreneurs wanted the the AWAKE to grow and continue this work.

6.2.5.4 Women as entrepreneurs in Indian society: a perception of the AWAKE's respondents

It can be argued that the AWAKE as an NGO is doing its best to provide services to the women entrepreneurs who have approached them. The government schemes and programmes had not yet reached the underprivileged women. The responses of the women entrepreneurs were astonishing about their knowledge on government support programmes provided to women. The majority of women in rural areas had no idea of such programmes, whereas the urban women heard about such programme through media, but no one was able to name any. It was observed by the researcher that the respondents looked angry while responding to this question. Women joined the AWAKE as it reached to their area and this organisation was easily accessible.

As 70% of Indian population resides in villages (Government of India, 2010), a majority of women entrepreneurs agreed that entrepreneurship is basic need for local development. Some other women from urban area felt that government opportunities were not enough to provide

employment to everyone. Therefore, business can be an alternative both for survival and development.

Indian society has a long history of male dominance which is still prevalent in one way or other. Although its intensity and nature had been diluted over a period of time, the grip of male hierarchy is still strong. Interestingly, these women entrepreneurs had a very positive response on the support received from their family members. However, respondents agreed that a woman as an entrepreneur has to put more efforts than male entrepreneurs, especially in the initial phase.

A 52 years old woman entrepreneur running an incense stick shop for 6 years reminds:

I remember about a peculiar problem in my incense stick shop. During the initial days many men were hesitant to interact with a female shopkeeper and do business with her. Very often customers stepped into my shop, and when they saw a lady sitting in the shop, they left. But there was no other incense stick shop in the locality. Therefore, the mail customers had to come back to buy it. It happened so many times. This was a clear sign of hesitation in dealing with a female shopkeeper.

Another incident she mentions:

Later, when I put an incense stick factory, initially, the wholesaler was hesitant to place orders at larger scale. Thinking that whether I will be able to deliver the order on time or not. He thought so because I was a woman.

Some of the women spend their earnings in buying luxurious items, whereas, most of the women contributed to their family to live a better life. Women in general were more inclined towards saving for future, so that they can utilise this money for future business expansion.

One of the women members running a small pickle manufacturing unit for over 3 years proudly says:

I do not spend all the money but I save a fraction of it. I am planning to enlarge my business in future.

The established business units were not only a means of financial resource for the women owners. But, most of the urban or rural women having their own business provided employment to other women. And the women running businesses in partnership encouraged other women to join their group.

A woman entrepreneur with 5 years of experience says:

I was running a business of making disposable plates. My motive to join the AWAKE was to get more business contacts. This organisation helped me in doing so. Now, I have more business contacts and my business is expanding. I also started visiting local women and told them about my business in detail. I encouraged them to join my business in the leisure

hours. There are four women working with me now. In this way, I spread the knowledge and experiences gained at the AWAKE by imparting it further to potential women entrepreneurs.

The researcher found that these women entrepreneurs were extremely confident and positive while responding to such questions.

All the 15 respondents irrespective of the location, education and age strongly believed that economic independence is very important for all women. The meaning of economic independence varies from one woman to another. Women with higher level of education responded that they don't like asking for money from the family for their personal reasons. Sometimes, family even refuses to give if asked for any. Women with low level of education felt the need of economic independence in order to earn self-respect and confidence and to carve out a respectable place in the family.

Age-wise information further shows that the women in lower age group were more inclined to be independent than that of their elder counterparts. It shows that there was a sharp change in the thoughts of women from the new generation.

The women respondents at AWAKE did not see social constraints as the biggest hurdle. Rather, some of them indicated about the financial problems. According to them, a majority of women never faced any kind of domestic violence or disproportionate male dominance. This indicates a positive attitude of society to women. The most common suggestion made by the respondents was that the government should make some special arrangements for women seeking financial support, such as easy access to finance without male guarantors.

Part II

ICECD: A Case Study

6.3 ICECD

The ICECD was established in 1996 as a non-profit voluntary organisation. The head-office of the ICECD is situated in Ahmedabad city in western part of India. The initial idea of the centre was to work towards the development of women and to assist them in various economic activities. Currently, it is working towards the development of under privileged population in India and in other developing countries. The mission of this organisation is to create a large pool of entrepreneurs through human resource development, to increase people's access over productive resources for their social, political and economic empowerment with gender aspect in sharp focus (ICECD, 2003: 3, Annual Report).

According to the latest annual report of 2008-09, amid the era of globalisation and technological advancement, the multiplier effect of the ICECD's endeavours have reached over 62 under-developed and developing countries of Asia, Africa, Caribbean and Pacific regions. The ICECD has trained 1150 organisations and 550 facilitators in India and 540 organisations and 1750 facilitators in the international arena. The multiplier effect thus

created has directly and indirectly developed over one million entrepreneurs' world over, and this has proudly placed this organisation on the global map (ICECD, 2009: Annual Report).

6.3.1 Organisational structure

The organisational structure of the ICECD is very similar to the structure of any general company. In the main body, there is a Director (Founder), an Executive Director, an Advisor and a Research Advisor. There are four sections, with one head in each section, through which all the operations are regulated. Each section works with a trainer, credit evaluator, researchers, and field officer who help to regulate the workings in the organisation. Any final decision is taken by the main body which is the Administrative Body as well.

6.3.2 Goals of ICECD

The main objectives of this organisation are (ICECD, 2005: 2, Annual Report):

- economic development through Micro-Small-Medium enterprise development;
- institutionalising entrepreneurship development in the Government Organisations and the NGOs;
- economic development through poverty alleviation;
- gender sensitisation, gender issues awareness creation and gender aware planning for government and non-government agencies;
- social and political empowerment of women;
- undertaking research studies on economic development;
- integrating gender with development.

6.3.3 The target group

The ICECD has a rich experience of over two decades with spread across 62 countries. The ICECD has reached to women belonging to rural, urban, city slums and tribal belts in India. It is also running special programmes to uplift widows, who live on the margins in Indian society. The ICECD promotes and supports widows in Gujarat to become socially and economically independent, with the help of state government. Reaching out to more than 10,000 widows in 21 districts and 1,300 villages speaks of the commitment and initiative (ICECD, 2009: 1, Annual Report). At the end of 2009, the distributions of clientele in the rural, urban and tribal areas were 46%, 39%, and 15% respectively.

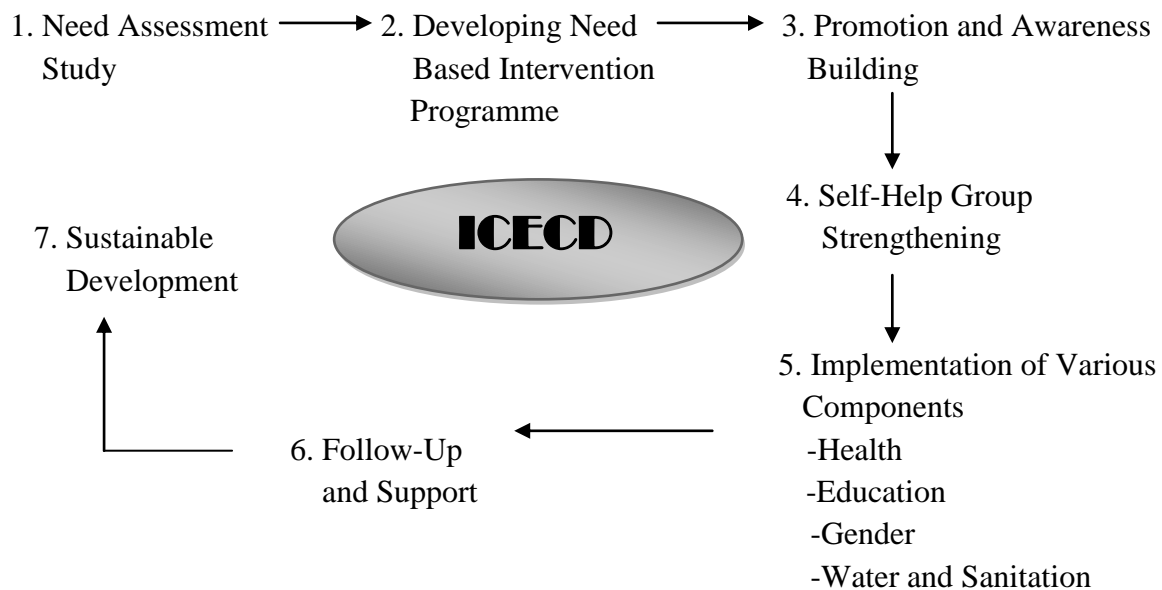
6.3.4 ICECD's entrepreneurship development approach

The emergence of women entrepreneurs in the Indian industrial scenario has gained momentum in past two decades. With the increasing number of women entrepreneurs, there is a need to provide a platform to them to access national and international markets and to earn recognition. Entrepreneurs often find that marketing is the most difficult aspect in

promoting their products. For this ICECD has established a federation of women entrepreneurs called NEW-I (Networking of Women Entrepreneurs of ICECD) in order to facilitate and support marketing of products by women in different countries. This federation has more than one million entrepreneurs and a wide network in 62 developing countries. NEW-I has got 500 products of 1,356 women entrepreneurs associating themselves with the investments of Rs. 56 million, thereby creating 10,226 jobs opportunities.

To fulfil the above goals this organisation has its own intervention plan. The following figure 6.2 helps to understand ICECD working approach.

FIGURE: 6.2 ICECD’s Intervention Approach



Source: Researcher’s own compilation with the help of ICECD Annual Report, 2002-03: 13

A team from the ICECD visits the target area or group and assesses the needs of that particular area or a group. One of the main goals, as discussed above, is human resource development. As such, the trainer needs to understand the three main stages through which the whole women entrepreneurship/economic development process needs to pass. They are: pre-training stage, training stage and post-training stage.

Pre-Training Stage: At this stage, a trainer conducts need assessment about the training programme. This determines the potentiality of the training centre, village or cluster of villages; creates awareness about the programmes among women; establishes liaison with local support organisation; and identifies/selects potential women for the training programmes.

Training Stage: Based on the successful experience of training and developing rural women entrepreneurs, the training process starts to lead women towards activities related to economic development. The training inputs also help to form informal groups that can run an enterprise successfully covering important aspects like development of relevant knowledge, skills and attitudes in group members. The trainer has to ensure proper implementation of developmental inputs to help to develop entrepreneurial and managerial capabilities among

women. The major training areas include trading, services, manufacturing and agriculture (see table 6.2).

Table 6.2: Training Given by the ICECD to Women in Various Sectors

Area	Training Provided
Trading	<ol style="list-style-type: none"> 1. Electronics 2. Readymade Garments 3. Jewellery 4. Printing 5. Grocery 6. Furniture
Services	<ol style="list-style-type: none"> 1. Health Club 2. Beauty Parlour 3. Home Delivery 4. Credit Society 5. Telephone Booths
Manufacturing	<ol style="list-style-type: none"> 1. Handicrafts 2. Garments Industry 3. Furniture
Agriculture	<ol style="list-style-type: none"> 1. Food Processing 2. Dairy

Source: Researcher's own compilation (based on the ICECD's Classification)

Post-Training Stage: In the post-training period, the trainer has to guide the participants to implement their business plans, assist them in completing governmental formalities, and in the procurement of infrastructure and finance for setting up the unit. The support has to continue until the unit gets established and marketing is stabilised. Usually, the ICECD tries to connect these women with each other for buying/selling their products as much as possible. This NGO also promotes education, health, gender awareness etc. among the local people.

The training programmes are aimed to provide potential women entrepreneurs, an opportunity to assess their strengths and weaknesses as entrepreneurs; to introduce and acquaint them to business functions and to tap their potential for better performance. This means looking at their personal behaviour, identifying ways to improve it, developing key entrepreneurial skills for economic activities and guiding them in the preparation for business plans, and helping them to consolidate resources like credit, raw material, machinery, land/building, etc. (ICECD, 2002: 18-19, Trainer Manual).

One of the key areas of the ICECD's activities has been 'Women Entrepreneurship Development Programmes' (WEDP) conducted in the past years. These Programmes aim at leading women to self-employment and income generating activities, providing access to

credit through micro-credit programmes and providing linkages and networking for establishing small and micro-enterprises/businesses (ICECD, 2010: Handbook). According to the latest annual report of 2008-09, the ICECD has created 200,000 women entrepreneurs till now in all over India and their investments range from Rs. 25,000 to Rs. 5 Crore (50 million). It has also created 1,000 self-help groups so far.

6.3.5 Findings of the ICECD's Case Study

This section elaborates the empirical study undertaken to analyse the ICECD's intervention as an NGO in promoting women entrepreneurship in India.

A sample of 15 women entrepreneurs have been taken from the members of the ICECD. The selected sample was based on: i) the distribution of women entrepreneurs as per business sectors; ii) women entrepreneurs who completed at least 3 years of their entrepreneurial career. The business distribution list (sector wise) was available at the ICECD in the form of a catalogue book. The sample was taken randomly from each sector of business. Brief information and detail about the questionnaire has already been provided (see section 6.2.5).

The beneficiaries of the training and credit provided by the ICECD are in various areas such as: Trading 55%, Manufacturing 15%, Services 26%, Agriculture 4%. The ICECD give credits to the individuals i.e. potential women entrepreneurs earn up to Rs. 30,000 and to the SHGs (Self-Help Groups) up to Rs. 130,000.

6.3.5.1 Demographic details

The participant women entrepreneurs at the ICECD come from both the age group of 25-35 years and of above 35 years, as a negligible number of women entrepreneurs in the age group of less than 25 years are involved with the ICECD. It may be attributed to the fact that at the very young age, the potential women entrepreneurs are not aware and well-determined to set-up their own industrial/business activities. Education-wise information further shows that the number of primary and secondary level educated women were relatively higher in number than women educated at college level. Interestingly, amongst the sample, none of the women (interviewed) had Master's or above Master level of education. It clearly shows that more women with low level of education opted for entrepreneurship and felt the need of the NGOs' assistance. Putting age and education factor together, women with low education and of higher age are more in number than those with high level of education and are relatively younger. It gives a clear understanding that the NGOs are more helpful to those who are less educated but confident enough to approach others. This section of women particularly is not able to get access to government programmes directly or could approach private financial institutions. Here, the NGOs' role is to work as a facilitator for these women.

Coming to the ICECD's membership ratio, women entrepreneurs hailing from rural areas are higher in number than the women belonging to urban areas. Age-wise information further indicates that the ICECD's membership of women belonging to the age group of 35 years and above are higher in number than the age group of 25-35 years. About three-fourths of the respondents opted for business after marriage. And clear majority respondents (68.8%)

started their business in view of the fact that an economical contribution to the family was needed. As mentioned earlier, Indian women do not enjoy complete independence in her life. Before marriage, they have to fulfil their parents wish and later on the wish of their respective husband and the in-laws if they are in joint families (the joint family system is still predominant in the rural areas). The tradition of women being an inferior partner in a marriage or being a less important member in the family when compared with their male counterparts are more prevalent in rural areas. But the same scenario in lesser degree also exists in urban areas and among highly educated women. The government also looks for a male guarantor if a woman goes to the bank for loan. With all these issues to deal with women prefer to opt for business only after they are married. Another reason could be this that with increasing age they get more matured and are confident enough to embark on their own ventures as they gain experience to launch their own business enterprises. Starting an endeavour at a ripe age gives them time to first fulfil their commitments at home and also makes them more available to their children when they need them the most.

A woman entrepreneur running an undergarment manufacturing unit for more than 3 years recalls:

I had to leave the training at the ICECD in middle as I had two small kids and my in-laws were not cooperative enough. Actually, my husband was a daily wage worker earning around Rs. 2,500. As my family had six members dependent on him, it was very difficult even to feed them all. Therefore, I decided to join the ICECD. I joined this NGO against the wish of my family.... At that time, it was difficult for me to manage personal and professional life. When I did not go to the ICECD for several days, they made an inquiry and I told them the reason. It might sound strange. The two members from the ICECD came at least six times to my place and tried to convince my elder family members for hours. Finally, they agreed. At present my business is earning enough to provide food and education to my kids. My husband is no more a labourer. He has willingly joined my business together with other family members. They all have started taking interest in it.

Women who were older seemed to have fulfilled all their duties at the home and then embarked into business with the intent of spending time in a productive manner.

Many women entrepreneurs aged above 35 years had similar opinion as cited above, I quote:

I did Bachelors in Science. It was always my interest to build knowledge about the natural way of taking care of hair and skin. Even at home and among my relatives and friends, I used to keep introducing several home based tips for beauty. As I got married soon after my education, I got involved in my new life. But I never gave up my interest. As I had small kids, I preferred to be with them and enjoy my motherhood time. Now, as my kids go to college, I have enough free time. So, I was seriously thinking about my interest. I joined the ICECD and shared my ideas. I was in the need of

market in order to sell my product. With the help of the ICECD, I started contacting the related people. For that purposes, sometimes, I had to go out for even longer hours. But I am not much worried for my children as they are able to take care of themselves. However, I prefer to be out during the time when my children go to college and my husband goes for work.

While studying the socio-economic profiles of women entrepreneurs, it was considered necessary to evaluate the level of formal education because formal education has always been considered as an important asset of an individual in building his/her professional career. Formal education not only helps in acquisition of required knowledge for a job which demands non-traditional skills but also imparts knowledge about different occupational opportunities. Therefore, in a developing economy like India, formal education is always looked upon as a means to improve one's socio-economic position in the society.

Education-wise information shows that women with low level of education (both in rural or in urban areas) are higher in number, who mainly earn to support their respective families and hence opt for entrepreneurial activities, whereas respondents with higher level of education opted for business to prove their ability. It reveals that low level of education did not act as a major barrier to their entrepreneurial career. Area-wise information further shows that rural women with low level of education opt for business due to the lack of other options in employment and also to utilise their free time, whereas urban women with higher levels of education opt for entrepreneurship because of facilities available and of fascination with women role models.

One of the well-established women entrepreneurs involved in international export of readymade men's shirt for little more than 7 years explains:

I went for business because I always wanted to do so. I never thought about any other option. Now, my business has fully flourished. I am exporting my product to UAE, UK, Israel, Denmark and many other countries. But initially it was not a bed of roses. I faced lot of problems while buying raw materials from male sellers. They were not taking me seriously. Secondly, the male staffs of my factory were also relatively behaving indifferently because I happened to be a female. It's true that I always took all these as a challenge and, see that it's paying now.

6.3.5.2 Business information

The overall information obtained from the ICECD reveals that 64.8% women entrepreneurs of the organisation are from rural areas, who are less educated (up to secondary level), and above the age of 35 years.

The sample survey reveals that a majority of women entrepreneurs established their businesses in last 10 years. None of the sample business units surveyed were found older than 15 years. The establishment of business by rural women are relatively newer than the establishment of business by urban women. It reveals that economic and entrepreneurial

awareness has reached to rural women in recent years, whereas it was already present in urban areas. These responses also show that mind set of rural society is changing rapidly.

It is also observed that primary and secondary school educated women in rural areas prefer to start business in the form of cooperative or informal self-help groups, whereas women hailing from urban areas, irrespective of their education preferred to be a sole proprietor. Age-wise information further shows that women in the age group of 25-35 years prefer sole proprietorship than those in other age groups. This information indicates that on the one hand due to the lack of confidence and experience rural women prefer to do business in a group, on the other hand women hailing from urban areas are confident and experienced enough to run a business of their own. This seems to be a consolidated finding, without any specific data.

The collected information exhibits that about two- thirds of the respondents of the ICECD mainly opted for agriculture and manufacturing sector. A less number of women are involved in service sector and trading business. Both agriculture and manufacturing sectors (micro-enterprises) were found more popular among the rural women, whereas urban women entrepreneurs were found involved mostly in manufacturing, service and trading businesses.

There is a sharp difference among rural and urban women about their investment in businesses. The data reveals that the rural women, irrespective of their education, invested relatively less than what their urban counterparts do. With the same level of education (primary or secondary), a majority of rural women (about 64%) invested up to Rs. 3 lac (0.3 million) in business enterprises, whereas their urban counterparts invested up to Rs. 3-5 lac (0.3-0.5 million) in the same. Urban women with high level of education (more than 40%) invested above Rs. 10 lac (0.10 million) in their businesses. Accordingly their monthly income also varies. Women having higher level of education earn more than those with low level of education. It is thus evident that education provides them with more confidence, skill and ability, which eventually get translated into better returns.

➤ **ICECD as a Motivator**

An overview of the interviewed women entrepreneurs shows that the ICECD has motivated a great majority of respondents (about 73%) for entrepreneurship. Based on educational criteria, it can be argued that the motivation level of highly qualified women entrepreneurs is not directly related or dependent on the ICECD (for awareness about entrepreneurial career). On the other hand, less educated women entrepreneurs (more than 82%) are beneficiaries of motivational support of the ICECD. The reasons to this phenomenon may be assigned to better skills and greater access to information among highly educated women entrepreneurs. On the other hand, respondents having primary and secondary level of education are motivated by the ICECD and also needed all kinds of help provided by it, such as; awareness about entrepreneurial career, financial support, training and market support, self-confidence/managerial skills building. Women (more than 65%) with higher levels of education needed the ICECD assistance mainly for training, to understand the market and get network support.

A famous woman entrepreneur owning an Ayurvedic spa for over 14 years says:

I did Ayurvedic medicine course at a time when women did not dare to do such a course. After that, I wanted to start a spa but I wasn't confident about the logistics. Of course, after I became a member of the ICECD, I got lots of exposure and learnt the tricks of the trade and techniques of running a business. I am very comfortable now.

There are regional variations amongst women entrepreneurs in terms of motivational support received from the NGO. More than three-fourths of the rural women were more dependent upon the ICECD for motivational support. The rural women lack basic information's about starting their career as entrepreneurs. The ICECD motivate them by providing necessary details about entrepreneurship. On the other hand the urban women had prior information about the entrepreneurial career, financial support (bank loans). This was also visible in their relatively high self-confidence levels. The urban women entrepreneurs (about two-thirds of the sample) approached the ICECD mainly for training and market networking supports. This also reveals that educational infrastructure and reach of education is more in urban India in comparison to rural India. Further, the governmental services are more easily accessible in urban areas than in rural ones. The rural India still lacks infrastructure facilities and therefore lags behind.

A 50 years old woman involved in the making of readymade snacks for more than 5 years from Ahmadabad city says:

I was aware of entrepreneurial career and various schemes under which I could get a loan. I just wanted to get linked to an organisation in order to get more market networks. The ICECD was there for me. The organisation helped in developing various business links i.e. wholesaler, shopkeepers etc.

Generally, after successfully running a business for a period of time, entrepreneurs diversify and multiply their businesses. In urban areas, women entrepreneurs were more interested and inclined to diversify and multiply their business ventures. However, in rural areas there were very few women entrepreneurs (below 25%), who wanted to do so. Arguably, there can be various reasons for this phenomenon. The low level of education hampers the capability of rural women entrepreneurs to explore new areas of activities. Further, limited market and limited finance also becomes an important hindrance.

➤ **Financial Assistance**

A majority of respondents (more than 65%), irrespective of age, education or location, admitted that they took the loan for businesses. There is a clear variation in the choice of financial institutions. The rural women, irrespective of age and education, mostly managed money from micro-credit, ICECD or from banks under special government schemes, whereas about half of the urban respondents approached banks for financial support. In some cases, women entrepreneurs managed the money on their own. It reveals that, it was comparatively

easy for urban women to secure loan from banks directly, whereas it was tedious and difficult for their rural counterparts.

According to the respondents, the ICECD is still not strong enough to meet all the financial requirements of women entrepreneurs. Their responses to satisfaction from the financial assistance provided by the ICECD were divided in to two parts. On the one hand, a majority of women entrepreneurs (more than 69%) were satisfied to a large extent with the financial support. On the other hand, some of the respondents complained for lack of adequate finance, especially at the time of starting their business enterprise. Those who were less satisfied complained about the reluctance of the ICECD in extending maximum credit to women entrepreneurs. Hence, they had to manage the rest of the amount on their own.

A woman entrepreneur running a plastic bangle manufacturing unit from slum area of Ahmadabad for 4 years responds:

After taking training, the ICECD provided me with Rs. 15,000. I was in need of an amount of Rs. 78,000. They did not provide the whole money because of their limitations. It was really disappointing for me. I had to go through the cumbersome process of bank for rest of the money. I feel these organisations should be more strengthen in terms of providing loan. Accessing loan from here is easy and cannot lessen the enthusiasm of women.

➤ **Training and Post-training Support**

The data discloses that about two-thirds of the respondents were greatly satisfied by the training provided by the ICECD. During the training programmes, rural women entrepreneurs, primarily received help for product selection. The more educated urban women received help in understanding the market and 'know how' to run a business. However, these supports were also important for rural women entrepreneurs.

Preparation of business plan is an important step to secure loan from financial institutions. The survey shows that the ICECD helped rural women entrepreneurs in the preparation of business plan. The business plan was further presented to banks to get loans. On the other hand, women from urban areas and with higher level of education prepared the business plans on their own. A greater number of women (48%) from rural areas admitted that the ICECD staff went to the bank in case the bank rejected candidate's proposal. A great level of satisfaction had been noticed among the respondents about the quality of trainer/lecturer during the training programmes.

During interaction with the ICECD trainees, about three-fourths of the sample admitted that their association with ICECD continued even after finishing the training programme. According to women trainees, the ICECD officials regularly visited their business units. Although their visits were more frequent in initial months. These visits served multiple purposes. Sometimes the ICECD officials come together with new participants. That helped in building new business contacts. The officials also observed the growth of business unit and

provided valuable inputs. At the time of visit, the entrepreneurs also had an opportunity to seek guidance on many business related matters.

➤ **Market Exposure and Network Supports**

Marketing is an important area which very often proves to be the graveyard for women entrepreneurs. A majority of respondents (63.6%) faced a number of problems pertaining to marketing of their products/services.

The ICECD participants admitted that association with the organisation proved to be really important in terms of market support.

A 53 years old respondent running an electronics store for last 7 years expresses:

It was not easy for a woman to enter into a business which predominantly belongs to male folk. I had an immense interest in working with screwdriver and small gazettes. I took a formal training from the ICECD and further the organisation helped me to choose the right location for my shop. I am thankful to the ICECD that supported and made me popular in market.

As the ICECD have members from variety of business segments, it proves to be an important platform for members to find a business network. This provides a marketing avenue between the organisation and amongst the members. Information shows that those women who had enterprises of three to five years old needed more support from the ICECD in order to promote and market their products. However, women-owned businesses for 5-10 years or more were able to construct adequate contacts on their own and were not dependent on the ICECD. But irrespective of their age and level of education, all women needed some market support. The ICECD linked women entrepreneurs from diverse backgrounds/ regions/ areas/ fields. By this way, it enabled the entrepreneurs to utilise mutual resource and expertise.

More than two-thirds of respondents confirmed that the ICECD encouraged the women entrepreneurs to participate in various trade fares/exhibitions or business meets organised by the ICECD or by other groups. According to the respondents, it helped to develop a number of business connections.

➤ **Self-Confidence/Managerial Skills**

A number of women entrepreneurs (more than 75%) felt that they have become more sanguine and self-confident about the success of their business after their relationship with the ICECD.

An interpretation of educational variable shows that less educated women, both from rural and urban areas have enhanced their self-confidence and managerial skills to a great extent after establishing their relationship with the ICECD. On the other hand, the highly educated urban women in the age group of 25-35 years did not experience the similar magnitude of transformation in their confidence. Urban women (about 79%) above the age of 35 years also felt an enhancement in their level of confidence after attending the training programmes. The

various techniques of record keeping of customers, maintaining of accounts of the business etc. provided ability to enhance the management skills.

Hence, the investigation highlights that the ICECD has clearly influenced and motivated the rural and less educated women. This is indeed an appreciable achievement for the ICECD. The above analysis also indicates that education played a very important role in improving the confidence of women and improving their risk taking abilities.

A 38 years old widow beautician running a parlour for last 4 years in a slum area in Ahmadabad explains thus:

I did a beautician course earlier. But, I have not had enough confidence to start a beauty parlour. Soon after the death of my husband, I was caught into financial difficulties. I thought to start a beauty parlour. But I was in dilemma whether to take risk or not. After getting associated with the ICECD, I received various trainings on how to improve managerial skills and confidence. It was the ICECD that identified the right location and I started a parlour. Besides, now, I am also teaching beautician course to girls. I send my kids to good schools and live happily with them.

6.3.5.3 Women as entrepreneurs in Indian society: perception of the ICECD's respondents

The quest for economic independence and improved social status led women into self-employment and entrepreneurship. In recent years, entrepreneurship development among women has gained momentum. Several factors have contributed to this phenomenon. The policies of central and state governments have also undergone sweeping changes in the recent past.

The industrial policy resolution of 1991 highlights the necessity to provide special training programmes to develop women entrepreneurship. The resolution further adds that the objective of such programmes is to increase the representation of women in the field of business and to enhance their economic and social status. There is also a greater awareness among Indian women about entrepreneurship as a career. The growing awareness is mainly due to the fact that the profile of Indian women has undergone perceptible change during the recent past. The citadels of academic excellence are no longer the prerogatives of men in India. In fact women are gradually willing to accept challenges and assume responsibilities in various fields: economic, social and political.

The study demonstrates that the ICECD has played an important role at a limited scale, in the enhancement of position and status of women in Indian society by uprooting the basic problem of economic dependence of female folk on male population. By encouraging entrepreneurial activities amongst women, the ICECD has strengthened the economic status of women and have also raised their status in a male dominant society.

As mentioned by the Director of the ICECD:

We are not giving these women a kind of aid by opening a shop or provide money if someone ask for that. We are actually working to develop their thoughts and teach them skills to become more innovative. So, they need not spread hand to others. This is the right way of empowerment and it will remain with them for lifetime.

The ICECD has successfully reached remote areas in western India, where the government schemes are yet to make an impact. By reaching to the rural and far flung areas, the ICECD intends to bring substantial and far reaching benefit for society. According to the ICECD Trainers Manual, the rural India faces two significant problems: one, the employment opportunities have not been able to keep up with the growth in population leading to rising unemployment figures; two, the unemployed and de-motivated individuals engage in unproductive activities. Over the years, increasing burden on land has compelled an exodus of youth from their villages to the cities in search of living, where again; they are forced to survive under deplorable conditions. There is lack of direction due to which a segment of the population has become embittered towards the society (ICECD, 1994: 17, Trainer Manual).

One of the trainers of the ICECD says:

The population of tribal and rural areas and urban slums of India is a symbol of energy, vigour, enthusiasm, hope and an invaluable human resource on whom, depends the future and stability of the country. It is a sad situation indeed that the current picture is not so positive.

The study tried to find out the respondents awareness about various governmental schemes for common entrepreneurs in general and for women entrepreneurs in particular. The consequent responses show that a limited number of women were aware of such schemes and about two-thirds of women had partial or no knowledge about such schemes. It is pertinent to mention here that even amongst those who were aware of the existence of such schemes (9 samples out of 15 samples) many are not completely aware of all the schemes of assistance by the government. Lack of adequate promotional efforts on the part of support agencies could be a major reason behind this ignorance towards the policies. A large group of respondents (about 60%) agreed that they would choose to go to the ICECD, if they needed to know some policy details primarily because this organisation is easily accessible.

A 29 years old woman entrepreneur making *Papad*, who is also a member of SHG, adds:

The ICECD is the first organisation that came to our village and started convincing our heads of family to let the women members of family take part in entrepreneurial activities. Certainly, it would not have been so easy for the ICECD team to change their mentality. But finally, they succeeded. Now, we can freely go out and run our enterprise (food industry).

One of the trainers explains:

About 15 years ago, one of the villages, Iava-Vasana, was very traditional. When the ICECD officials first entered, they were stopped right at the entrance. It took about two months to persuade them to encourage women entrepreneurship in their village. It was really a challenging job for the ICECD team.

It is interesting to mention that less educated rural women are aware of the link between entrepreneurship and local development. Many rural women entrepreneurs respond that

Entrepreneurial activities generate employment and money. So no one will sit idle. Everyone will get work.

One of the women running a grocery shop for more than 4 years asserts:

If we (women) have employment in our village, our men need not shoulder extra burden to go out to earn more money. We can live more happily being together.

The women entrepreneurs have witnessed a number of positive changes in their lives, both at personal and interpersonal levels. About two-thirds of women entrepreneurs were able to make personal decisions, which were earlier denied to them by the patriarchal set up. At many times, the restrictions imposed by the male partners were also waning in effect. At interpersonal level, the attitude of family and society has changed tangibly towards better. A great majority (about 80%) of women believed that the family and society has stopped criticising and even they have become supportive. According to the women entrepreneurs the economic independence is very important to bring any substantial improvement in the status of women. The women respondents noticed many changes in their socio-economic life in terms of empowerment, increasing self-confidence decreasing domestic violence, enhancement of social status, better education for children, easy access to better health facilities, a prosperous life etc.

Part III

FIWE: A Case Study

6.4 FIWE

The Federation of Indian Women Entrepreneurs (FIWE) which is an organisation working at the national-level, brings the business women on a common platform and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various other agencies respectively for the development of entrepreneurship amongst women.

The FIWE was founded in 1993. This NGO is one of the major non-governmental organisations (North India) promoting women entrepreneurship, located in New Delhi. Today it is one of the prominent non-governmental organisations working for women entrepreneurs in India. The FIWE has a large membership base of 15,000 individual members/professionals

and 28 associational members spread throughout the country. Small-scale entrepreneurs account for approximately 60% of the FIWE combined membership, with large firms representing 15% and the remaining 25% is represented by the micro-enterprises. The objective of the organisation is to foster the economic empowerment of women particularly the MSME segment, by helping them to become successful entrepreneurs and become a part of the mainstream industry (FIWE, 1996: Handbook).

The FIWE endeavours to provide networking platform, technical know-how, industry research and expertise, skill development and training and brings the businesswomen on a common forum; and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various other agencies respectively for the development of entrepreneurship amongst women (FIWE, 2008: 3, Annual Report). Women entrepreneurs in India represent a dynamic group who have broken the traditional barriers and are exploring new vistas of economic participation. As many of them have chosen the entrepreneurial world because of a compelling urge to do something positive, they are the trend setters for other women in their quest for economic independence.

6.4.1 Organisational Structure

The FIWE is a well-structured organisation with various administrative levels.

Executive Committee: A 15 member Executive Committee (EC) elected by the general body bi-annually.

Office Bearer: 4 office bearers elected by the Executive Committee. The office bearers are – President, Vice-President, General Secretary and Treasurer.

Internal Committees: sub-committees chaired by an EC member to manage each project or activity.

Secretariat: Trained Professionals and Committed Staff coordinate all the programmes/activities headed by an Administrative Executive Director.

6.4.2 Goals

The main goals of the FIWE are:

- To promote entrepreneurship among women and thereby empowering them to join the economic mainstream.
- To enhance the social status of women, by creating a culture of entrepreneurship amongst them, both in rural and urban areas.
- To develop successful models of entrepreneurship for emulation world-wide.

6.4.3 The Target Groups

Women from both urban and rural areas aspire to be socially and economically self-reliant irrespective of their academic, social and economic background. The main target groups of FIWE are:

- individuals; the FIWE's clientele or membership comprises of 90% women; 80% in rural segment of which 50% belong to low income group;
- the NGOs engaged in income generation activities and entrepreneurship development.

6.4.4 FIWE's Entrepreneurship Development Approach

Since its establishment, the FIWE has come a long way. The members of the FIWE are spread across different business segments and in various parts of India. But the prime concern of the FIWE is to promote MSMEs and to empower women from rural areas. To promote entrepreneurship among these women, the FIWE have taken many steps. Some of them are:

- to provide training facilities in export marketing and management, domestic marketing, quality control and standardisation, regulations, procedures and systems for running Micro, Small and Medium Enterprises (MSMEs) and sustaining their growth;
- to facilitate enterprise to enterprise cooperation within the country and with MSME and women entrepreneur counterparts;
- to provide greater access to latest technologies, know-how, related equipment's and services for modernisation and expansion of existing small and medium size enterprises run by women entrepreneurs,
- to facilitate participation in international and regional exhibitions, buyers-sellers meet, trade fairs, seminars and symposia, to help women entrepreneurs to get greater exposure to regional and global business environment and opportunities,
- to effectively articulate the problems and constraints faced by women entrepreneurs to get greater exposure to regional and global business environment and opportunities,
- to strengthen affiliated associations of women entrepreneurs by providing them with package of services including information, contracts, training facilities and other related supporting measures,
- to bring out a quarterly newsletter to educate and inform women entrepreneurs on business opportunities, management and exchange of experience and expertise,
- to enhance access to term loan working capital.

The latest annual report of the FIWE for 2008-09 mentions that the FIWE provides a very useful networking platform, which proves to be very valuable for all the members in establishing and developing their businesses and markets. It is a forum for generation of

business ideas and for increasing useful business contacts. The FIWE offers training programmes, consultancy, expert advice, complete hand-holding in various industry sectors in tapping domestic and global markets. Significant monetary discounts, subsidies and other privileges provided to members for participation in Trade Fairs/Exhibitions, Seminars and Training programmes organised by the FIWE or the other National/International organisations.

The FIWE gathers information on various aspects of businesses in different sectors, including information on regulations-national and international which can be useful to its members. The FIWE keeps its members informed about new business developments and market dynamics through circulars, e-mails and meetings. The FIWE's presence at the highest forums in India ensures that views, aspirations and concerns of women entrepreneurs are heard and reflected in Government initiatives. The FIWE's affiliations and partnerships with government authorities and International organisations, United Nations, ILO, Asian Development Bank, OECD and WTO enables access to policy making level and international developments from time to time (FIWE, 2009: Annual Report).

6.4.5 Findings of the FIWE's case study

This section elaborates the empirical study conducted to analyse the FIWE's intervention (as an NGO) in promoting women entrepreneurship in India.

A sample of 15 women entrepreneurs have been taken from the members of the FIWE. The selected sample was based on: i) the distribution of women entrepreneurs as per business sectors; ii) women entrepreneurs who completed at least 3 years of their entrepreneurial career. The sector-wise distribution list of business was available at the FIWE in the form of a catalogue book. The sample was taken randomly from each sector of business.

6.4.5.1 Demographic details

It was observed that, a majority of the women entrepreneurs (about two-thirds of the sample) from FIWE were above 35 years and in the age group of 25-35 years. Entrepreneurs from the higher age group (about 79%) confirmed that the reasons for their non-involvement in entrepreneurial activities at an early stage were very similar to the reasons mentioned above (see section 6.2.5.1 and section 6.3.5.1).

An analysis of their educational qualification revealed that women entrepreneurs of the FIWE come from diverse educational backgrounds. Some of them had managed to complete only primary or secondary education while others had completed their Bachelors (Graduation). As the FIWE is more focused on rural women and promotion of micro and small enterprises, they mostly (more than 65%) deal with the less educated women groups. Among these groups, most of them (about 58%) have education up to secondary level. Their innate talents and skills may have encouraged them to enter the business and the FIWE promoted and supported them in their endeavour.

A 48 years old urban woman entrepreneur running garment boutique says:

I was a government employee. I had all comforts in my life, but I was missing something. I realised that I wanted to do something on my own. For several years, I used to design dresses for myself. It was my passion. I shared my idea with the FIWE. The team encouraged me. I quit from the service and started designing dresses for my boutique. The FIWE provided me with a stall in an exhibition to exhibit my products. In fact that enabled me to gain more business contacts.

The study finds that an overwhelming majority of the rural women entrepreneurs (79.2%) opted for entrepreneurship to utilise the free time and also to contribute to the family income. It was observed that the highly educated urban women entrepreneurs took entrepreneurship as a challenge (about 35%). Overall, their urge to prove themselves as successful entrepreneurs, their poor economic condition and their growing confidence were the reasons, which resulted in increasing number of women opting for entrepreneurial career.

The sample survey reveals that a large majority (more than 78%) of the respondents were married at the time of starting their entrepreneurial career. This shows that due to personal and social reasons women started their enterprises mainly after marriage. They were not very confident about their strengths, because they lived in an environment of protectionism and paternalism. Here, a fear is instilled in their mind that they cannot survive on their own. On the other hand, the patriarchal expectations and social barriers impeded their movement and growth. During the course of field visit, some of the respondents expressed that:

An unmarried woman entrepreneur faces a lot of difficulty in finding a prospective groom for marriage. As a result getting the daughter married is the first priority for the parents. Moreover, the parents prefer spending money on the marriage of their daughter instead of investing on the establishment of her enterprise.

6.4.5.2 Business information

The investigation discloses that the financial requirements are managed through various sources by the respondents. Rural women entrepreneurs, irrespective of age and educational background, mainly relied on family support to finance their enterprise. However a small proportion (between 25-30%) of rural women also used micro-credit institutions to get financial support for enterprise. The finding highlights the inability of the various formal institutions and the FIWE to provide overall financial help to the rural women entrepreneurs.

On the other hand, a greater number of urban women entrepreneurs (about 68%) with higher educational background, used bank loans to finance their enterprise. Relatively a few of urban women entrepreneurs relied on self or family support to finance their business ventures.

Less educated rural women entrepreneurs (67.1%), irrespective of the age variation, mainly ran their businesses in partnership, cooperatives or SHGs. In contrast, highly educated urban

women entrepreneurs (about three-fourths of the sample) of above 35 years of age, were usually the sole proprietors. The reason for this may be attributed to increased awareness of entrepreneurship management and high self-confidence among the urban women; whereas the rural women had relatively less confidence and they do not always had all the resources needed to run a business on their own. A large number of women in rural areas (more than 65%) were involved in businesses like food and retail; whereas the urban women entrepreneurs were involved in a wide range of businesses such as service delivery, manufacturing, retail, food, education and trading etc.

The investigation shows that about three-fourths of women entrepreneurs had established their businesses in last 10 years. Amongst the respondents, there was no one, who is in entrepreneurial career for more than 15 years. The explanation for this phenomenon is similar to as discussed in the above section. A number of respondents (about 20%) with more than 5 years of business experience, irrespective of their location and age, had diversified their businesses and added new product lines.

To setup a business, adequate capital is required. The rural women entrepreneurs (about two-thirds of the sample), with primary and secondary level of education, doing businesses in partnership, usually invested a capital up to Rs. 1 lac (0.1 million). On the other hand, urban women entrepreneurs (about 40%) with similar educational background, associated with cooperatives or SHGs invested between Rs.1 lac to 3 lac (0.1-0.3 million). However, in this case, the individual share was less than Rs. 25, 000. The investment made by a majority of urban women entrepreneurs (more than 48%) with higher level of education stands between Rs. 5-10 lac (0.5-1million). And some urban women (about 32%) with similar background even invested more than Rs. 10 lac (1 million). A majority of these women (68%) availed the support offered by various financial institutions. This shows that the urban women entrepreneurs were well informed, risk takers with more confidence. A majority of rural women entrepreneurs (60.3%) invested less money in order to avoid risks.

Accordingly, the monthly income of the respondents also varies. On the one hand, the rural women entrepreneurs earned Rs. 5,000-10,000 per month or even below Rs. 5,000 per month. On the other hand, the urban women entrepreneurs earned Rs. 20,000-50,000 and above Rs. 50,000 per month.

6.4.5.3 FIWE's intervention in promoting women entrepreneurship

➤ **FIWE as a Motivator**

The urban respondents (55%), irrespective of age and educational background, admitted that the FIWE had motivated them in terms of market and network support. On the other hand, less educated rural women entrepreneurs (more than three-fourths of the rural respondents), irrespective of age, were motivated by the FIWE through awareness programmes, training and market supports etc.

At various places, less than one-third of the established entrepreneurs were motivated to diversify and multiply their businesses. Similar response was also found among the rural

respondents in the age group of 25-35 years and above 35 years. This information indicates that the FIWE was especially helpful to these two categories of women; those venturing into entrepreneurship and those who were already established entrepreneurs. However, most of the urban women entrepreneurs (more than 70%) could not go for multiple businesses due the involvement in the present business.

A woman entrepreneur; owner of a garment shop and a small manufacturing unit proudly says:

Initially, I had a readymade garment shop. But, I always wanted to start a manufacturing unit. I approached the FIWE and disclosed this wish. After thoroughly inquiring about my business status, they took me to a few business persons involved in garment manufacturing. It was really a great help for me before investing a huge amount. The FIWE further encouraged and guided me throughout the process in buying raw material, providing more wholesalers etc.... I am thankful to the FIWE.

With the help of FIWE, the women entrepreneurs are able to establish their businesses. The FIWE also motivates them to start multiple business ventures.

➤ **Financial Assistance**

The present investigation shows that over 69% of respondents were also critical about the unavailability of financial help from the FIWE.

Over two-thirds of the respondents have admitted that they had faced an irksome procedure while accessing loan from formal institutions. They further added that the paper work was extremely irritating and had to comply with too many formalities. Compliance with lengthy and out-dated rules and regulations frustrated the respondents. An analysis of different educational categories highlights an ironical observation; lesser educated women were not satisfied by the financial assistance provided by the FIWE, whereas some women with higher education did not go to the FIWE for financial support. Some rural women were also disappointed because, as they claimed, the FIWE did not provide any financial support.

One of the respondents running a furniture store for over 7 years expresses:

Fifty per cent of the projects are not able to take-off because of long delays in managing money for business. Unending procedural delays and a plethora of formalities have made the task of getting assistance too cumbersome resulting in wastage of time and resultantly cost overruns.

Finance has been rightly said to be life-blood of any business. Adequate finances are necessary to oil the wheels of business. The growth of any enterprises largely depends upon the availability of adequate capital in proper time. Individual entrepreneurs cannot have all the funds needed by their units. The entrepreneurs have to depend on the various sources of finance to establish and run their business. According to the respondents, the FIWE is unable to support them in financial terms.

➤ **Training and Post-Training Support**

In the present age of rapid expansion of knowledge and frontiers of advanced information technology, the need of training and re-training of work force including entrepreneurs cannot be overemphasised. Acquiring necessary skills and gaining proper information make women more efficient in their businesses. The FIWE provides a wide range of training on various topics, such as product selection, market-assessment, technical aspect to run business etc.

The researcher asked the respondents about the usefulness of the training. A majority of respondents (about 70%) replied that the training programme was very fruitful. Both the urban (about 54%) and rural (more than 82%) women with primary and secondary levels of education confirmed that the training provided by the FIWE was extremely helpful, whereas a majority of highly educated urban women entrepreneurs did not find any need for training programme due to paucity of time.

The FIWE team has also assisted the respondents in making and presenting their business plans during the training and also afterwards, to the formal institutions in order to get a business loan. More than three-fourths of women found the trainers extremely cooperative and were helpful in answering their queries.

A 34 years old rural woman entrepreneur running a dairy booth over 5 years observes:

To give us the practical experience of the market, the FIWE organised mini markets. This is the place where we were trying to sell our products. It helped us a lot to know our loophole as a seller and the problem with our products. I learnt a lot from that.

The participants were satisfied with the training programmes organised by the FIWE. This assistance was particularly welcomed by rural women entrepreneurs (more than 82%) because prior to this they rarely got a chance to understand the working of market.

➤ **Market and Network Supports**

In the post training phase, the FIWE had helped women entrepreneurs in establishing contacts and linking entrepreneurs to each other. One of the main goals of FIWE is to provide a common platform to women entrepreneurs. A large majority of women both from rural and urban areas (more than 69%), irrespective of their educational level admitted that association with the FIWE provided a strong business network, availability of information related to import-export and a means to channelize their products.

A woman entrepreneur running artificial jewellery shop appreciated the FIWE's approach of market support:

Women entrepreneurs face problems with frequently changing market because of lack of proper exposure and networking. The FIWE team was right there to help us in our initial time in selecting our product or make

changes according to time. Now, my business is 8 years old and I am able to manage everything on my own.

The President of the FIWE mentions:

In October, 2004 we made our maiden effort to go for an international buyer-seller meet in Kyrgyzstan. A group of 11 business women, who made it there, have proven through their successful experience, that the FIWE is an organisation, that aims to consistently empower its women members to explore new vistas of business and had been a guiding factor to make the whole visit extremely enriching for the participating women entrepreneurs, and facilitated business generation at the Kyrgyzstan buyer-seller meet worth Rs. 500,000 in a short span of just 5 days.

The investigation reveals that the rural women have benefitted more by the contacts and links provided by the FIWE, whereas the urban women have also been able to establish few connections on their own.

➤ **Self-Confidence/Managerial Skills**

A great majority of women entrepreneurs (78%) believed that after the completion of their training, they felt more confident. A large number of respondents from rural areas (more than 82%) with primary and secondary level of education observed a remarkable improvement in their confidence level. On the other hand, the respondents from urban areas with higher level of education found that the improvement in their self-confidence was minimal.

An analysis of the sample survey reveals that the promotion of entrepreneurship by the FIWE has benefitted more rural women (over 80%) than their urban counterparts (57%). There are age-wise variations in the improvement in self-confidence of women entrepreneurs. A majority of women entrepreneurs above 35 years of age is more confident than those in the age group of 25-35 years.

As discussed in section 6.2.5.3 and section 6.3.5.3, the FIWE also provided similar trainings in order to enhance the managerial skills.

6.4.5.4 Women as entrepreneurs in Indian society: perception of the FIWE's respondents

The socio-economic development of a country cannot be fully realised as long as its women are confined to subordinate positions and their talents are unexplored. Women form a large component of the human resources of any country. Their contribution can be realised only when they have enough opportunities and also the freedom to use them. The new industrial policy of the government of India has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Hence the condition of women entrepreneurs should be understood in this social and economic context.

An overwhelming majority (92.6%) of respondents agreed that entrepreneurship can also contribute to local development to a large extent. However, they had their own interpretation about this linkage. Some of the arguments presented were: it can keep the local money within the village/city, it can generate employment, it can raise income which can contribute to better and prosperous life, people will utilise the time in a more constructive way.

Showing enough respect to the FIWE, majority of women entrepreneurs responded that “*the FIWE team came to our place*” or “*the FIWE approached us*”. It certainly shows the activeness of the FIWE and popularity of this NGO among the people.

The researcher had put a question before women entrepreneurs: How do they assess the existing entrepreneurial opportunities for women in present times, especially in a situation of changing social attitudes? The three-fourths of respondents recognised a positive change in social attitudes and consequent opening of opportunities. Interestingly, the recognition came from both urban and rural women entrepreneurs, irrespective of their age group. However, these respondents added that the women should have courage to get into entrepreneurial activities; otherwise people are always there to discourage. The investigation shows that despite a positive change in the attitude of society, the women entrepreneurs still feel that the society is not truly equal in terms of a level playing field *vis-a-vis* men. .

According to the respondents, women entrepreneurs have to put more efforts compared to their male counterparts in terms of establishing and running a business. A majority of women entrepreneurs (about 62%) having bachelors level of education had little initial problems, whereas women with primary and secondary level of education faced many problems since the establishment of their enterprise. Location-wise information further shows that this problem is relatively more common among rural women than that of their urban counterparts. It reveals that although the magnitude of the problem is not the same among different groups of women, the gender related problems have an overarching presence.

A large number of women (82%) grumbled that women entrepreneurs have to struggle at each and every step in Indian society. The first hurdle is to express their interest to the family and get their approval. A majority of women entrepreneurs (about two- thirds of the sample) responded that it was very difficult to convince the family.

A woman running a handicraft store for over 3 years expresses:

A woman have to fight since the first step of entrepreneurship process until the time, they are well established with the enterprise. Lack of family support, criticism made by neighbourhood, gender biased market etc. are some basic evils, a woman entrepreneur fight with.

The women entrepreneurs who were able to tide over the problems/resistances from the family members were asked whether or not they found any positive change of attitude in their family after the success of their enterprises. While the majority (who faced initial problems) replied in the affirmative (about 60%), some respondents said that their family members were still unable to get used to entrepreneurial career.

More than three-fourths of the respondents suggested that they felt stressed while discharging the dual duties of an entrepreneur and a housewife. They said that stress is inevitable because in typical Indian setting, a woman has to perform the majority, if not whole, of the household work even though she may be working outside too. Surprisingly for them, the increased women activism has not significantly contributed towards their emancipation as entrepreneurs. As far as the sharing or reduction in the household burden, the women respondents on the contrary opined that the household burden has increased because they have to take care of their businesses and the homes as well. The problem gets compounded in the initial years of marriage when the children as well as the business are in infancy stage. It could be one of the reasons that women prefer to enter into entrepreneurial activities in the later phase of their lives.

One of the respondents involved in packaging and shifting business for 4 years states:

Desirable business environment for women entrepreneurs in a corruption free external (outer) environment and a tension free internal (home) environment can take them up on the sky.

Another woman entrepreneur running a garment stitching shop for over 7 years opines:

Women entrepreneurs must make the non-working family members realise that they can contribute (at least in numbers) a great deal by spending their time productively.

Incidentally, the women entrepreneurs also bring changes in their family. A clear majority of women from rural areas responded that as the household income increased, family is able to have a better lifestyle. With their success as an entrepreneur, the respondent's participation in family decisions had gradually increased. Some entrepreneurs observed positive transformation in the attitude of family and relatives towards them.

When women entrepreneurs become successful and are able to sustain their business for long time, then they also think beyond their own self. They also try to help other women in their neighbourhood through various means. This indicates that women feel a responsibility towards the whole women community.

One of the women entrepreneurs running a grocery shop over 8 years responds:

I am proud to tell you that I have made a SHG with 7 women from my neighbourhood. They are running an embroidery unit. Apart from this, I also provide loan to potential woman from my area. I have not limited my experience to myself but I am extending it to other sisters as well. After all, what could be nobler than to help others?

Most of the times a woman led enterprise prefers female employees, especially in case of micro and small enterprises. This statement has been confirmed by a majority of respondents (more than two-thirds of the respondents).

One of the women running a *namkeen* (salted snacks) and pickle unit from over 6 years gladly mentions:

I own a snack manufacturing unit. This unit is run by a SHG where all the participants are women. Later, I started a pickle manufacturing unit, and I again preferred women members. I always prefer women employees rather than men. By keeping more and more women employees, I am also helping other women to come out.

The majority of respondents pointed out the ambivalent attitude of the society, despite improving social conditions, the society are yet to fully accept women in their new role as entrepreneurs. Women entrepreneurs *per se* also lack credibility in the eyes of people due to which they are generally not taken seriously by the people unless they prove their credentials quite emphatically.

More than three-fourths of respondents felt that economic freedom is very important for women. Increased social recognition to women indicates that a woman entrepreneur is no more considered as an oddity by the society. Positive change of attitude in the society with respect to the role of women as entrepreneurs have led to the development of an appropriate environment in which women have started coming forth and giving vent to their entrepreneurial talents. A majority of women entrepreneurs are grateful to the FIWE who nurtured them like a small plant up to a full grown tree. This information shows that the FIWE has provided opportunities to both the under-privileged as well as already established women entrepreneurs.

6.5 Linking Present Findings to the Previous Empirical Studies

Women constitute nearly half of India's population, accounting for 586.47 million in absolute numbers as per the 2011 Census. It is clear that there can be no development unless the needs and interest of women are fully taken into account. Realising this, the government of India has continuously been formulating strategies and initiating processes to bring women into the mainstream (Ganesan, 2003: 62). However, these steps have proved to be efficient mostly for urban women with medium and high levels of education. The benefit to rural India is negligible. Rampant corruption, inordinate procedural delays and non-cooperative and unfriendly attitude of officials were cited as some of the reasons which deterred the women entrepreneurs from availing the benefits from the support agencies (Dhameja, 2008: 95). Use of ineffective methods of development used by the government as the top-down strategy, lack of multi-dimensional perspectives and lack of participatory and sustainable approach to development have given a chance to the NGOs and SHGs to enter in the developmental activities (Singh *et al.*, 2009: 268).

It is now a worldwide experience that the NGOs can be very useful and dependable partners for micro, small and medium enterprise development and this partnership has to be increasingly deepened by a formal banking network in coming period (Basu and Satish, 1998: 117). An impression which is currently gaining ground around the world is that the NGOs and other intermediaries would be playing a predominant role in micro, small and medium

enterprise financing. As far as India is concerned, it is an accepted fact that in many areas, the NGOs have been doing a commendable work. However, when viewed in the context of the size of the country and the complexity of the issues and the area involved, the number and reach of the NGOs (active) is considerably less (Basu and Satish, 1998: 115).

As emerged in literature review, many scholars like Kirve and Kanitkar (1993); and Sethi (1994) appreciate the contribution of the NGOs in motivating and giving an entrepreneurial environment to potential and established women entrepreneurs. Other scholars like Kumar (2007), Dhameja (2008), Singh and Kumari (2009) emphasise on the need to speed-up women entrepreneurship process and the contribution made by the NGOs in this area. Some of the findings of the present study support the arguments developed by many scholars. At the same time the present study also reveals new facts about women entrepreneurship. The present study also brings greater analytical rigour come to different conclusions. The findings and their congruence with the previous studies have been discussed below.

The findings based on the data collected from the samples delineate that more than three-fourths of women were in the age groups of 30-35 years and above 35 years. There were exceptionally few young women below 25 years of age entering into entrepreneurial activities. The reasons provided by the respondents were: insecure future before marriage, no parental support, matter of family pride, thinking daughters as 'outsider', household responsibility etc. The findings have been supported by other empirical studies (Dhameja, 2008; Kumar, 2007).

About 70% of women members of the NGOs are from less educated category (primary and secondary levels of education), while less number of members (30%) belong to senior secondary, bachelors or highly educated category. The rural women have relatively low levels of education. The information is evident that the NGOs have helped less educated women entrepreneurs as a motivator and opportunity provider. A similar outcome was observed by Kumar (2007) and Dhameja (2008) in their empirical studies.

Patel (1986) makes an observation that economic compulsion has led more and more women to take up self-employment. Further, an empirical study done by Shah (1987) on 100 women entrepreneurs in Gujarat also supports the findings of present study. According to her there are five major factors to become an entrepreneur: i) economic needs or pressures; ii) utilisation of own experience and education; iii) husband's (family support) interest and support; iv) availability of free time and disposable income; v) desire to become independent and to get self-satisfaction (of doing something of own). The study claims that the first motive was the most dominant among the low income group (more than three-fourths of women). And the fourth motive was observed in all groups. The finding of the present study is very similar. The economic compulsion and the availability of free time are the two most common responses found out in the samples.

The present study finds that a majority of women entrepreneurs (more than 90%) felt that the NGOs had motivated them in various ways to opt for entrepreneurial activities. The motivation came in various forms, such as awareness, financial support (direct/indirect),

training and post-training support, market and network support and building up of self-confidence/managerial skills. The similarity of the findings have been seen in the study made by Pillai (1989) where he says that most of the women entrepreneurs entered into business as a result of the encouragement they received from *Mahila Samajams* (Women Group) and other similar organisations. Another study made by Shah (1987) concludes that those who underwent the entrepreneurship development programme were aware of various resources like information about banks, financial management knowledge and how to obtain government approval etc.

A majority of the new entrepreneurs (about 68%) running a business from 3-5 years in this study responded that they wanted to grow their existing business (inclusion of various products) and then think for multiple businesses. Some of the respondents mentioned that the NGOs had helped them to diversify their activities by establishing multiple businesses in similar sector. The researcher was unable to find any prior study consistent with this finding.

It is widely accepted that unless women entrepreneurs are equipped with financial resources, they could not succeed. Women entrepreneurs in India suffer from shortage of finance on two counts. First, women do not generally have property of their own to use them as collateral for obtaining funds from external sources. Thus, their accesses to the external sources of funds are limited. Second, the banks also consider women less credit-worthy and discourage women borrowers because of the notion that they can at any time leave their business. Given such a situation, women entrepreneurs are bound to rely on their own savings, loans from friends and relatives which are meagre and negligible. Thus, women enterprises fail due to the shortage of finance (Singh *et al.*, 2009).

There is an abundance of literature available, which have focused on the issues of financial difficulties faced by women entrepreneurs in Indian society. Various scholars like Swarajyalakshmi (1998), Rao (2008) emphasise on the financial constrains faced by women entrepreneurs. A majority of women entrepreneurs in the present study responded that arranging capital for their business was a major concern. Only small numbers of women entrepreneurs were able to get loans from banks and rest of them managed to mobilise money using their own resources. The overall response shows that financial institutions did not prove to be very helpful to them. The women entrepreneurs responded that they could not get loan from banks as they do not have collateral property to show to banks. A study conducted by Vinze (1987) with 50 women entrepreneurs in Delhi also supports the findings of the present study to some extent. She found that financial assistance from banks has been significant but procedures and formalities need to be more flexible. Streamlining of procedures was also considered essential for acquisition of technical know-how. The overall response of the women entrepreneurs to the financial support provided by the NGOs is negative. A majority of women entrepreneurs (more than 62%) seemed dissatisfied with the financial assistance. The availability of finance is still an obstacle for these respondents. The above said findings have consistency with the study made by Dhameja (2008) and Ganesan (2003). They are critical about the NGOs approach at this point. According to them, due to the financial constraints, the NGOs are not able to fulfil all the financial needs of the respondents.

Some of the rural women entrepreneurs feel that all other kinds of support, such as training, market networks or getting confidence is insufficient if the NGO is not able to provide them with monetary assistance. However, a large number of women (72%) have repeatedly emphasised that getting monetary support from the NGOs will be very helpful. The findings of the present study also account for the failure of the NGOs in providing financial help to the women entrepreneurs. Some other findings are also consistent with various empirical studies conducted in the past. Dhameja (2008), Vasanthagopal and Santha (2008), Kumar (2007), Sethi (1994) also highlight that obtaining finance for the initial start-up venture is a common problem for both male and female entrepreneurs, yet these problems get exacerbated for women because of their gender as well as the prevalent socio-cultural variables. These authors point out the insufficient start-up capital as the most common cause for early traumatic failure of any new business. The study also reveals that a majority of women rely heavily on their own funds for initial venture start up. These findings are consistent with the present results.

The study indicates that once the business became successful, more than two-thirds of women entrepreneurs were receiving family support. In all other cases, they prefer to run an enterprise in the form of a cooperative or the SHGs. Women entrepreneurs from rural India were hesitant to take risk on their own. Here, SHGs and cooperatives proved to be of tremendous influence and utility. During the discussion, respondents mentioned that the NGOs encouraged them to work in a group (Cooperative/SHGs) in the initial stages as it would certainly lessen the risk as well as burden. Due to a general lack of finance and confidence, it has been observed that they intend to start small business initially (Sethi, 1994). The present findings concur with earlier studies.

The findings illustrate that the women entrepreneurs associated with the NGOs were running both conventional and non-conventional businesses. However, the majority of respondents (70%) worked in conventional businesses such as embroidery, knitting and stitching, pickle-making etc. Others opted for parlours, computer training centres etc. Present findings coincide with the study of Dhameja (2008) where he finds that the career paths pursued by women were usually in traditionally 'female employment sectors', such as retailing and within service industries. Only a minority (30%) had participated in non-traditional sectors before starting their business. Regardless of their educational and career backgrounds, all of them had experienced problems in starting and running enterprises. As mentioned previously, most of the women entrepreneurs associated with the NGOs belong to rural background. They felt comfortable with the conventional businesses. For example, for a woman entrepreneur to start beauty parlour or a health club in village would not be a smart decision. The findings are similar to that of Tulsi *et al.* (1995) in which the authors have made a study on women involved in conventional and non-conventional businesses.

Dhameja (2008) and Kumar (2007) in their study find that women basically concentrate on businesses which either required least capital outlay or which were an extension of household activities, for example, small scale retail or dress making/garment manufacturing, making pickles etc. These findings support the findings of present study where the researcher

observed that an overwhelming majority of women entrepreneurs (89.3%) owning small businesses employed less than eight employees.

The investments made in the service sector by the majority of respondents were below Rs.1million and a very few of them have invested more than Rs. 1 million. Amongst the respondents there was no one, who has invested more than Rs. 0.20 million in the service sector. In the manufacturing sector, a majority of sample respondents have invested up to Rs. 0.1 million and between Rs. 0.2 million-1million. And very few respondents (only 2 out of 45 samples) have invested more than Rs. 0.50 million. According to the Micro, Small and Medium Enterprises Development (MSMED) Act 2006, the maximum investment limit is fixed. Table 1.1 presents the details on MSME investment limit. By comparing the information mentioned in the table 1.1 and also from the outcome of the present study it can be safely concluded that most of the NGOs supported women entrepreneurs (over 90%) to run micro and small enterprises. Micro and small enterprises are the backbone of the economy as they provide employment and income generation opportunities on a sustainable basis, thereby contributing significantly to the national income (Santhanam in Singh, 1998: 25).

The respondents admitted that several short terms entrepreneurial training programmes (product selection, understanding market, technical aspect to run business) provided by the NGOs, proved extremely beneficial for the entrepreneurial career of both urban and rural women. The respondents were satisfied with the training that is provided. A study done by Ramasamy also had similar findings which show that the NGOs training programmes proved extremely beneficial for women entrepreneurs (Ramasamy, 2007: 62).

Srivastava and Chaudhary (1991) highlight that women face problems mainly in the areas of marketing their products and approaching the banks for getting loans. The present study finds that an overwhelming majority of women entrepreneurs (82.7%) from all the three case studies admits that their association with the NGOs has benefited them in terms of building-up their capacity, in market understanding and in business network extension. Availability of information plays a major role to comprehend the prevailing market dynamics and to take appropriate decisions in their respective business enterprises. The present findings have consistency with empirical studies done by Mukherjee (2009) where the author advocates that there should be a well-defined business strategy in order to be a market leader.

About two-thirds of the respondents in the present study admitted that the entrepreneurial training had created a positive impact on their psychology. The samples asserted that they not only learnt various techniques of running business but the training also boosted their self-confidence and helped them in practising better managerial skills. Mukherjee (2009) argues that socio-psychological constraints discourage women to enter into business sector as this is often considered a non-traditional sector for them. This study also supports the findings of various exploratory studies such as McKee (1989) and Surti and Sarupriya (1983).

6.6 Chapter Summary

An intensive analysis of the collected data from various sources, both primary (field interview with member women entrepreneurs and the officials) and secondary (annual reports of the NGOs, brochures, handbook etc.) from all the three case study NGOs: the AWAKE, the ICECD and the FIWE, in the present study provided a number of important insights. Besides providing some general and common information, the investigation of the three cases present a deeper understanding about the various concerns of Indian women entrepreneurs in terms of problems, motivation behind choosing entrepreneurship as a career, the societal impact etc.

The findings show that a majority of women opted for entrepreneurship after marriage and mostly after the age of 35 years because of the reason that they felt more secure and settled in post married life. This is quite evident that still they are under the influence of culture.

Considering the level of education there is a clear difference between urban and rural women about the choice of entrepreneurship about the reasons behind entrepreneurship as a career. The urban women most often with higher level of education set out for entrepreneurship for various reasons: to enjoy more independence, taking business as challenge, lack of opportunities in terms of choice in formal sectors, inspired and fascinated by successful women's profile etc. However, the rural women with low educational level opted for business to earn basic livelihood. One of the common reasons irrespective of their spatial profile is their determination to use their leisure time constructively.

Financial constraints still remained as one of the predominant factor for potential and prospective women entrepreneurs. The present study finds that women often face problems due to highly standardised approach of the government and bureaucratic hassles in accessing formal financial support. Presently, the NGOs are playing a major role in promoting women entrepreneurship. With the limited funds available, these organisations lend money to potential women who are unable to get loans from financial institutions. However, the NGOs have not been able to solve the problem of arranging finance at larger scale due to their limitations.

The difficulty in accessibility of various training centres is another obstacle coming in the way of potential women entrepreneurs in India. The scarcity of the training centres at local level sometimes discourages the entrepreneurs. A majority of women entrepreneurs had been benefited from their association with the NGOs, which organises training programmes at grassroots level and according to their members' convenience. As the NGOs are organised at grassroots level, it had a better understanding of dealing with the local requirements.

The respondents also admitted that the NGOs have helped them in the fulfilment of market needs, networking assistance, confidence building, and in learning managerial skills.

The findings from present study reveals that a lot of women are involved in micro or small scale enterprises and very few women run medium sized enterprises. It shows that Indian women entrepreneurs want to take smaller risks during the initial phase of their businesses.

Some of the issues dealing with social, psychological and political aspects of women entrepreneurship, e.g. personality transformation after becoming a successful entrepreneur, the difference they make in their family, the changes they observe in the attitude of society etc. had also been investigated in the present study.

The following chapter tries to draw a comparative account based on the outcomes of the three case studies – the role of stakeholders (government, NGOs, banks, donors), their competency with the present cases and their policies related to promotion of entrepreneurship in general and women entrepreneurship in particular.

Chapter Seven

Case Studies of the NGOs: A Comparative Analysis

7.1 Introduction

This chapter presents an in-depth analysis of the findings based on the data collected from the samples, drawn from the three premier NGOs promoting women entrepreneurship in India. The outcomes of the analysis are related to the activities performed by these NGOs to encourage women entrepreneurs, such as financial assistance, training support, market support, building self-confidence and managerial skills. In this chapter, an attempt has been made to compare the afore-mentioned activities of the three NGOs to understand the relevance, effectiveness, efficiency, impact, and sustainability of their work (see footnote 29). A comparative analysis will present both strengths and weaknesses of the NGOs. It also helps to understand the obstacles faced by the NGOs, which will be useful in drawing conclusions that in turn will facilitate policy formulations. Further it will also be helpful in carrying out any possible research in related areas in future. Table 7.1 presents a summary of the main characteristic features of the three NGOs.

Table 7.1: A Summary of the Main Characteristics of the NGOs

Name of Organisation	Head Office	Date of Establishment	No. of Women Benefitted (approx), on 2010	States Under Operation	Main Purposes
AWAKE	Bangalore	1983	100,000	Karnataka, Tamil Nadu, Andhra Pradesh, Kerala, Maharashtra.	<p>To promote women entrepreneurship and thereby empower them to join the economic mainstream.</p> <p>To enhance the status of women in the society by creating a culture of entrepreneurship.</p> <p>To develop successful models of entrepreneurship for worldwide emulation.</p>
ICECD	Gujarat	1986	200,000	Gujarat, Rajasthan, Maharashtra, Madhya Pradesh, Uttar Pradesh, Bihar, Uttaranchal.	<p>To bring about economic development through development of micro, small, and medium enterprise.</p> <p>To institute entrepreneurship development in government offices and NGOs. To aid economic development through poverty alleviation.</p> <p>Gender sensitisation, gender issues awareness creation and gender aware planning for government and non-government agencies.</p> <p>To work toward social and political empowerment of women.</p> <p>To conduct research on economic development.</p> <p>To integrate gender with development.</p>
FIWE	New Delhi	1993	12,000	Delhi, Rajasthan, Madhya Pradesh, Chhattisgarh, Punjab, Haryana, Uttar Pradesh, Orissa.	<p>To promote entrepreneurship among women and thereby empower them to join the economic mainstream.</p> <p>To enhance the status of women in the society, by creating a culture of entrepreneurship among women, both in rural and urban settings.</p> <p>To develop successful models of entrepreneurship for worldwide emulation.</p>

Source: Researcher's own compilation (based on the collected information of annual reports and handbooks of Investigated NGOs)

As mentioned earlier, in the liberalisation era, Indian government undertook several initiatives to reform economic policies. The industrial policy resolution of 1991 highlights the necessity to provide special training programmes to develop women entrepreneurship. This resolution emphasised the need to increase representation of women in the field of business and to enhance their economic and social status (see chapter two). To share this responsibility, the NGOs also came forward. Since their establishment, these premier NGOs have worked for the benefit of women entrepreneurs.

7.2 Comparative Analysis of Investigated Cases

A comparative study is a systematic way of studying configurations of the cases. It paves the way for an innovative approach to an empirical work through a strategy that integrates key strengths of both qualitative (case-oriented) and quantitative (variable-oriented) approaches (Rihoux and Ragin, 2009).

The analysis of data shows that, the NGOs in general make significant contribution for the promotion of women entrepreneurship (see chapter six). This section tries to present a comparative evaluation of the three NGOs on the basis of a subjective qualitative assessment of five criteria³⁹ (relevance, effectiveness, efficiency, impact, sustainability). These criterias are defined as below (EC 2004: 49):

- *Relevance*: The appropriateness of project objectives to the problems that it was supposed to address, and to the physical and policy environment within which it operated. It should include an assessment of the quality of project preparation and design i.e. the logic and completeness of the project planning process, and the internal logic and coherence of the project design.
- *Effectiveness*: The fact that the project results have been achieved at reasonable cost, i.e. how well inputs/means have been converted into Activities, in terms of quality, quantity and time, and the quality of the results achieved. This generally requires comparing alternative approaches to achieving the same results, to see whether the most efficient process has been adopted.
- *Efficiency*: An assessment of the contribution made by results to achievement of the Project Purpose, and how Assumptions have affected project achievements. This should include specific assessment of the benefits accruing to target groups, including women and men and identified vulnerable groups such as children, the elderly and disabled.

³⁹The present research follows the project evaluation standards of the EU as defined on page 49 in the document ‘Aid Delivery Methods, Project Cycle Management Guidelines’, Vol. 1, 2004. It can be accessed on the following link: http://ec.europa.eu/europeaid/multimedia/publications/documents/tools/europeaid_adm_pcm_guidelines_2004_en.pdf The above set of five criteria has been harmonised with international organisations such as ILO and OECD. ‘These norms and standards are intended to improve the quality of evaluation, and harmonise and simplify its practice among stakeholders and practitioners.’ See e.g. Paragraph 8 at page 3 (and footnote 5) in the following document: <http://www.ilo.org/public/english/standards/reln/gb/docs/gb294/pdf/pfa-8-4.pdf>

- *Impact:* The effect of the project on its wider environment, and its contribution to the wider policy or sector objectives (as summarised in the project's Overall Objective).
- *Sustainability:* An assessment of the likelihood of benefits produced by the project to continue to flow after external funding has ended, and with particular reference to factors of ownership by beneficiaries, policy support, economic and financial factors, socio-cultural aspects, gender equality, appropriate technology, environmental aspects, and institutional and management capacity.

7.2.1 Relevance

Ample literature exists (see section 1.2) on problems faced by women entrepreneurs. Some of the problems highlighted by scholars are lack of capital/financial support, insufficient entrepreneurial, managerial and technical/vocational trainings and experiences, lack of confidence, lack of access to information networks, and so forth. McNamara (1997); Hisrich and O'Brien (1981, 1982) suggest that venturing into entrepreneurship is a big concern for women because of specific socio-cultural, knowledge and financial barriers. In addition to normal entrepreneurial challenges, women entrepreneurs from the low-income group also face greater socio-economic hurdles. For example, underestimation of their economic roles, gender-role stereotyping, lack of confidence in their entrepreneurial and managerial capabilities, limited access to vocational training, unfavorable perceptions of bank personnel, limited access to information network and credit, and others (see sections 1.2 and 2.5.2 for more detail).

The new economic policies of the Indian government have specially highlighted the need for special entrepreneurship programmes for women in product-process-oriented courses to enable them to start businesses (Kumar and Sharma in Thakur and Rahman, 2009: 48). A number of studies have indicated that the government has introduced favourable schemes for women entrepreneurs (SIDO, DWCRA, TRYSEM etc.) (Kumar, 2007: 323, Vijaya in Rao, 2008: 48-61, Ganesan, 2003: 63-85). Dhameja (2008: 103-106) notes that most respondents disagreed with the statement that the government policies proved insignificant for women entrepreneurs. Nevertheless, all the studies admit that the efforts made so far are not sufficient. As noted earlier, analysis of the government policies for the promotion of women entrepreneurship emphasises the need for involving the NGOs in these initiatives to make it more effective. The NGOs have a bigger role in stimulating and nurturing the spirit of entrepreneurship among women. Toward this end, an integrated approach is necessary to make women entrepreneurship a success story. Both the government agencies and the NGOs have a vital role to play (Kumar and Sharma in Thakur and Rahman, 2009: 50).

A study by Mukherjee on the role of NGOs in promoting women entrepreneurship reports that the NGOs play a catalytic role in mobilising the local human and physical resources, creating appropriate environment, and generating new opportunities. Government, thus, seeks the support of the NGOs to hasten the process of economic development (Mukherjee, 2009: 4).

Establishment of the case study NGOs should be understood in the context of aforementioned issues. These NGOs had been constituted mainly at the local level by local people; therefore, they had a better understanding about the needs of prospective, potential, and existing women entrepreneurs. The resource persons, trainers, and others associated with these NGOs were professionals and volunteers who understood the issues of women entrepreneurs. They not only acted as trainers and motivators but also created a constant relationship with women entrepreneurs, which resulted in formation of social capital for these women entrepreneurs.

During this survey, two major hurdles were identified in using facilities provided by governmental training centres: first, the distance of these centres from the respondent's home and second, the inflexible working hours of these centres. First, the training centres are far away, in cities or in district headquarters. A woman from rural area has to travel a long distance to reach these centres. This problem is further compounded by poor transportation facilities. Second, these centres have stipulated working hours: from 9 am to 5 pm, with a lunch break of around 2 hours. This is the same time of the day when women are occupied with other household works. Panthulu and Swarajyalkshmi in Swarajalakshmi (1998: 5-6) and Singh in Swarajyanlakshmi (1998: 257-275) have also focused on these issues. Therefore, it may not be possible for many women to travel such long distances (due to time factor) each time to avail governmental facilities. In such cases, the NGOs acted as facilitators and reached to women by organising training camps at the local level. The responses received from overwhelming majority (more than 85%) of women entrepreneurs from the three case studies indicate that the NGOs have tried to provide support in all possible ways: motivation, convincing the male family members, finance, entrepreneurial training, business networks, and contacts etc.

An analysis of the three NGOs indicates that the ICECD fulfilled the fundamental needs of women entrepreneurs in a best possible way. It can be argued that there are few basic factors that have contributed to the success of the ICECD. First, being relatively younger in terms of the date of establishment as an NGO (see table 7.1); this organisation had the opportunity of learning from the mistakes of other NGOs (in terms of fulfilling basic needs, drop out). Second, the ICECD has full time qualified experts and innovative professionals. Third, besides having a huge network of volunteers, the ICECD also has more than a hundred full-time employees specialised (lacking in other two cases) in different sectors such as counselling, providing training in various fields, market expertise, and others. Fourth, strong associations with local groups and with the other NGOs as well as its international network propelled it to the top. Fifth, an organisation should have a visionary and innovative leader to succeed. The founder of the organisation, a woman entrepreneur herself, focused on the issues that she faced during her initial career as an entrepreneur.

During the conversation, Hina Shah (founder of the organisation and winner of *Stree Shakti Puraskar*⁴⁰ for 2008) recalls her earlier days:

I cannot forget the earlier phase of my struggle as an entrepreneur. After completing my Master's degree I decided to start my own business. Belonging to a lower of middle class family, I had not enough money to invest in business. I approached bank for loan. But the officials asked me to bring a man as a guarantor... I got annoyed with this male biased system. As an educated woman, I realised that if I had to face so much problems in getting loan and so on, how could a less educated or illiterate woman survive in such a system? It was the time when I decided that I will establish an organisation which will be free from all these troublesome processes and practically fulfil the need of women entrepreneurs.

While further enquiring about the other two NGOs (the FIWE and the AWAKE), Mrs. Shah gave a positive response for the AWAKE. She believes that the AWAKE is a milestone. However, she did not have much information about the FIWE and its activities. It is noteworthy that the three NGOs did not have any direct connection or networking with each other.

Based on the interviews conducted during the survey, the ICECD emerged as the only NGO among these three organisations that provided direct monetary support to women entrepreneurs. The credit limit for each women entrepreneur was up to Rs. 30,000 and for each SHGs was up to Rs. 130,000.

Women entrepreneurs also mentioned that bank procedures were very time-consuming and required a lot of documents. A common statement was: *"It takes a long time in getting the loan amount from the bank and there is a lot of harassment by the bank staff."*

A woman entrepreneur discloses:

It was a very long procedure as it took three months to get the paper processed from District Industries Centre to reach to the banks; I lost the motivation to start the business to some extent.

At this point, the ICECD beneficiaries/members had an advantage. While the AWAKE assisted its members in making business plan to present to financial institution, the FIWE did not provide any kind of direct or indirect monetary support to women. In maximum cases, the women do not have even seed money to start a business. Added to this, without any guarantee, they find it difficult to get loan from banks. They even do not have any property in their name. At this time, the loan provided by the ICECD becomes a guarantee with which these women can go to bank and get loan. This advantage is missing in case of the other two NGOs. Members of the AWAKE and the FIWE had to go through a cumbersome process to

⁴⁰***Stree Shakti Puraskar*** : As a measure of recognition of achievements of individual women in the field of social development, the Government of India has instituted five national awards, known as '*Stree Shakti Puraskar*' (Government of India, 2010c: 1063)

avail loan facilities. Due to the lack of enough financial resources (national and international), both the AWAKE and the FIWE were not able to provide direct financial help to their members. Furthermore, the FIWE did not have enough staff members to handle and look into each individual case.

When the top-level staff members of these two NGOs were interviewed about their capability to provide financial assistance, they mentioned that they do not have financial strength to provide credits to their members. They also admitted that this situation impeded in implementing their work plans. They were however, positive and hopeful that they will be able to arrange enough financial resources to provide their members with better opportunities.

7.2.2 Effectiveness

The survey revealed that most women entrepreneurs associated with the ICECD, received financial assistance from the ICECD to start or expand their businesses. The AWAKE provided only indirect support, whereas the FIWE did not provide either direct or indirect financial support. The respondents concurred that while the loan application was being processed, the ICECD members conducted a preliminary feasibility study about the project. They visited the entrepreneurs' home, not only to verify the documents but also to discuss the loan and to familiarise family members with entrepreneurship so as to garner support for entrepreneurial endeavour.

Second, the NGOs had adopted measures to impart entrepreneurial training to women entrepreneurs. By providing skill-enhancement training (sewing and stitching, packaging, electronic product repairing) and organising various trade expositions and fairs, the NGOs facilitated the professional exposure of women entrepreneurs. It is also found that all the three NGOs organised training camps in villages or at strategic locations for easy accessibility to women. However, to provide additional support, the AWAKE and the ICECD have adopted the concept of mentoring to help their units to sustain and grow.

A team of experts from various areas related to accounts, training, marketing etc., visited the entrepreneurs once a month and assisted them in working out their problem. The respondents also agreed that they received advice and support at regular basis, especially at the initial stage of the business or during crisis. The FIWE, however, did not provide any mentoring facility.

A widow woman entrepreneur running a small grocery shop says:

I wanted to put up a shop close to my house. After becoming an ICECD member, a team of experts visited my place and gave me some important guidelines about the strategic location of my shop. Further, they also suggested me about the selection of the goods to be sold in my shop. That suggestion was very fruitful to me.

The NGOs conducted a follow-up activity to check the extent to which the objectives of the training have been achieved. This acted as a feedback channel to measure the effectiveness of the training imparted. It is also an indicator of the quality of training and acted as a support

mechanism for entrepreneurs. Follow-up was generally in the form of regular meetings/mentoring, refresher trainings, or through informal gatherings.

The three-fourths of respondents revealed that most entrepreneurs received follow-up support, both at the AWAKE and the ICECD. Those entrepreneurs who did not receive any follow-up support indicated that lack of follow-up was a challenge in the growth of their business, as they (common response of the FIWE members) had no encouragement or motivation to deal with problems with the right attitude.

Third, marketing is very important for any enterprise to grow and survive. According to Meredith *et al.* (1982), to survive, all enterprises, whether big or small, must recognise their markets, attract sufficient resources, convert these resources into appropriate products or services, and effectively distribute it to consumers. In this context, women faced additional challenges in some dimensions of marketing. First, lack of proper training/experience, less networking, and social restrictions and constraints on their freedom of movement limits their capacity of market audit (analysing current position and opportunities in market) and market research (gaining information about market with quantitative and qualitative consumer test). Second, the market mix (persuading customers to buy) is also severely limited by social factors. For example, a woman entrepreneur who wants to open a shop not only weighs the market factors but also social factors (how far from home, how secure is the location, and others) to make decisions. At a smaller level, personal connections and networks play an important role in promotion. Due to the lack of prior networking or wider personal connections, women are at a disadvantaged position.

Most women members (about 70%) of these three NGOs responded that they sell their products in the local market/neighborhood/cities. A very small number of women (1 out of 15) from the ICECD (not in the other two NGOs) export the products at the international level. All these respondents felt that they had less bargaining power, as the price of products were fixed by store outlets or wholesaler dealers. The respondents from all the three NGOs admitted that, their associations with the NGOs have provided a great help in terms of market networking.

The availability of information plays a vital role in comprehending the prevailing market dynamics and in taking appropriate decisions with regards to the enterprise. As mentioned earlier, it is beyond the capacity of entrepreneurs running MSEs (micro and small enterprises), to introduce a wide range of new products or services. However, in order to survive in the market, they had to be competitive with continuous innovation in production and distribution. They should focus their efforts on unmet needs of customers. The women entrepreneurs of the survey indicated that most of them gathered information about marketing and growth of businesses from the associated NGOs. The guidance provided by mentors and experts proved very beneficial. The NGOs also provided information related to government regulations/schemes and availability of finance. The study shows that the respondents (more than 70%) were depending on the NGOs for information and contacts during the initial phase of their entrepreneurial career.

Many scholars, including Kaur and Bawa (1999) and Khajuria and Sinha (2000), have emphasised that self-confidence and managerial skills also play an important role in the enhancement of entrepreneurial behavior. Training helps these entrepreneurs in enhancing their independent orientation and business planning capabilities. It increases their ability to find and evaluate opportunities, gather necessary resources, and implement actions to utilise opportunities. All these factors help boost the self-confidence of the potential women entrepreneurs (Greene *et al.*, 2005: 11; Minniti and Arenius, 2003: 16). Furthermore, the entrepreneurs exhibited leadership qualities in conducting most of their activities and also calculated risks.

There are four important factors to analyse the relevance of the NGO. These are; financial assistance, training and follow-up support, market and network support, self-confidence and managerial skills to start or expand the business. According to this survey study the ICECD performs these activities better than the AWAKE and the FIWE.

7.2.3 Efficiency

On the basis of this study it can be argued that the ICECD is most efficiently working organisation among the three investigated cases. Some of the important factors related to efficiency of the organisations are discussed below.

As mentioned earlier (see section 7.2.2), among the three cases, only the ICECD provides direct monetary support to its members. Rural Indian societies are extremely traditional and thus do not allow women to venture into unknown territories. By providing loan facilities to women entrepreneurs, the ICECD offered additional advantage to its members. To discuss issues pertaining to loan, the ICECD team frequently visited the member's home. With each visit, family members got more acquainted with the team and were more aware of the activities conducted by the NGO. With an increasing trust among families and relatives of its members, the brand image and reputation of the NGO increased.

A direct and hassle-free loan also kept enthusiasm alive. The ICECD had thus not only supported participants financially but also developed a strong relationship with the participants. The importance of such relationship was also emphasised by Yetim (2008). He explains that social capital is one of the important factors for success of women entrepreneurs.

The ICECD have opted a unique approach while visiting participants' home for discussing loan issues. This not only enhanced women entrepreneurs' professional skills or helped them improve their business, but also provided them with moral support. The ICECD staff members tried to make the women entrepreneurs comfortable to discuss family problems. Strategically, a particular team of the ICECD experts were involved in betterment of members of a particular area. Apart from gaining professional achievements, the ICECD had undoubtedly managed to gain the trust of the people.

The AWAKE and the ICECD have a fully developed intervention module (see figures 6.2 and 6.3). The findings show that these training programmes are not strict in nature, but very

innovative and can be modified according to the needs of individual women entrepreneurs. For example, most women entrepreneurs from all the three NGOs expressed that in order to make the training programmes more popular and fruitful; usually these programmes were scheduled at a time when most women were free from routine work (i.e., afternoon to evening).

In terms of post-training support, these three NGOs organised mini-markets as well as trade fairs at national and international levels. These meetings helped the women entrepreneurs to establish business networks, have better exposure, show their ability, and garner confidence. The ICECD had relatively higher number of total trained women at national and international levels than the other two NGOs (see table 7.1).

The study presents that follow-up and guidance provided by the AWAKE and the ICECD have helped the participants tackle their problems in business. More than two-thirds of the entrepreneurs, who were fully satisfied with their businesses, had received regular follow-up support. According to the respondents, follow-up benefits them to discuss their problems not only with the officials, but also with their peers. The study finds that it had created a feeling of oneness and confidence in dealing with problems and had helped in understanding recent market trends, broadening of the business knowledge base, and a process of feedback. It also acted as a motivational tool for entrepreneurs to repay their loan on time.

It was also noticed that most participants of the sample NGOs had faced challenges related to marketing their products. Neither did they have the ability to take their products to distant locations nor have financial strength to advertise and attract wholesalers or distributors from other places. Data shows that mostly, the customers of almost all women entrepreneurs were in the local market or locality; very few entrepreneurs sold their products to other agencies such as wholesale dealers, food store outlets, and state government departments.

The relationship between such NGOs and their members did not stop even after establishing their businesses. Both the ICECD and the AWAKE kept track of the performance and progress of their participants for a long term. It has made these two organisations unique.

In addition to all these, the ICECD has also established basic health facility centres (in the absence of government-owned centres) in the villages. These basic health units are funded in collaboration with the other local NGOs (Tribhuvandas Foundation, Navsarjan and Ideal) dealing with primary health issues.

7.2.4 Impacts

Faced with patriarchal attitudes and non-cooperation, many women entrepreneurs were compelled to take male family members along with them to negotiate and act as financial guarantors. The only other option was to abandon their loan request altogether. This study shows that the conservative attitude of banks and other financial bodies are rapidly changing due to the movement started by women supportive NGOs. It was found that at present, financial support was more easily accessible to the ICECD members either directly or

through banks. It is significant to mention here that the AWAKE and the ICECD teams talked to financial bodies (banks) as a guarantor for their respective members.

One of the woman entrepreneurs recalls her experience:

Few years ago when I visited a bank for loan, one of the officials said that why do I want to go through all the trouble of procuring a loan? Aren't I better off staying at home? This shows the reality of how the bank or most of the financial institutions think about us.

The *purdah* and *ghunghat* system is one of the biggest problems in India, more prevalent in villages of the northern region. *Purdah* or *ghunghat* are curtain made of cloth, which is used to conceal women's face and neck. In different religions and in various regions the ways and means to do *purdah* are different. However, in essence, *purdah* is particularly intended towards physical segregation of sexes. *Purdah* system is criticised as a form of gender apartheid. In fact, Amin (1997) notes that *purdah* or rules of seclusion condition women's decisions regarding roles they assume and remains a dominant influence in their lives. Their (women) isolation and limited freedom of movement, contributes to their dependence and restricts their access to family planning information and services (Conly and Camp, 1992: 15-19). If women's movements are restricted and they are secluded, then their ability to take up economic activities is greatly reduced. Essentially, *purdah* system is meant to keep women in private space. On the other hand any economic activity is in the public space. And this put a limitation upon women's empowerment. However, this problem has been gradually fading with increasing education and political-economic participation. Naila Kabeer notes that gender equality and women's empowerment are desirable by-products of human development. Therefore, to achieve these goals, it is essential to fill in the gaps in gender equality and empowerment in education, employment, and political participation (Kabeer, 2005).

While visiting the business units (of the ICECD participants) in villages in Gujarat, it was found that women are not using *purdah* anymore. While talking to these women, they mentioned that until a few years back, women in the village had to put long *purdah*. They were also not allowed to go out without any male acquaintance. Things are changing at a fast pace since the ICECD's intervention for promoting women entrepreneurship. Today, these women entrepreneurs are going out and meeting dealers or other people (both male and female) for business purposes.

The *purdah* system is not very prevalent in south India. Women tend to have more autonomy and hence enjoy relatively higher freedom in south India than in north India (Jeejebhoy and Sather, 2001; Dyson and Moore, 1983). The AWAKE operates mainly in the southern region of the country and hence did not face such issues. There were no comments by the AWAKE respondents about the problems related to *Purdah*.

Some of the positive economic impacts on the participants are remarkable. Now, they enjoyed their economic independence, contributed in household budget, and were able to choose goods/things of their choice, and so on. The increased economic role of women in

family expands their power to make choices about themselves and also about the family. Many scholars have argued that women's economic activities are directly proportional to their economic empowerment. Naila Kabeer argues that women's participation in the labour market has reduced their economic dependence on their male counterparts and has strengthened their bargaining power within the family (Kabeer, 2008: 257).

While visiting the members of the three NGOs, it was found that their association with these organisations not only improved their economic independence but also conferred them with various positive social impacts e.g. increased social respect, greater awareness about education and health. Such participants were highly motivated by the NGOs to send their children to school. Now, they are more concerned with the healthcare issues such as proper sanitation, safe drinking water and the like. The data indicate that the domestic violence had also decreased. The discussion with the women revealed that they have also started taking interest in politics. Some women entrepreneurs who were members of the ICECD had participated in *panchayat* (local body) and block elections. One of the participants of the AWAKE was a member of the state chamber of commerce.

Most of the respondents also felt that along with the growth of their own business, male members of their family also respected their aspirations and achievements. Hence, instead of going out for work, male counterparts preferred to take interest and help in growing the businesses started by their female family members. When women are earners in a family, they get certain respect in the family and are supported by other family members. Even the burden of household chores is now shared by other members (even male members) of family, hence reducing their work load.

The NGOs also encourage their participants to form SHGs, which certainly have several advantages to women. There are apparent synergies between SHGs and local politics. Through membership of SHGs, SHG clusters and federations; women can gain experience of relevant processes (regular meetings, taking decisions, allocating money). They also become more 'visible' in their locality. Such activities further help women to participate in local body elections. When a woman takes up leadership responsibilities, issues concerning women get highlighted. This in turn helps in the development of women entrepreneurship, by providing confidence to the prospective entrepreneurs.

The SHGs also advocate for issues of social justice that affect women. Issues such as domestic and sexual violence, bigamy, dowry death, prevention of child marriage, and support for separated women to re-marry are few fronts where the SHGs have done a significant work. The women members of SHGs can work together to address issues that affect not only them, but also women in the larger community. The women SHGs are engaged in improving public amenities such as water supply, education, healthcare, veterinary care, village road; contributing finance and labour for new infrastructure, protecting natural resources and the like. These actions of SHGs represent some degree of active participation of women in terms of decision-making and enhancing contribution of women to community in a way that goes beyond traditional gender roles. All these factors both directly and indirectly boost up women's confidence.

Undoubtedly, the women entrepreneurship movement supported and promoted by the NGOs had produced uncountable positive impacts both for women in particular and the Indian society in general. It brings direct economic benefits to women. And increased participation of women in economy strengthens the national economy. The activities conducted by all the three NGOs were spectacular. However, the ICECD and the AWAKE have more beneficiaries (women) than the FIWE (see table 7.1). So, it can be inferred that the activities of these two organisations have greater visible impact.

7.2.5 Sustainability

Some key factors affecting sustainability are government policies, availability of financial resources, organisational work plan and performance, and self-reliance (Boas, 2010: 1; Vansant, 2003: 4). Moore (2005) notes that the financial sustainability of an NGO can be assessed by evaluating the potential sources of revenues of the NGO.

According to Vansant (2003: 1), the current role of the NGOs in the process of human development is more strategic than any time before. Government is aware of the activities performed by the NGOs in the most remote areas of the country for the advancement of women in those regions. Hence, the government is making every effort to promote such activities and remove barriers that the NGOs face (Moore, 2005: 2). Abundant national fund is set aside for this novel purpose. It can thus be said that, there is full support of the national government to the NGOs in general, and to all the three undertaken cases in particular. The government's funds are a major source of finance for the NGOs. In addition, there are other donors which also contribute to the financial sustainability of the NGOs. Hence, the financial collaboration of the NGOs with its sources is important for its sustainability.

It was found that the sample NGOs collaborated with national donors (see table 5.1). However, the data also reveals that the ICECD's performance had also attracted many other international donors and institutions (see section 6.2). Furthermore, among the three cases, the ICECD was the only organisation having a wide range of contacts with international agencies/organisations. About sixteen international organisations (including development Institutions and donor agencies) have supported the ICECD's mission of developing and empowering women (see table 5.1). This organisation also claimed that with the multiplier effect of 55 countries, the ICECD has benefitted more than 10 million women across the world.

The provision of appropriate training for an identified target group is often a key strategy for achieving sustainability (AusAID, 2000: 7). The business incubators are highly skilled trainers and officials at the ICECD. The AWAKE also had a significant number of volunteers, who were experts from different fields such as information technology, management, accountancy, or commerce. However, the FIWE was unable to attract or hire many experts, possibly due to the lack of financial sources. One of the key elements of sustainability is that the training imparted by professionals from the ICECD and the AWAKE offers them with better quality. It makes these two organisations popular and has two advantages: first, the possibility of securing national and international funds increases due to

the positive contribution made by the NGOs and, second, the organisation will become more popular, which consequently increases the number of participants.

The increasing number of participants and the introduction of several women entrepreneurship projects (see chapter five) confirmed the sustainability of these activities carried out by the three NGOs. However, while the ICECD and the AWAKE had a fully developed and structured work plan for intervention, therefore no noticeable conceptual gap, the FIWE did suffer from conceptual gaps as the work plan is not as detailed as of the other two. Therefore on the one hand, the ICECD and the AWAKE stood apart distinctly because of their institutional sustainability. On the other hand, the FIWE is yet to become more organised, developed and financially sustainable.

A deeper understanding of the three organisations and their respective functions/roles and responsibilities show that they all focus on the local context. These NGOs had not only greatly facilitated integration and interactions within communities but were also instrumental in allowing them to understand cultural norms and expectations. These organisations were using local workforce and resources, which not only helped them sustain in present but also in future.

All the three NGOs are addressing various issues related to women entrepreneurship. Therefore they indirectly deal with women's empowerment, gender equality, and eradication of poverty and betterment of nation's economy. It is thus understood that the sustainable development can be achieved through the active participation of both men and women.

A growing body of evidence suggests that gender equality acts as a catalyst in the eradication of poverty and promoting sustainable growth (Sinha *et al.*, 2007). With an increasing number of women getting educated and also participating in the labour force it has been observed that there has been improvement in overall performance of national economy. Indeed, global experience and innumerable studies have repeatedly asserted that women have the potential to be a significant entrepreneurial force contributing to the growth of local, national and global economies (Daly, 2007).

As mentioned previously, there is a great need for developing new avenues of entrepreneurship in order to support a large number of people, who are seeking employment in India. Given the potential of female workforce, the effective promotion of women entrepreneurship could change the face of Indian economy. These three NGOs are providing encouragement and motivation to women for pursuing entrepreneurial activities. Hence, they are not only playing a vital role in women's empowerment but are also crucial in the economic development of the nation. Since these activities largely deal with capacity building i.e., providing support, identifying and tapping potential, training, assistance in the management of funds, these NGOs can be regarded as sustainable.

Women entrepreneurs can be a powerful source of economic growth and development worldwide. In the present scenario, one-third of enterprises globally have women employees. Women contribute significantly to employment generation but also in overall economic development. Nonetheless, their potential is underutilised, and they are under-represented as

leaders in both business and the political arena. Now this is an issue for deep concern. In many countries, women are less likely to turn to entrepreneurship. Their businesses are more likely to be informal, generate fewer revenues or could only employ limited staff. The reasons are unfavourable business regulations, continued cultural barriers, gender stereotypes, and women's dual roles at home and outside work place and unequal access to resources and bank credits (OSCE, 2004).

An organisation can be regarded as sustainable if there is a need and demand for the activities practised by the organisation (Sinha *et al.*, 2007). The task of entrepreneurship promotion has to continue until majority of women are economically independent. Hence, there is a good prospect for these NGOs as there are large numbers of women who are not at par with others. Greater opportunities and avenues for women who wanted to become entrepreneurs have opened up after the economic liberalisation in India. Firstly, liberalisation has opened up new economic areas (deregulated) and pockets of untapped resources with the aid of continuous reforms in the economy. Secondly, in the present context of progressive social changes, women need to assume new economic responsibilities.

Here, these NGOs have played multiple roles of supporter, trainer, financier, confidence builder, facilitator and that of a friend to prospective women entrepreneurs. There were major benefits for the participants: feeling of unity, a chance to live in a self-sustainable fashion, harmony with society, experiencing and exploring women's solidarity and empowerment, information on savings and banking, assistance in purchasing land, boost in self-confidence, introduction to the outside world (means of communication like telephones, internet, roads and transport), break from long hours of daily labour, access to business opportunities and links with other institutions. Further benefits include; free education and literacy training, introduction to and involvement in politics, exposure to and contact with the external world. Additionally women are also benefitted at personal level e.g. a plan/vision for themselves and an awakened consciousness of being and belonging to a group which in turn promotes knowledge sharing, willingness to receive health care, improved consciousness in practices of sanitation, and most importantly more responsible behaviour by men. In the words of many female respondents, "*Everything has changed for us*".

To promote women entrepreneurs, the ICECD had many business incubators. These incubators are hired (borrowed) by many foreign governments, institutions and the NGOs to train entrepreneurs in their respective countries and regions. By providing their services, the ICECD generates money for its activities. Based on this, a growth-orientated future can be predicted for the ICECD and for women entrepreneurs associated with it. The study found very few collective activities carried out by the AWAKE and the FIWE at the international level (as per available records). The sources of revenue for these two organisations are mainly limited to state and central government grants. Study reveals that both of these NGOs were suffering from scarcity in terms of finance. The numbers of links/contacts available to the AWAKE and the FIWE including both national as well as international donors were less than the ICECD. The ICECDs approach of providing monetary support can be pointed out as a key element in its sustainability.

As the ICECD fulfils many conditions of sustainability and that too in most suitable fashion amongst all, this organisation can be taken as most feasible organisation. Therefore, the ICECD can be rated as the most sustainable organisation. It has both national and international collaborations and contacts that provide this organisation with enough resources to carry out their activities more effectively and efficiently. The AWAKE is proud of a number of satisfactory activities, but certainly they are not sustainable enough. It was noticed by the researcher and also admitted by the officials that the organisation is facing acute scarcity in terms of resources. The FIWE was good at providing market networking and business contacts.

7.3 Chapter Summary

An effort has been made to get a deep insight in to the women entrepreneurial promotional activities carried out by the three sample NGOs with the help of an analysis of the findings of the previous chapters. The analysis of the various activities of the investigated NGOs was based on five criteria's: relevance, effectiveness, efficiency, impact and sustainability. The comparison of the findings highlights both strengths and weaknesses of the sample cases.

Being constituted at a local level by local people these investigated NGOs were able to understand the basic needs and problems faced by their participant women entrepreneurs. The collected data reveals that the NGOs had considered several basic problems that were hindering the performance of women entrepreneurs. For example, the distance of government training centres from a respondent's home, official working hour etc. By organising training camps at local level, a majority of respondents admitted that the investigated NGOs were reaching to them by all possible means. Some other factor like health and child care, education, sanitation and clean drinking water are also being considered by the investigated NGOs. In order to promote entrepreneurship and disseminate the information in rural areas, the NGOs have further established cooperation with other related NGOs in those areas.

The collected responses also revealed that among the three investigated NGOs, the ICECD had been able to develop a closer relationship, not only with the participant but also with their family members. Such activities certainly gave more popularity and developed trust with people. An overwhelming majority (more than 90%) of women admitted that they have been benefitted after associating with the NGOs (all three cases) in one way or another (in the form of financial help, training and post training support, market and network support, building up of self-confidence and managerial skill).

Subsequent analysis considered other general contextual issues like the relation of present case study NGOs with other MSMEs promoting organisations (special effort made by women supportive NGOs and those NGOs working in general without any gender identification).

The investigation further shows that the cases undertaken in the present study shared good connection with other MSME promoting organisations. The official staffs of the three investigated NGOs, participated in the various training programmes organised by government sponsored institutes. The collected information also reveals that a team from EDI visited

these NGOs in order to see the performance and also to sanction funds. Similar activities are also carried out by other government organisations such as DIC, NIESBUD etc.

It was found during the present study that, apart from providing training to potential women entrepreneurs, the investigated NGOs also helped other newly established organisations and institutions seeking help and assistance.

A number of banks cooperated with these NGOs. They provide loans to women entrepreneurs at low interest rate. Some of the examples are SBI, NABARD, Axis Bank etc. These investigated NGOs had received funds from national donors (private companies, government institutions). There are various international organisations that provided indirect donations to these NGOs to promote MSMEs with an added objective of encouraging gender equality or for strengthening innovative business ideas etc. The various interventions made by these NGOs had not only benefitted the participant and their families, but the wider impact can be seen in the society such as reduction in *Purdah* system, increasing education, health benefits etc. The stable economic condition has further encouraged women to participate in politics and take part in decision-making. It has increased gender equality and helped in women's empowerment.

As Naila Kabeer argues that unless we want women to exist as instruments or things, we must ensure that they have choice, that they are empowered to make decisions. Empowerment is the ability and power to make one's own choices in terms of resources, agency and achievements.

Chapter Eight

Conclusion

The present study is focused on the NGOs, which promote women entrepreneurship in India. The thesis has highlighted various hurdles and challenges faced by women entrepreneurs in India. Further, this study examines the intervention procedures and mechanisms adopted by the NGOs to help women entrepreneurs to tide over challenges. The research also investigates the impact of this intervention on women entrepreneurs and their lives.

The status and position of women in India is determined by the patriarchal nature of Indian society. Dominance of men and discrimination against women is reflected in every sphere of social, political and economic life. Some of the examples of inequality are: the low female literacy rate, skewed sex ratio, minimal ownership of property, gender biased labour market, social stigmas and taboos, violence against women, negligible participation in decision making and low political participation. Various scholars have made an attempt to understand and examine the causes of gender inequality and ways towards women's empowerment. Empowerment is described as 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them' (Kabeer, 2001).

Being the most important political institution, state has a duty to work on the empowerment of half of its population (i.e. women). The governments have come up with many initiatives to ameliorate the condition of women and provide avenues and choices to them. There is range of studies dealing with various aspects of women's empowerment. Many of the studies deal with the existing policies and programmes intended towards empowerment of women in different social areas. However, the programmes to benefit women are not very effective due to various social reasons. For example, Goetz and Sengupta's (1996) study of credit programmes in Bangladesh challenges the assumption that loans made to women are always used by women. They found that two-thirds of the total loans brought into the household by women were either significantly or partially controlled by men. Women were unable to make their own decisions, on how to invest or use the loan. This is an important finding as it supports Mayoux (2000) in her study of 'Micro-Finance and the Empowerment of Women: A Review of the Key Issues', points out that the empowerment cannot be assumed to be an automatic outcome of micro-finance programmes (or any developmental initiatives). In India a similar trend can be observed in local political bodies in the form of 'rule by proxy'. The Indian Constitutional Amendment (73rd and 74th Amendment, 1993) provides 33% reservation to women in local bodies. However, it has been widely observed that despite being elected into local bodies, women are unable to be decision makers. By controlling the decision making capability of women, the men of the family deny 'the ability to make choices', which is an essential element of empowerment.

In order to ensure that the opportunities provided to women leads to the expansion of social, economic, political and personal choices for them in every area, the Indian government is

trying to adopt an integrated approach. Here, it has been recognised by the policy makers that political empowerment alone cannot be a panacea for women. Therefore, wider economic empowerment at grassroots level is an important area of attention. With shrinking job opportunities and increasing labour force coupled with deregulation of market, entrepreneurship presents a viable and productive alternative. A number of studies have been undertaken to explore the basic hindrances for women entrepreneurs in India (Dhameja, 2008; Swarajyalakshmi, 1998). Some of the important highlights of these findings are: lack of awareness, lack of information, difficulty in accessibility of finance, lack of easy access to entrepreneurial training and post training, lack of market and network support, lack of self-confidence and managerial skills etc. It was identified during these studies that the new economy provides a number of opportunities. However, dissemination of information about opportunities, proper channelisation of facilities and support and promotion of individual initiatives are the key to success. The experience of limitations of governmental efforts, provide avenues for the NGOs to work as facilitator, promoter and provider. Mukherjee, (2009) in her empirical study on the two NGOs in Maharashtra (India) finds that, since the NGOs are constituted by local people and work at grass root level, they are more aware of the basic needs of women entrepreneurs.

Recognising the importance and influential role of the NGOs, government has also started encouraging them. The central and state governments in India help the NGOs through various means. At many times, the NGOs are used as a channel for the enactment of government sponsored schemes. The governments also provide funds on the appropriate proposals made by 'reputed NGOs', for their independent programmes. An example of such initiative is helping the NGOs in enhancing the skills of trainers (trainers training programmes) (Government of India, 2008a: 13). To implement many programmes related to women entrepreneurship, governments seek cooperation and support at various levels especially from local organisations. Therefore, the NGOs have emerged as both an independent service provider and as a channel between government and women entrepreneurs (by acting as implementing agencies for government policies and schemes).

Based on the above explorations and findings, I have constructed the three central research questions:

- What are the needs of women entrepreneurs?
- How these needs are met by the NGOs?
- How to measure the degree of success of the NGOs in supporting women entrepreneurs?

The specific requirement of women entrepreneurs at initial stage provided the opportunity to examine the specific role played by the NGOs for women entrepreneurs in India. Hence, specific research questions to be addressed as part of this study included: *First*, were the supports of the NGOs to women entrepreneurship in India successful in terms of relevance, efficiency, effectiveness, impact and sustainability? *Second*, what are the most important lessons for the NGOs working in the area of women entrepreneurship in India? *Third*, how the NGOs were providing financial assistance (direct or helping in access to finance) to

women entrepreneurs? *Fourth*, how training programmes and follow-up support given by the NGOs to women entrepreneurs were helpful? *Fifth*, how the NGOs have provided market and network support to women entrepreneurs? *Sixth*, how the NGOs' interventions were effective in generating self-confidence and managerial skills of women entrepreneurs? *Seventh*, what were the gender-specific challenges and measures of MSMEs business support in India? *Eighth*, what were the role of the local, regional and central governments, financial institutions and donors in this policy area? *Ninth*, what were the major challenges of co-operation between various stakeholders in order to improve the support-system for women entrepreneurship in India?

In order to address above questions, I have used different methodological approaches.

The qualitative design using case study analysis was considered particularly valuable to the present study. This examination facilitated both within-case analysis and cross-case comparisons. The data sources include documents, thematic interviews and observation. Each of these sources individually provided a partial representation of the activities examined. Collectively, analysis and comparison of the data provided valuable insight into the phenomena of the activities of the NGOs for women entrepreneurship.

The great volumes of the data were qualitative and were collected using in-depth interviews. Most of the quantitative data were collected using open and close ended questions.

The data collection has been done into three phases. In the first phase the data collection involved the NGOs as a whole working for women entrepreneurship in India. In the second phase of data collection, the aim was to obtain all possible and relevant data from the three case studies. The pilot survey was conducted in the month of June, 2010. The third phase of data collection was based on in-depth interviews with the participants of the three investigated NGOs between the months of September, 2010 to February, 2011.

The study focuses on North, South and West India. These three parts of India were selected for the study on the basis of the presence of the NGOs involved in promoting women entrepreneurship activities. Covering the three regions further provided overall information about the NGOs' activities taking place in the different parts of the country. The comparison of the three cases from three different regions further highlighted the broader understanding about the need of support by the NGOs to women entrepreneurs.

Further, the three premier NGOs working primarily for women entrepreneurship were selected, one from each above mentioned part i.e. North – FIWE, South – AWAKE, West – ICECD. I selected the three cases on the following criteria: first, the organisation working exclusively for women entrepreneurship, second, experience of the organisation: it should have completed at least 15 years of their successful intervention and it had at least benefitted 10,000 women; third, the organisation was active in more than 5 states; fourth, geographical location; fifth, at-least involved in two of the promotional activities needed by women entrepreneurs.

The study has used four important dimensions to identify the role of the NGOs in promoting women entrepreneurship: financial support, training and post-training support, market and network support and enhancement in self-confidence and managerial skills.

The activities performed by each case study was analysed to consider the extent of actual support provided by them to women entrepreneurs. Further analysis considered other general contextual variables and differences: the NGOs supporting women entrepreneurship in India in terms of its relevance, efficiency, effectiveness, impact and sustainability, gender-specific challenges and measures of MSMEs business support in India, role of the local, regional and central governments, financial institutions and donors in this policy field etc.

During the course of this research, several findings have been made through an examination of three cases and subsequent cross-case comparisons. The conceptual framework had been derived in the initial stages of this study. It identified the underlying problems and challenges faced by women entrepreneurs in establishing and running a business and role of the NGOs to encourage these women by providing all possible supports.

The findings mentioned below reflect the insights gained from this study. Further, the findings have been compared with existing studies by identifying similarities and reconciling the differences.

The survey shows that women start their entrepreneurial career mostly after the age of 30-35 years. Due to various customs rooted in Indian society, social conditions are not very supportive for women to start the entrepreneurial career at young age. During the first phase of life, women are completely devoted towards the family i.e. household responsibilities, raising kids etc. Later, once the kids grow up, the financial requirements of the family increases and at the same time women also find some leisure time. However, at this stage there are almost no job opportunities for women. This factor also plays an important role in women's decision to become an entrepreneur.

Generally, women opted for entrepreneurship after their marriage. A woman finds herself more settled and secure in the post marriage life to start a business. Several reasons can be identified for this phenomenon. The natal family is generally hesitant to put money in daughters business and even in many cases on education. From parents' point of view, it is a waste of money. Because any investment on or for a girl will not pay back to family. Apart from this, they have to give dowry according to their status at the time of marriage. Therefore, they have to save money for marriage purpose. The dowry is demanded, even when the girl is educated or earning money. Further, the income of the business and the investment made on girl's business will go obviously to the in laws' side of the girl. Hence, the natal family have less interest in pursuing the girls' career. The findings have consistency with Kumar (2007).

Most of the women entrepreneurs, who received benefits from the NGOs, were educated till primary or secondary level. It suggests that the NGOs are more able to attract less educated women, who do not have many opportunities in the government sector or in private jobs. The similar outcomes were received by Kumar (2007) and Dhameja (2008).

The women entrepreneurs associated with the NGOs were mainly from rural and semi urban background. It clearly indicates that the facilities provided by the NGOs are more accessible to the rural population. It also highlights that women entrepreneurs from urban areas have accessibility to other institutions from where they can fulfil their needs. The researcher did not find any literature to measure the consistency.

According to rural women entrepreneurs, their desire to make financial contribution to family was the most important reason behind their entrepreneurial endeavour. On the other hand, the important reasons for urban women entrepreneurs were to make use of their education, and free time. The study of Patel (1986) and Shah (1987) also supports this finding.

Many women entrepreneurs had started their entrepreneurial career in the last 5-10 years. It can be argued that the post-liberalisation period proved as a facilitator to women entrepreneurs. The Indian government has provided special attention to encourage women into micro and small scale industries during this period. The government has introduced several schemes and funds for the development of women entrepreneurship after 1991. The government has a more positive approach and concern about entrepreneurship now, than ever before. Kumar (2007) received similar results in his study.

‘Women are like boats, they prefer to move together in a group’. It was found that women entrepreneurs preferred to start a business in a group or in the form of SHGs. It could be argued that women are not well prepared to bear risk and responsibility alone. Various other factors such as household responsibility, security and time factor also sway women to work in group. Kumar’s (2007) study also supports these findings.

Despite their adventure in businesses, women are still limited to conventional ‘female sectors’. Women entrepreneurs were mostly involved in manufacturing and agriculture sectors. With a proper understanding of various challenges faced by women, the NGOs are trying to support the women entrepreneurs at micro- level. In the initial period it was more appropriate for the NGOs to support women entrepreneurs in businesses, where they feel protected and comfortable (e.g. food, dairy, beauty parlour, and garment). Hence instead of training them for other types of businesses (non-conventional i.e. hardware, electrics and electronics) the NGOs preferred conventional ‘female sectors’. The findings have consistency with Dhameja’s (2008) study.

The women entrepreneurs were mainly involved in micro and small enterprises. There are various reasons behind this coincidence. First, the availability of finance remains a major issue for women entrepreneurs. So this also limits their choice in starting a business activity. Second, it can be argued that they are not willing to take risk at bigger level and are more comfortable in handing small size businesses. Third, the micro and small businesses are easily run either from house or from the vicinity of the house. It serves two basic purposes for women: they do not have to go far and they can continue to look after the household activities.

The women entrepreneurs were found accessing local market to buy and sell the products. The access to state level or national/international market was found very rare. It was also

found that women were not willing to extend their businesses at larger level. The reasons provided by many respondents were, difficulty in handling big businesses and time factor. The study has inconsistency with Dhameja (2008) and Soundarapandian (2008).

Motivational support from the NGOs to women entrepreneurs is a prerequisite to any other support. Women entrepreneurs were motivated by the NGOs in several ways. Generally, women entrepreneurs were facing a number of problems before entering into business. Some of them are; the lack of information, lack of support and lack of confidence etc. The NGOs had organised several meetings at local level in the form of awareness programmes to disseminate information about financial support (direct/indirect), training support, market support and other aspects. The NGOs had also provided information about the government's schemes and how to access such schemes. These awareness programmes had played an important role in building self-confidence/managerial skills among women entrepreneurs.

The NGOs were not able to provide adequate financial support to their participants. Most of the time, the women entrepreneurs had shown their disappointment at this point. They had to face gruelling process at formal financial institutions during interactions for loans. However, the NGOs had provided information about the special schemes under which loan can be availed at low rates. They had also helped the participants to prepare the business plan for bank or other financial institutions. The women entrepreneurs also mentioned that if bank officials were not cooperating then the NGOs' official had visited banks and tried to convince them. The investigation also reveals that the inability of the NGOs on financial issue have limited its popularity. A number of scholars have discussed the financial constraints faced by women entrepreneurs in India such as Swarajyalakshmi (1998), Rao (2008) etc. But the researcher was unable to find a suitable study highlighting the role of NGOs in providing financial supports (direct/indirect) to women entrepreneurs. Thus the consistency cannot be measured.

The training support provided by the NGOs was assessed to be most satisfactory by the women entrepreneurs. According to the women entrepreneurs most of their expectations were fulfilled by the training and post training supports provided by the NGOs. There were several important segments of the training programmes, which included; product selection and related training, understanding of market trends, technical aspects to run business etc. At times, some women entrepreneurs were interested in specific business areas. In such a scenario, with the help of counselling the NGOs had examined, if the particular business will be right choice or not. A study conducted by Ramasamy (2007) also had similar findings, which emphasised that the training programmes of the NGOs proved extremely beneficial for women entrepreneurs.

Women entrepreneurs need market support at initial phase of their business. They were benefitted with the market and network support provided by the NGOs. For example, the information about the purchase of raw material at a reasonable cost, where to sell the products, strategic location of the business units etc. were some of the main issues, where women were in need of guidance. The NGOs were also found supportive in terms of developing business networks. There were several cases, where the NGOs had provided

business contacts of their own participants to each other. In this way the NGOs were trying to establish cooperation among participants and provided maximum possible benefits to their participants. The investigation by Srivastava and Chaudhary (1991) also supports the present findings.

The growth of business had translated into monetary earnings for women entrepreneurs. They were also able to make economic contribution to their respective families. This has further provided a boost to the self-confidence and the overall development in their personality. Here their association with various NGOs had been of crucial importance. The NGOs had taught various skills to the women entrepreneurs, such as management of accounts, dealing with customers etc., which have enhanced women's managerial skills. Mukherjee's (2009) study supports these findings.

This investigation highlights the cooperation between the case study NGOs with various other stakeholders e.g. Banks, donors and others. In last decade the approach of the Banks had become more cooperative. Now the Banks were providing loan at low rates of interest (e.g. NABARD) and even cancelled the requirement of collateral property (under SIDA scheme). This was a great help for the entrepreneurs and the NGOs. Similarly, support from the donors (national and international) had proved useful in allocating shops to participants, providing instruments (stitching machine kit etc.), organising business meetings, product exhibition/ trade fairs etc. These supports have encouraged case study NGOs to carry out their activities in more effective way. The investigation done by Mukherjee (2009) supports these findings.

The NGOs and government shared a mutually complementary relationship. The NGOs helped in implementing governments' schemes at grass root level. The government institutions (e.g. EDI) had invited 'reputed NGOs' to participate in several trainer's training programmes (organise every year), seminars and workshops. The officials of the government institutions had also visited the NGOs. It was also found that the various schemes (TREAD, STEP, SGSY) introduced by government had been implemented with the help of investigated NGOs. The investigated NGOs also received grants and funds from government, if government accepted the proposal introduced by the NGOs. At the same time government also provided funds to the various proposals made by the NGOs.

The endeavour and success of women as entrepreneurs had also brought collateral benefits. Some of the basic improvements brought by women entrepreneurs in their family were: special attention on girl's education, awareness about health issues (sanitation, drinking water etc.), improved living standards, encouragement to other family members to involve in the business etc. It was also found during the investigation that with the success of women entrepreneurs, the male family members working as low wage labourer preferred to join and stay with the family business.

The women entrepreneurs were found providing employment to other local women in their business units. According to the respondents, they wished to engage many more women into these activities and build a chain of women. By doing so, the group of women entrepreneurs

became larger and further helped in various ways such as sharing of business ideas, strengthening their presence in the local body etc. It can be argued that the support provided by the NGOs to women entrepreneurs were not only limited to the trainees or member women entrepreneurs. But entrepreneurs' success and association with the NGOs had brought wider and deeper impact on woman as an individual and also as a group. This had also led to various positive changes in families and the society. Based on the results of the present study it can be undoubtedly argued that the intervention of the NGOs to promote women entrepreneurship have helped to a great extent in empowering women in Indian society. The NGOs have tried to mobilise women in to some gainful and fulfilling activity. This has also made women a participant and partner in the process of growth and development. Amartya Sen emphasises "what is important is not so much what people receive, as how much involvement they have, and what part they play in the process of growth itself" (Sen, 1995).

The study finds that there were many positive changes in the attitude of the family and society towards the participant women entrepreneurs. Women entrepreneurs felt that when the family and society saw that women are bringing money and even earning more money than the male members in many cases, then the family and society stopped criticising. They became more supportive indeed. The women also felt that economic independence is very important for them. There are many reason provided by these respondents. Such as: to get self-respect, to lessen domestic violence, freedom to use own money and fulfilment of desires, participation in decision making etc.

The original contribution of this study to literature and knowledge is as follows. First, very little seems to have been studied on those NGOs working for women entrepreneurship in developing countries. This study was an effort in this direction. Second, most of the studies conducted in India on the NGOs had dealt with one organisation and only focused on their particular activities. Although, there were few studies made on two NGOs, but the findings were again based on explanation of the activities and not on the analysis or comparison of the studied NGOs' activities. The researcher was unable to find any literature studying more than two organisations together and doing an analysis or/and comparisons of the activities performed by them. The present study holds originality at this point. Third, the NGOs based studies were found confined within a particular locality or to one state only. This further limits the knowledge making. The present study has provided a much broader overview by including three parts of India. It presents a better picture about similar type of NGOs working with different groups of women. Fourth, the study has confirmed that both the NGOs and the government are complementary and not contrary unlike what some scholars have postulated. Fifth, the study has confirmed the view held by some scholars that the NGOs play a catalytic role for women's empowerment in Indian society.

The findings of the present study can be useful for further researches or for academic purposes for various reasons. First, the study presents a deep insight on the working approach of the NGOs that helps to understand the micro- factors to be noticed while dealing with women. The finding can also be useful for the newly established NGOs to become more effective. Second, the comparative evaluation of the cases further provides additional benefits to understand what can be different possible approaches to address the issue of women

entrepreneurship. Third, there is dissatisfaction among women entrepreneurs about the financial help provided by the NGOs. The finding further encourages other researchers to explore how the NGOs' approach on this issue can be improved. Fourth, as the NGOs are not very well organised, the researcher had to put extra effort in obtaining the qualitative and quantitative information. There is a great possibility of research to be undertaken on the need of the NGOs to be more organised while keeping information and records. Fifth, it was observed that the eastern part of India had lesser number of active and efficient NGOs working for entrepreneurship in general and women entrepreneurship in particular. Research efforts are needed to explore the underlying factors behind this phenomenon. Sixth, there is a need to understand how to improve the coordination amongst the governmental agencies, the NGOs and the participants in order to solve the dissatisfaction on the financial issues among women entrepreneurs. Thus, the NGOs sector needs more attention from researchers in near future. Seventh, research efforts are needed to look into the orientation and motivational patterns of technical and professional graduates and to find out the strategies which can increase the entry of this segment into entrepreneurship. Eighth, there are a number of women who are in regular salaried professions but they have entrepreneurial traits and are also interested in becoming an entrepreneur. The question is how to motivate them towards entrepreneurship. This question can be an important issue for any further research about women entrepreneurship. Ninth, a comparative research study of business environment across various states which facilitate or inhibits spirit of women entrepreneurship need to be carried out. Tenth, Research efforts are called to find out the role of professional women industry associations in fostering a climate conducive to the growth of women entrepreneurship. Eleventh, the effect of joint or nuclear family system on entrepreneurial pursuits of potential women entrepreneurs need to be researched in detail. Twelfth, since mother is the first school of children; it would be worthwhile to find out as to what has been the transfer effect of entrepreneurial values exhibited by business women on her children. Research of such a kind can help in enlarging the pool of entrepreneurs in the country. Thirteenth, the impact of globalisation in all its manifestations on entrepreneurial pursuits of women is another area which needs to be researched.

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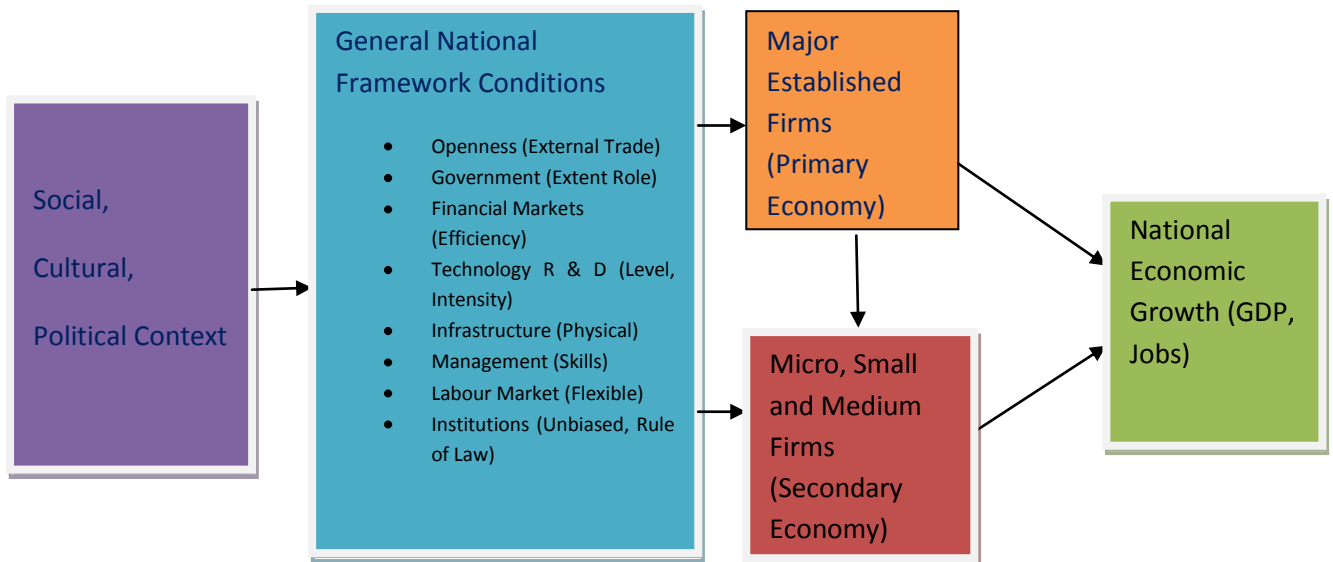
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Appendix I

Three Conceptual Models of GEM

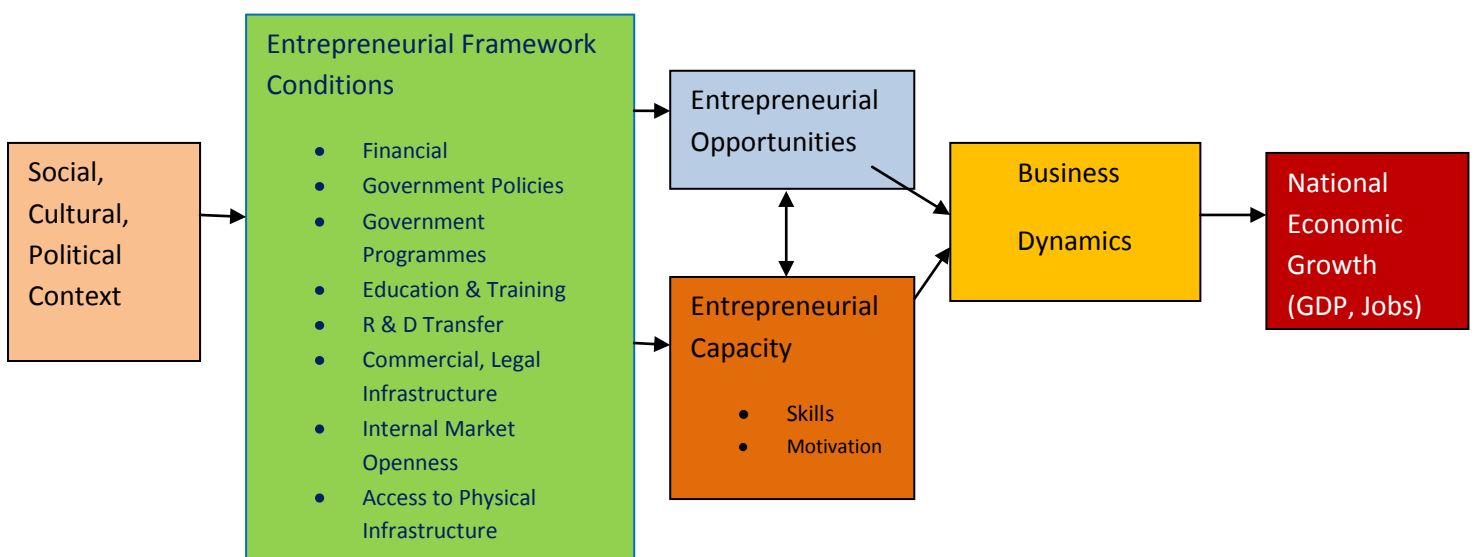
The Three Conceptual Models are as follows:

GEM Conceptual Model, Part 1:



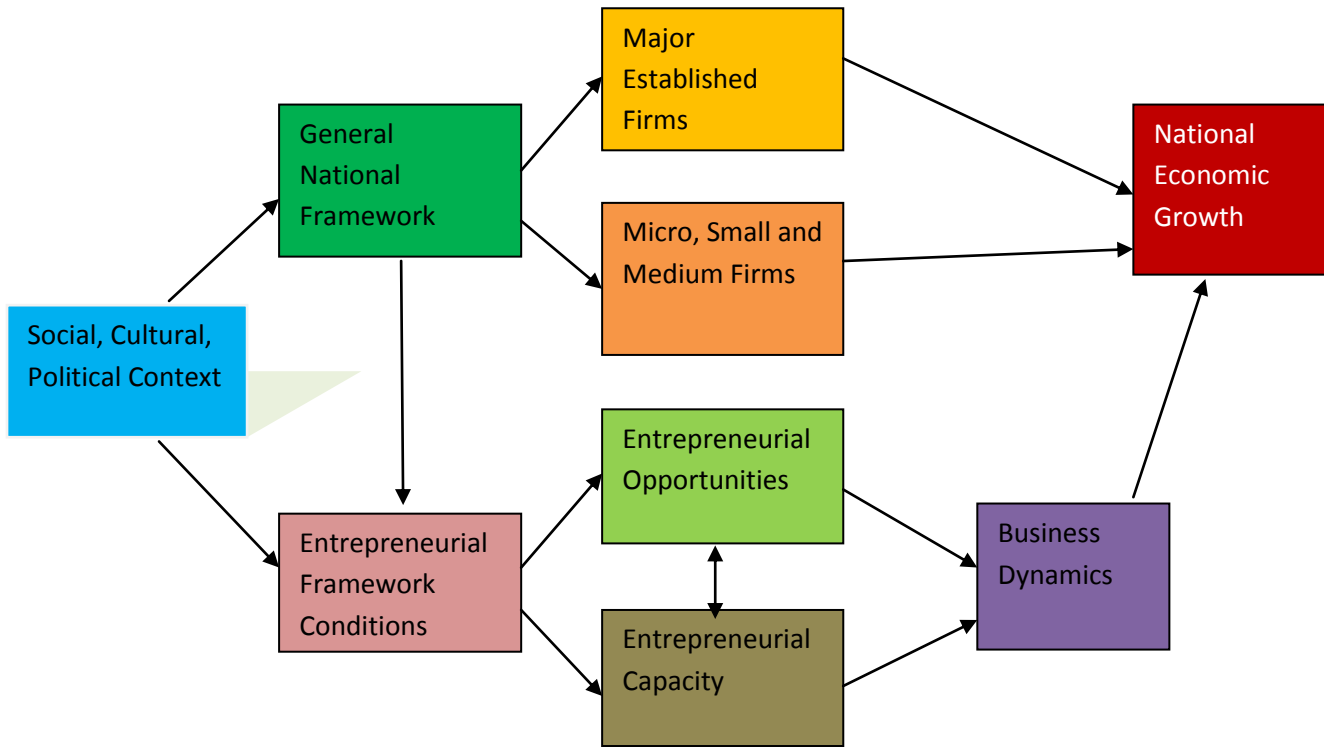
Source: Global Entrepreneurship Monitor, 2000: Executive Report

GEM Conceptual Model, Part 2



Source: Global Entrepreneurship Monitor, 2000: Executive Report

GEM Conceptual Model, Part 3



Source: Global Entrepreneurship Monitor, 2000: Executive Report

Appendix II

Summary Result of Fourth All-India Census of MSMEs with Reference Year 2006-07

	Parameters	Distribution			Percentage Distribution		
		Regd.	Unregd.	Total	Regd.	Unregd.	Total
1.	Total Number of Working Enterprises						
	Manufacturing	1035102	6418294	7453396	66.67	26.15	28.56
	Services	517390	18130011	18647401	33.33	73.85	71.44
	Total	1552492	24548305	26100797	100.00	100.00	100.00
2.	Number of Rural Enterprises	704551	12808326	13512877	45.38	52.18	51.77
3.	Number of Women Enterprises	215036	1704938	1919974	13.85	6.95	7.36
4.	Number of Enterprises Managed by Women	156753	N. A.	156753	10.10	N. A.	N. A.
5.	Number of Enterprises Running Perennially	1482847	23521525	25004372	95.51	95.82	95.80
6.	Employment						
	Manufacturing						
	Services	8731254	22422264	31153518	86.75	44.62	51.65
	Total	1333906	27834775	29168681	13.25	55.38	48.35
		10065160	50257039	60322199	100.00	100.00	100.00
7.	Employment by Male and Female						
	Male	7619234	41700391	49319625	76.43	83.99	82.72
	Female	2349525	7950377	10299902	23.57	16.01	17.28
	Total	9968759	49650768	59619527	100.00	100.00	100.00

Appendix III

Gender Equality Machinery in India

The principle of gender equality is enshrined in the Indian Constitution of 1950 in its Preamble, Fundamental Rights (Part III), Fundamental Duties and Directive Principles (IV). The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. Within the framework of a democratic polity, our laws, development policies, Plans and programmes have aimed at women's advancement in different spheres. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Key among them is the ratification of the *Convention on Elimination of All Forms of Discrimination Against Women* (CEDAW) in 1993.

1. Constitutional Provisions

The Constitution of India not only grants equality to women but also empowers the State to adopt measures of positive discrimination in favour of women for neutralising the cumulative socio-economic, educational and political disadvantages faced by them. Fundamental Rights, among others, ensure equality before the law and equal protection of law; prohibits discrimination against any citizen on grounds of religion, race, caste, sex or place of birth, and guarantee equality of opportunity to all citizens in matters relating to employment. Articles 14, 15, 15(3), 16, 39(a), 39(b), 39(c) and 42 of the Constitution are of specific importance in this regard.

Constitutional Privileges

- (i) Equality before law for women [**Article 14**].
- (ii) The State not to discriminate against any citizen on grounds only of religion, race, caste, sex, place of birth or any of them [**Article 15 (i)**].
- (iii) The State to make any special provision in favour of women and children [**Article 15(3)**].
- (iv) Equality of opportunity for all citizens in matters relating to employment or appointment to any office under the State [**Article 16**].
- (v) The State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood [**Article 39(a)**]; and equal pay for equal work for both men and women [**Article 39(d)**].
- (vi) To promote justice, on a basis of equal opportunity and to provide free legal aid by suitable legislation or scheme or in any other way to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities [**Article 39 A**].
- (vii) The State to make provision for securing just and humane conditions of work and for maternity relief [**Article 42**].

- (viii) The State to promote with special care the educational and economic interests of the weaker sections of the people and to protect them from social injustice and all forms of exploitation [**Article 46**].
- (ix) The State to raise the level of nutrition and the standard of living of its people [**Article 47**].
- (x) To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women [**Article 51(A)(e)**].
- (xi) Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every *Panchayat*⁴¹ to be reserved for women and such seats to be allotted by rotation to different constituencies in a *Panchayat* [**Article 243D(3)**].
- (xii) Not less than one-third of the total number of offices of Chairpersons in the *Panchayats* at each level to be reserved for women [**Article 243 D (4)**].
- (xiii) Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Municipality to be reserved for women and such seats to be allotted by rotation to different constituencies in a Municipality [**Article 243 T (3)**].
- (xiv) Reservation of offices of Chairpersons in Municipalities for the Scheduled Castes, the Scheduled Tribes and women in such manner as the legislature of a State may by law provide [**Article 243 T (4)**].

2. Legal Provisions

To uphold the Constitutional mandate, the State has enacted various legislative measures intended to ensure equal rights, to counter social discrimination and various forms of violence and atrocities and to provide support services especially to working women. Although women may be victims of any of the crimes such as ‘Murder’, ‘Robbery’, ‘Cheating’ etc., the crimes, which are directed specifically against women, are characterised as ‘Crimes against Women’. These are broadly classified under two categories.

(A) The Crimes Identified Under the Indian Penal Code (IPC)

- (i) Rape (Sec. 376 IPC).
- (ii) Kidnapping and Abduction for different purposes (Sec. 363-373).
- (iii) Homicide for Dowry, Dowry Deaths or their attempts (Sec. 302/304-B IPC).
- (iv) Torture, both mental and physical (Sec. 498-A IPC).

⁴¹ The *Panchayat* is the Local Self-Government in the villages of India. The Constitution of India, as per Article 40, had directed the Government of the country to set up *Panchayats* in the villages so that they can act as Local Self-Government. (<http://indiacode.nic.in/coiweb/amend/amend73.htm>) accessed on 11/12/2011.

- (v) Molestation (Sec. 354 IPC).
- (vi) Sexual Harassment (Sec. 509 IPC).
- (vii) Importation of Girls (up to 21 years of age).

(B) The Crimes Identified Under the Special Laws (SLL)

Although all laws are not gender specific, the provisions of law affecting women significantly have been reviewed periodically and amendments carried out to keep pace with the emerging requirements. Some acts which have special provisions to safeguard women and their interests are:

- (i) The Employees State Insurance Act, 1948
- (ii) The Plantation Labour Act, 1951
- (iii) The Family Courts Act, 1954
- (iv) The Special Marriage Act, 1954
- (v) The Hindu Marriage Act, 1955
- (vi) The Hindu Succession Act, 1956 with amendment in 2005
- (vii) Immoral Traffic (Prevention) Act, 1956
- (viii) The Maternity Benefit Act, 1961 (Amended in 1995)
- (ix) Dowry Prohibition Act, 1961
- (x) The Medical Termination of Pregnancy Act, 1971 and its amendment in 2002
- (xi) The Contract Labour (Regulation and Abolition) Act, 1976
- (xii) The Equal Remuneration Act, 1976
- (xiii) The Prohibition of Child Marriage Act, 2006
- (xiv) The Criminal Law (Amendment) Act, 1983
- (xv) The Factories (Amendment) Act, 1986
- (xvi) Indecent Representation of Women (Prohibition) Act, 1986
- (xvii) Commission of Sati (Prevention) Act, 1987
- (xviii) The Protection of Women from Domestic Violence Act, 2005

3. Special Initiatives for Women

Besides the various constitutional provisions and acts are present in the Indian constitution, government has also introduced a number of schemes to give additional support to women.

- i. A new scheme called *Ujjawala* has been launched in 2007 for 'Prevention of Trafficking', with five specific Components Prevention, rescue, rehabilitation, reintegration and repatriation of victims of Trafficking.
- ii. Gender Budgeting Initiatives of the Ministry of Women and Child Development is the application of gender mainstreaming in the budgetary process. It encompasses incorporating a gender perspective at all levels and stages of the budgetary process, and paves the way to translating gender commitments to budgetary commitments and carrying out an assessment of the budget to establish its gender differential impact. The mission is enacted from 2005.
- iii. National Commission for Women: In January 1992, the government set-up this statutory body with a specific mandate to study and monitor all matters relating to the constitutional and legal safeguards provided for women, review the existing legislation to suggest amendments wherever necessary etc.
- iv. Reservation for Women in Local Self-Government: The 73rd Constitutional Amendment Acts passed in 1992 by the Parliament ensure one-third of the total seats for women in all elected offices in local bodies whether in rural areas or urban areas.
- v. The National Plan of Action for the Girl Child (1991-2000): The plan of Action is to ensure survival, protection and development of the girl child with the ultimate objective of building up a better future for the girl child.
- vi. National Policy for the Empowerment of Women (2001): The Department of Women and Child Development in the Ministry of Human Resource Development have prepared a 'National Policy for the Empowerment of Women' in the year 2001. The goal of this policy is to bring about the advancement, development and empowerment of women.

Appendix IV
Research Questionnaire

The Present Questionnaire has been Used for AWAK/ICECD/FIWE Participants.

PART A: DEMOGRAPHIC DETAILS

1. What was your age when you started your business and what is your now ?

.....years andyears

2. What is your formal education?

- No formal education
- Primary
- Secondary
- Senior Secondary
- Bachelors
- Masters or Above

3. Have you taken any vocational training before joining NGO?

- Yes
- No

4. What was your marital status at the time of starting enterprise?

- Not Married
- Married
- Divorced
- Widowed

5.Children:

6. What is your place of origin?

- Rural
- Urban
- Slum

7. Why you became an entrepreneur? Please supply the reason.

.....
.....
.....

PART B: BUSINESS INFORMATION

8. How old is your business?

.....years

9. Indicate the Form of Business Ownership

- Sole Proprietor
- Partnership
- Cooperative
- Informal Self-Help Group

10. How many people work in your unit

Family member....

Other.....

11. Where do you sell your product:

12. In which sector does the main focus of your business lies?

- Service
- Manufacturing
- Retail
- Food
- Education
- Beauty
- Trading (Buy & Sell)
- Other.....

13. What was your initial investment on the business (in Rupees)?

- Below 25,000
- 25,000-1,00,000
- 1,00,000-5,00,000
- 5,00,000-10,00,000
- 10,00,000-25,00,000
- 25,00,000 – 50,00,000
- More than 50,00,000

14. What is your monthly income (in Rupees)?

- Below 5,000
- 5,000-10,000
- 10,000-20,000
- 20,000-50,000
- Above 50,000

15. Who are your main business clients?

- Local
- Regional
- National
- International
- Other, Please specify.....

**16. What are the main obstacles women face while starting entrepreneurial career in your opinion?
(more than one answer can be applicable)**

- No obstacles
- Lack of information and guidelines
- Lack of motivation
- Combining household responsibility and business
- Financial difficulties (raising capital)
- Unable to receive proper entrepreneurial training/post-training support
- Difficulties in accessing formal institutions for entrepreneurial training
- Market-related problems
- Lack of business networks
- Lack of self-confidence
- Lack of managerial skills
- Gender based problems
- Any other, please specify.....

PART C: NGO's (AWAKE/ICECD/FIWE) INTERVENTION IN PROMOTING WOMEN ENTREPRENEURSHIP (More than one answer can be applicable)

17. How NGO has motivated you to start your own business?

- Awareness of entrepreneurial career
- Financial support
- Training support
- Market support
- Confidence building
- Other, Please specify.....

18. If you already had a business, did NGO motivate you to start multiple businesses?

- Yes
- No

If not, kindly supply reason:

.....
.....
.....

SECTION I: FINANCIAL ASSISTANCE

(Please indicate your satisfaction level with the following statements)

19. Indicate your overall level of satisfaction with NGO.

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

If not at all, provide the reason.

.....
.....
.....

20. To what extent NGO provided the opportunity to present your business plan to facilitator or to potential funding institution?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

21. To how much extent your expectations got fulfilled for financial assistance provided?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

Why do you think so? Please give the reason.

.....
.....
.....

SECTION II: TRAINING AND POST-TRAINING SUPPORT

22. What kind of entrepreneurial trainings been provided?

- Product selection and related training
- Understanding market
- Technical aspect to run business
- Any other, please specify

23. To how much extent your expectations got fulfilled from the training provided?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

Why you think so? Please supply the reason.

.....
.....
.....

24. To what extent NGO provided you with the opportunity to prepare a business plan for your business?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

How they have helped to you? Please supply the reason.

.....
.....
.....

25. Does trainers/lecturers was able to keep your attention alive throughout the programme?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

26. Did trainers/lecturers give you practical business experience during the programme?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

How they helped you to get practical experience? Please comment.

.....
.....
.....

27. Was trainers/lecturers efficient in counselling the problems and queries made by you?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

28. To how much extent your expectations got fulfilled for the support provided after training?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

How they supported you? Please comment.

.....
.....

SECTION III: MARKET EXPOSURE

29. What kind of market support and guidance was provided?

.....
.....
.....

30. To how much extent your expectation got fulfilled for the market support provided?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

SECTION IV: SELF-CONFIDENCE/MANAGERIAL SKILLS

31. After the completion of your training, to what extent your self-confidence got enhanced?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

Why you think so? Please supply reason.

.....
.....
.....

32. As a result of your training, to what extent your managerial skills are enhanced?

- To great extent
- To large extent
- To some extent
- To little extent
- Not at all

33. What do you feel about the performance of NGO? Please give a short comment.

.....
.....
.....

PART D: WOMEN AS ENTREPRENEURS IN INDIAN SOCIETY

34. What do you think about entrepreneurship in context of local development?

.....
.....
.....

35. Are you aware of various schemes and programmes launched for entrepreneurs in general and women entrepreneurs in particular? Please name any.

.....
.....
.....

36. Why you joined a NGO and not any other governmental programmes or schemes?

.....
.....
.....

37. How your overall personality has been change after being an entrepreneur?

.....
.....
.....

38. How do you think that women entrepreneurs have to put more effort than the men entrepreneurs in terms of establish and run a business?

.....
.....
.....

39. What kind of basic problems you had at family and local level as a woman to be an Entrepreneur?

.....
.....
.....

40. What kind of changes have you made as an entrepreneur in your family?

.....
.....
.....

41. What kind of role you can play as a woman entrepreneur in the development at local level?

.....
.....
.....

42. Do you see any difference in the attitude of the society (including family) towards you before and after your success?

.....
.....
.....

43. Why economic independence is important for women? How it can change/influence the society?

.....
.....
.....

44. Please list the major problems being faced by you and other women in your region. Give suggestions for coping-up with them.

Major Problems

Suggestions

i.

ii.

iii.

Appendix V

Operation Design

The following variables investigated in the study:

Part A: Demographic Details

- Education
- Age
- Marital Status
- Place of Origin
- The Reason to Start a Business

Part B: Business Information

- NGO's Role to Motivate Participants to Start Business.
- Multiple Businesses
- Business Loan
- Financial Support
- Duration of Business
- Business Ownership
- Business Sector
- Investment on Business
- Monthly Income

Part C: NGO's Intervention in Promoting Women Entrepreneurship in India

Section I: Financial Assistance

- Level of Satisfaction with NGO
- Fulfilment of Expectations

Section II: Technical Skill: Business Plan

- Entrepreneurial Training Provided
- Preparation of Business Plan
- Opportunity to Present Business Plan to Funding Institution

- Trainer Support
- Practical Experience During Training
- Trainer's Response in Counselling Problems
- Fulfilment of Expectations from Training

Section III: Market Exposure

- Market Support and Guidance
- Fulfilment of Expectations

Section III: Self-Confidence/Managerial Skills

- Enhancement of Self-Confidence
- Enhancement of Managerial Skills
- Opinion on NGOs Performance

Part D: Women as an Entrepreneur in Indian Society

- There are ten open ended questions have been included in this part, mainly related with entrepreneurship in context of local development, various governmental initiatives, the response of family as well as society to women entrepreneurs, need of economic independence to women, suggestions to improve women conditions etc.

Appendix VI
Brief Profile of 45 Respondents

Respondent	Age (yr.)#	Education		Marital status	No. of Children	Location of the unit	Year of business	Sector of business	People involved		Market access
		schooling	Prior trainings						Family members(unpaid)	Others(paid employee)	
1	35	12 th	No	Married	2	Urban	7	Flower garland	4	3	Local
2	34	BA	No	Married	3	Urban	6	Printing	2	2	Local
3	37	8 th	No	Married	2	Rural	8	Tailoring	2	5	Local
4	32	BA	Yes	Married	3	Urban	11	Book binding	4	3	Local
5	38	3 rd	No	Married	2	rural	4	Pickles	2	4	Local
6	36	6 th	No	Married	2	rural	7	Spice powder	2	5	Local
7	37	MA	No	Married	2	Urban	5	Disposable plates	4	4	Local
8	34	BA	No	Married	2	Urban	3	handicrafts	1	5	Local
9	35	12 th	No	Married	3	rural	5	Embroidery	1	4	Local
10	36	BA	No	Married	2	Urban	9	Grocery store	2	3	Local
11	25	NFE*	No	Married	2	rural	4	Papad	1	5	Local
12	36	5 th	No	Married	4	rural	6	Dairy	5	2	Local
13	38	B.Sc	Yes	Married	3	Urban	8	Computer center	2	3	Local
14	32	MA	No	Married	2	Urban	12	Steel factory	2	60	State level
15	37	5 th	No	Married	2	rural	9	Jewelry	1	4	Local
16	35	12 th	No	Married	4	Urban	12	Beverages	4	3	Local
17	34	15 th	No	Married	2	rural	6	Knitting	2	5	Local
18	33	10 th	Yes	widow	2	slum	4	Beauty parlor	1	4	Local
19	39	BA	Yes	Married	3	Urban	7	Garment	1	24	International
20	30	BSc	No	Married	2	Urban	5	Herbal product	1	6	State level
21	38	NFE*	No	Widow	2	rural	10	Tea stall	1	3	Local
22	33	6 th	No	Married	2	rural	4	Grocery store			Local
23	30	5 th	No	Married	2	slum	7	Garment stitching centre	1	8	Local
24	36	NFE*	No	Married	2	rural	7	Embroidery	1	5	Local
25	35	8 th	No	widow	3	rural	12	Weaving	1	3	Local
26	32	10 th	No	Married	3	slum	4	Plastic bangles	2	3	Local
27	34	5 th	No	Married	2	rural	7	Cotton <i>batti</i>	2	2	Local
28	46	BA	No	Married	2	Urban	7	Electronics	1	5	Local
29	41	3 rd	No	Married	2	rural	6	Handicrafts	2	3	Local
30	46	12 th	No	Married	2	rural	6	Incense stick	4	3	Local
31	29	NFE*	No	Widow	2	rural	5	Dairy booth	5	2	Local
32	37	NFE*	No	Married	2	rural	7	Earthen pots	3	2	Local
33	50	5 th	No	Widow	2	rural	6	Salted snacks & pickles	2	7	Local
34	37	BA	No	Married	2	Urban	6	Health club	1	4	Local
35	40	2 nd	No	Married	2	rural	8	Packaging			Local
36	37	12 th	No	Married	2	rural	4	Under-garments manufacture	3	2	local
37	38	BA	Yes	Married	2	urban	14	Ayurvedic spa	1	8	National
38	49	5 th	No	Married	2	rural	7	Grocery store	1	7	Local
39	37	5 th	No	Widow	2	rural	6	Wheat flour store	1	4	Local
40	37	7 th	No	Married	2	rural	7	Furniture store	2	5	Local
41	38	MA	Yes	Married	2	Urban	10	Boutique	1	4	State level
42	34	BA	No	Married	2	Urban	4	Coffee power production unit	1	8	State level
43	41	7 th	No	Married	2	rural	8	Artificial jewelry shop	1	4	Local
44	41	NFE*	No	Married	2	rural	6	Cloth clouring	1	3	Local
45	32	BA	No	divorced	2	urban	4	Packer & movers	1	7	Local

#: Age of the respondent at the time of starting the business.

*: No Formal Education.

Appendix VII
A List of 375 NGOs Working in the Field of Women Entrepreneurship in India

1. Astha, Udaipur
2. Aawaz-e-Niswan, Mumbai
3. Abalashrama, Bangalore
4. Abhayashrama Association for Social Health in India, Bangalore
5. Action Research Institute, Kolkata
6. Adarsh Sarswati Mahila Kalyan Prashikshan Samiti, Bundi
7. Adarsh Sewa Sansthan, Lucknow
8. Affus Women Welfare Association, Anantapur
9. Aid The Weaker Trust (ATWT), Bangalore
10. Akhand Jyot Foundation, Ahmedabad
11. Akhil Bhartiya Mahila Parishad, Sagar
12. Akshaynagar Pallisri Sangha, 24 Parganas (S)
13. Alaukik Seva Samiti, Bhopal
14. Alert Rural and Tribble Development Society, West Godavari
15. All Bengal Women's Union, Kolkata
16. All India Women's Conference, Kolkata
17. All India Women's Conference, Rewari
18. All Kerala Youth Centre, Kollam
19. All Tribal Women's Welfare and Self- Employment Society, Low Sabansiri
20. Allepey Diocesan Charitable and Social Welfare, Alappuzha
21. All-Women Management School, Punjab
22. Area Networking and Development Initiatives, Bhavnagar
23. Area Networking and Development Initiatives, Chhabutra Sheri
24. Arthik Samata Mandal

25. Arundhathi Mahila Mandali, Guntur
26. Arya Samity, Kolkata
27. Asha Community Health and Development Society, New Delhi
28. Asha Nivas Social Service Centre, Chennai
29. Ashoka, New Delhi
30. Ashoka, Kolkata
31. Ashoka, Hyderabad
32. Ashurali Vivekananda Smriti Sangha, 24 Parganas (S)
33. Asian Network of Women in Communication, New Delhi
34. Association for Bottom Strata, Pudukottai
35. Association for Community Training, Viluppuram
36. Association for Rural Education and Development Services, Krishnapuram
37. Association for Rural People's Education and Development, Tiruvannamalai
38. Association for Social Health in India, Chandigarh
39. Association for Social Health in India, Mumbai
40. Association for Social Hygienic Interest and National Awareness, Kullu
41. Association for the under Developed Beneficiaries of India, Nayasesh
42. Association for Welfare and Comprehensive Rural Development, Bhimavaram
43. Association for Women and Rural Development, Angul
44. Association for Women Education and Rural Development, Arani
45. Association for Women's Awareness, Knowledge and Education, Thoothkudi
46. Association of Non-Governmental Organisation, New Delhi
47. Association of Rural Women Welfare Society, Tiruvannamalai
48. Association of Voluntary Agencies for Rural Development, New Delhi
49. Association of Women Entrepreneurs of Karnataka (AWAKE)
50. Association of Women Entrepreneurs of Small Scale Industries (AWESSI)
51. Avilash, 24 Parganas (S)

52. Avinashalingam Institute for Home Science and Higher Education for Women, Coimbatore
53. Ayodhya Lal Kalyan Niketan, Gopalganj
54. Azad Welfare Society, Howrah
55. Bharat Children Shiksha Samithi, Jaipur
56. Bhartiya Kisan Sangh, Ranchi
57. Bhartiya Yuva Shakti Trust (BYST), operational in six regions of India – Delhi, Chennai, Rural Haryana, Pune, Hyderabad and Rural Maharashtra
58. Brahmo Samaj Mahila Bhavan, Kolkata
59. Bullock-Cart Workers Development Association, Villupuram
60. Bunyad, Patna
61. C. S. Parekh and R. S. Parekh Public Charitable Trust, Ahmedabad
62. Catholic Church Lok Sewa Kendra, Vadodara
63. Catholic Relief Services, Kolkata
64. Centre for Action in Rural Development, Kanchipuram
65. Centre for Community Development, Gajapati
66. Centre for Community Economic and Development Consultants Society, Jaipur
67. Centre for Development Action and Appropriate Technology, Guwahati
68. Centre for Development Action, Kottayam
69. Centre for Human Action and Resource Management, Bhubaneswar
70. Centre for Rural Education and Development, Madurai
71. Centre for Social Development, 24 Parganas in Barrackpore
72. Centre for Social Development, Kolkata
73. Centre for Social Reconstruction, Kanyakumari
74. Centre for Women's Development Studies, New Delhi
75. Chaithanya Samskarika Kala Samithi, Kannur
76. Chamarajangar Parikh Society, Mysore
77. Chanchalba Amin Charitable Trust, Vadodara

78. Chandrakala Mahila Grah Udhayog Sahkari Mandali Limited, Ahmedabad
79. Chassad Avenue Tribal Women Development Organisation, Imphal
80. Chetana Foundation for Social Awareness, Research and Development, Kolkata
81. Chetana Vikas, Maduari
82. Chetna Bharti, Chatra
83. Chetna, Sonebhadra
84. Child and Social Welfare Society, Midnapore
85. Children's Garden School, Chennai
86. Chirasabuj, Silchar
87. City Health and Small Welfare Association, Kolkata
88. Community Development Information and Action Centre, Chennai
89. Community Action for Rural Development, Puddukkottai
90. Community Aid and Sponsorship Programme, Mumbai
91. Community Development Centre, Vishakapatnam
92. Community Project Centre, Thiruvananthapuram
93. Council for Advancement of Rural Education, Bhubaneswar
94. Creative Handicrafts, Mumbai
95. CSI Embroidery Industry, Neyyoor
96. CSI Women's Industrial School, Chittoor
97. Cuddapah District Grama Seva Samithi, Cuddapah
98. Dakshin Kalikata Sevasram, Kolkata
99. Dalit Vikas Vandu, Jamui
100. Dalit Women's Society, Kottayam
101. Damodar Mahila Mandal, Kodarma
102. Damodar, Hazaribagh
103. Danida – Women Youth Training Extension Project, Bangalore
104. Darbar Sahitya Sansad, Khurda

105. Darshan mahila Samajam, Pathanamthitta
106. Deccan India Foundation, Bangalore
107. Deen Dayal Vanavasi Seva Samiti, Bilaspur
108. Desa Sevini Mahila Samajam, Malapuram
109. Development and Educational Society, 24 Parganas (S)
110. Development Dialogue, Kolkata
111. Development Education and Environment Protection Society, Dharampuri
112. Development Education Exchange Service, Varikkal
113. Development Education Society, Bangalore
114. Development of Underprivileged through Integrated Economic Societies, Nellore
115. Development Promoters, Solan
116. Development Services Society, Chennai
117. Dharani Roy Memorial Self-Employment Training School, Birbhum
118. Dharaninagar Milan Bithi Seba Sansad, Birbhum
119. Dharti Vikas Mandal, Ahmedabad
120. Dhoraninagar Rural Development Society, Mollpur
121. Dhubri District Mahila Samity, Dhubri
122. Dhulapur Vivekananda Club, Howrah
123. Dinasevanasabha, Kannur
124. Diocese of Baroda, Vadodara
125. Disaster Mitigation Institute, Ahmedabad
126. Diverse Women for Diversity, New Delhi
127. Divya Chaya Trust, Kolkata
128. Dr Annie Besant Mahalirmandram, Chennai
129. Dr. Ambedkar Welfare Trust, Nowshera
130. Dr. Radhakrishnan Publi Silai Kadai Prashikshan Kendra, Jhansi
131. Dr. Rajendra Prashad Anand Vidyapith, Unnao

132. Drishti Media Group, Ahmedabad
133. Drusti, Puri
134. Dum Dum Park Mahila Samity, Kolkata
135. Durga Women's Organisation, Kumbakonam
136. Ecumenical Church Loan Fund of India, Nagpur
137. Edamon Vanitha Society, Kollam
138. Educational Society Vidya Niketan, Sirmour
139. Ekatma Samaj Kendra, Sangli
140. Eklavya Sanstha, Hoshangabad
141. Eklavya, Bhopal
142. Ernakulam Women's Association, Ernakulam
143. Family Welfare Foundation of India, New Delhi
144. Foundation for Entrepreneurship Development of Orissa, Khurda
145. Foundation for Fisheries Welfare and Management India, Kottaipattinam
146. Friends Association for Ladies and Orphan Welfare, Srinagar
147. Friends' Association for Rural Reconstruction, Rourkela
148. Friends of Women's World Banking, India, Ahmedabad
149. Gandhi Kasthuribai Village Development Society, Puliyampatti
150. Gandhi National Memorial Society, Pune
151. Gandhipet Women's Collective, Ulundai
152. Gansoville Association, Sivaganga
153. Gautam Buddha Sevabhavi Sanstha, Parbhani
154. Gyatri Shiksha Sadan Sansthan, Udaipur
155. Gharib Nawaz Mahila Avam Bal Kalyan Samiti, Ajmer
156. Good Shepherd Health Education Centre and Dispensary, Coimbatore
157. Gram Vikas Trust, Bharuch
158. Grama Vikas, Kolar

159. Grama Vikas Vidya Samsthe, Bijapur
160. Gramanchala Unnayan Parishad, Boudh
161. Gramayan, Aurangabad
162. Grameen Development Services, Mumbai
163. Grameen Kota, Bangalore
164. Grameen Vikas Sansthan, Mau
165. Gramin Seva, Madhubani
166. Gramin Vikas Mandal, Beed
167. Gramin Vikas Mandal, Bhiwani
168. Gramin Vikas Mandal, Himachal, Mandi
169. Gramin Vikas Sansthan, Rai Bareilly
170. Gramin Vikas Seva Sanstha, Delhi
171. Gramin Vikas Sewa Sanstha, Barasat
172. Gramin Vikas Shikshan Sanstha, Amravati
173. Gramin Vikas Shikshan Sanstha, Latur
174. Gramium, Tiruchirapalli
175. Gramiya Social Welfare Society, Nagapattanam
176. Gramoday Chetna Kendra, Chatra
177. Gramodaya, Gaziabad
178. Gramothan Bal Mahila Kalyan Sansthan, Mau
179. Gramshakti Shramjivini Sanghathan, Ahemdabad
180. Gramya Mahila Vikash Samiti, Cuttack
181. Gramya Research Centre for Women, Secunderabad
182. Groupious Social Welfare Society, New Delhi
183. Gudibanda Gramodyoga Sangha, Kolar
184. Guild of Service, Chennai
185. Guild of Women Achievers, Bangalore

186. Gujarat Rajya Bal Kalyan Sangh, Ahmedabad
187. Gujarat Stree Pragati Mandal, Ahmedabad
188. Gujarat Mahila Vikas Parishad, Ahmedabad
189. Guru Angad Dev Sewa Society, Ludhiana
190. Gyan Bharti Mahila and Bal Vikas Parishad/Trust, Jalaun
191. Habitat Technology Group in Kollam, Kottayam, Malappuram, Mavelikkara, Palakkad, Thiruvalla, Thiruvananthapuram, Changanasser, Ernakulam, Idukki, Kayamkulam, Chennai, Coimbatore and Bhubaneswar
192. Haria Girish Sangha, Midnapore
193. Harijan Christian Seva Samajam, Cuddapah
194. Harijan Mahila Anadha Saranalayam, Cuddapah
195. Haryana Rural Development Farmers Association, Rohtak
196. Health and Integrated Rural Development Agency, Koraput
197. Health Education Agriculture Development Society, Ananthpur
198. Health Education Leadership Promoting Society, Cuddapah
199. High Range Social Service Society, Idukki
200. Himalay Rachnatmak Jan Kalyan Samiti, Chamoli
201. Himalayan Society for Alternative Development, Chamoli
202. Himalayan Study Circle, Pithoragarh
203. Himalayan Women Welfare Association
204. Himalayan Gram Vikas Samiti, Pithoragarh
205. Hindu Kusht Nibaran Sangha, Kolkata
206. Hit Kalyan Mahila Mandal, Wardha
207. Holy Cross Social Service Centre, Hazaribagh
208. Janpad Vikas Evam Samaj Kalyan Samiti, Mauo
209. Janta Kalyan Samiti, Rewari
210. Jayashri Mahila Sangham, Khammam
211. Jeeva Poorna Women Masons Society, Kerala

212. Jeevadhara Society, Udupi
213. Jeevan Nirman Sansthan, Bharatpur
214. Jeevan Rekha Parishad, Bhubaneswar
215. Jeevika Development Society, 24 Parganas (S)
216. Jila Vikas and Gramodyog Kalyan Samiti, Gazipur
217. Joint Action Council for Women, Chennai
218. Joint Women's Programme, Chennai
219. Joint Women's Programme, New Delhi
220. Joseph Memorial Mahila Samajam, Thiruvananthapuram
221. Jyoti Sangh, Ahemdabad
222. Kachuberia Development Action Group, 24 Parganas (S)
223. Kailash Gramya Vikas Sansthan, Rudra Prayag
224. Kairali Mahila Samajam, Thiruvananthapuram
225. Kallar Development Society, Idukki
226. Kalpavruksha Rural Development Society, Tumkur
227. Kalyankari Mahila Mandal, Parbhani
228. Kamalpur Adivasi Mahila Unnayan Samity, Bankura
229. Kamdar Swasthya Suraksha Mandal, Ahemdabad
230. Karma Kutir, Kolkata
231. Karnataka Integrated Development Services, Dharwad
232. Karnataka Rural Education Development Society, Bijapur
233. Karnataka Rural Service Society, Belgaum
234. Karunaya Trust, Dindigul
235. Karwar Diocesan Development Council, Uttar Kannada
236. Kasturba Vanwasi Kanya Ashram, Khargone
237. Kaushalya Artisan Welfare Council of Karnataka, Bangalore
238. Keirao Womwn Welfare Association, Imphal

239. Keliapathar Sabut Sangha and Library, Bankura
240. Kerala Association for Social and Women's Welfare, Kollam
241. Kerala Catholics Services Centre, Kolkata
242. Kerala State Unemployed Service Society, Thiruvananthapuram
243. Khadi Gramodyog Niketan, Nainital
244. Khadisilk Gramodyog Samiti, Cuddapah
245. Khela Ghar1, Kolkata
246. Kirti Abudhya Sansthan, Gwalior
247. Kishan Adarsh Siksha Samiti, Padrona
248. Kizhakkumkara Mahila Samajam, Thiruvananthapuram
249. Kodumon Grama Vikasana Samithy, Pathanamthitta
250. Kolathur Educational Social and Cultural Organisation, Malappuram
251. Kottay Ali Akbar Smaraka Mahila Samajan, Malapuram
252. Kottapuram Integrated Development Society, Trichur
253. Kshetriya Gramin Vikas Sansthan, Kanpur
254. Kutch Mahila Vikas Sanghatan, Bhuj
255. Kyamgei Khoiram Leikai Women Welfare Organisation, Imphal
256. La Martiniere SEOMP Society, Kolkata
257. LAKSHYA for Sustainable Development, Allahabad
258. Late Vijay Gundewar Gramin Vikas Pratishthan, Prabhani
259. Laxmi Chand Shiksha Prasar Samiti, Shivpuri
260. Laxmi Mahila Evam Bal Kalyan Sanstha, Lucknow
261. Legal Aid Centre for Women, New Delhi
262. Liberation Movement for Women, Villupuram
263. Life Academy of Vocational Studies, Bhubaneswar
264. Lohardaga Gram Swarajya Sansthan, Lohardaga
265. Lok Chetna Manch, Nainital

266. Lok Chintan Samitee, Jhabua
267. Lok Seva Mandal, Ahemdabad
268. Lok Unnaty Chinta Kendra, Sundargarh
269. Loka Seva Parishad, Midnapore
270. Lokhit Pashu Palak Sansthan, Pali
271. Lord Gautam Shikshan Prasarak Mandal, Amravati
272. Lotus India Foundation for Excellence, Bangalore
273. Louis – Braille Drishtiheen Vikas Sansthan, Jaipur
274. Lupin Human Welfare and Research Foundation, Bharatpur
275. M. Rakho Multipurpose Society, Phek
276. M. P. Mahila Samakhya Society, Raisen
277. Ma Sarada Sishu Tirtha, Noida
278. Madhar Nala Thondu Niruvanam, Cuddalore
279. Madhavimandiram Loka Seva Trust, Thiruvananthapuram
280. Madhuri Mahila Mandali, Karimnagar
281. Mahabhagya Mahila Mandali, Kurnool
282. Mahadevi Tai Mahila Vidya Vardhaka Sangha, Gulbarga
283. Mahalakshmi Welfare Society, Vizianagaram
284. Mahalaxmi Mahila Mandali, Nalgonda
285. Maharana Pratap Jan Kalyan Sanstha, Shimla
286. Maharashtra State Women's council, Mumbai
287. Maharshi Sambamurty Institute of Social and Development studies, Kakinada
288. Mahatama Gandhi Mahila Avam Bal Kalyan Sansthan, Bastar
289. Mahatma Gandhi Institute of Socio Economic Changes, West Champaran District
290. Mahatma Gandhi Krida Va Samaj Kalyan Mandal, Akola
291. Mahesh Drashtihin Kalyan Sangh, Indore
292. Mahila Abhivrudhi Society, Hyderabad

293. Mahila Ashram, Bhilwara
294. Mahila Bunkar Shakari Samiti, Noida
295. Mahila Chetna Manch, Sirohi
296. Mahila Chetna manch, Bhopal
297. Mahila Dakshata Samiti, Mumbai
298. Mahila Dastkari Vidyalaya, Ranchi
299. Mahila Gramydogya Vikas Aur Prashikshan Sansthan, Puri
300. Mahila Hatt, New Delhi
301. Mahila Hakka Saurakshan Samiti, Nasik
302. Mahila Harijan Pichhra Warg Utthan Samitee, Muzaffarpur
303. Mahila Hitkari Grih Udyog Sahkari Samiti, Kota
304. Mahila Jan Kalyan Samiti, Jabalpur
305. Mahila Kalyan Evam Janam Niyantaran Samiti, Azamgarh
306. Mahila Kalyan Samiti, East Singhbhum
307. Mahila Kamla Ben Sah Silai Kadai Kendra, Khandwa
308. Mahila Krishi Sanshodhan Sanstha, Mumbai
309. Mahila Mandal Baiswas, Ambikapur
310. Mahila Mandal Chak Khurd, Kapurthala
311. Mahila andal Silai Centre, Balaghat
312. Mahila Mukti Wahini, Patna
313. Mahila Navjagran Samiti, Garhwal
314. Mahila Panchayat, Hingoli
315. Mahila Pragati Praristhan, Pauri
316. Mahila Samaj Kalyan Samiti, Ropar
317. Mahila Samakhya, Mysore
318. Mahila Samannwaya Committee, Kolkata
319. Mahila Samiti, Kandhamal

320. Mamta Samajik Sanstha, Dehradun
321. Mauli Mahila Mandal (Mauli Women's Organisation) (MMM), Sindhudurg District, Maharashtra
322. MOOWES (Marketing Organisation of Women Entrepreneurs), Chennai
323. MRD Sports Club, 24 Parganas (S)
324. Nari Mukti Sanstha (Women's Liberation Forum), Assam
325. Network of Entrepreneurship and Economic Development (NEED), Lucknow
326. New Life, Tiruchirapalli
327. New Mahila Agarbati Udyog Centre, Ahemdabad
328. Purnea Pramandal (Zila) Smagra Vikas Parishad, Purnia
329. Purvanchal Vikas Sansthan, Gazipur
330. Pushpanjali Chhatra Samitee, Jabalpur
331. Radha Bal Mandir Vidhyalay Academy, Jodhpur
332. Radhika Seva Sansthan, Motihari
333. Rajachana Krida Shikshan Prasarak Mandal, Solapur
334. Rajasthan Adivasi Sangh Zila Sakha, Dungarpur
335. Rajiv Gandhi Foundation, New Delhi
336. Ramakrishna Vivekananda Mission, 24 Pargana (S)
337. Rani Luxmibai Mahila Mandal, Chandrapur
338. Rashtriya Gramin Vikas Nidhi, Guwahaati
339. SAHAYI (Centre for Collective Learning and Action), Kerala
340. Sakhi, Thiruvananthapuram
341. Self-employed Women's Association (SEWA),
342. Shramik Naari Sangh, Mumbai
343. Socio Economic Unit Foundation (SEU), Thiruvananthapuram
344. Swargiya Annasaheb Tatha Sudhir Baburao Pethkar Shikshan Sanstha, Malegaon, Dist. Nashik
345. Tagore Society for Rural Development (TSRD), Kolkata

346. Tambaram Community Development Society, Chennai
347. The Consortium of Women Entrepreneurs of India (CWEI)
348. The FLO (FICCI Ladies Organisation)
349. The Integrated Women Development Institute, Thiruvallur District, Tamil Nadu
350. The National Association of Disabled's Enterprises, Mumbai
351. The Rayalaseema Rural Development Society, Cuddapah
352. The Refuge, Kolkata
353. The Saraswathy Shanmugam Public Charitable Trust, Kalasapakkam
354. The Social Centre, Ahmednagar
355. The Swallows of India, Chennai
356. Udyogini, Delhi
357. Women Entrepreneurship of Maharashtra (WIMA), Pune
358. Women Entrepreneurship Promotional Association (WEPA), Chennai
359. Women's Endeavour, Kochi
360. Women's India Trust (WIT)
361. Women's Action for Rural Development, Madurai
362. Working Women's Forum (WWF), Chennai
363. Young Utkal Project, Balasore
364. Young Women's Christian Association, Chandigarh
365. Youth Service Centres, Angul and Bolangir
366. Youth Technical Training Society, Chandigarh
367. Youth Welfare and Cultural Society, Howrah
368. Yuva Evam Bal Vikas Samiti, Deoria
369. Yuva Janiv, Amravati
370. Yuva Mahamandal Dhartidhar, Sirmour
371. Yuva Rasmi Mahila Samajam, Thiruvananthapuram
372. Yuvak Sangh, Patna

373. Zonana Dastkari Production Limited, Srinagar

374. Zonta Resource Centre, Mylapore, Chennai

375. Zonta Resource Centre, Alwarpet, Chennai