



## INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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## EMPOWERMENT OF WOMEN IN GADAG DISTRICT- A STUDY OF SELF HELP GROUPS ENTREPRENEURS

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### ABSTRACT

*The women of today have the capability to analyse, organise and mobilise the surrounding situation for social transformation. Because of participation in social activities, leadership qualities are developing in women. They are participating actively during election by campaigning and voting and many women entrepreneurs become the members and volunteers of political parties. Women of today are heading various institutions. They are more productive as compared to men in many entrepreneurial activities. They are also participating in taking all important decisions of their family matters. The present study is based on the primary data collected from 250 sample women entrepreneurs of Gadag district of Karnataka state. The study focused on to examine the women empowerment through entrepreneurial activities. It has suggested to make provision of sufficient finance and to provide all necessary infrastructure to women entrepreneurs.*

### KEYWORDS

Women, Gadag, Entrepreneurs, Social, Finance.

### INTRODUCTION

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. The word 'empowerment' is a multi-fold concept that includes economic, social and political empowerment.

Women are no doubt working more than men but proportion of unpaid work to total work of female is longer than male. However, of late, this trend has changed. Women of today get access to and control over productive resources and they have some degree of financial autonomy. Women are earning more income than men and they are independent in financing, investment and distribution decisions. Their power has increased in purchase of fixed and current assets. They get more spending ability and they are saving more than what they were in the past. They have been investing more of their savings in various investment avenues and possessed more domestic animals. In additions, they own more properties after taking entrepreneurial activities.

Constitutionally and legally, man and woman are equal. But in reality, woman still finds a secondary place. In past, women were looked with suspicious eyes and considered as neglected person in society. Very less importance had given to women and their participation was very less in social activities. However, efforts are being made by the governments and NGOs and other social organizations to bring equality in men and women. As result of this, women are participating in all social activities. In addition, they aware majority of social problems and their social status and recognition is high.

The women of today have the capability to analyse, organise and mobilise the surrounding situation for social transformation. Because of participation in social activities, leadership qualities are developing in women. The central government made constitutional provision of 33 per cent reservation in seats of Gram Panchayat during 1991. Woman participation in political activities is rising. Many women entrepreneurs are president of Gram Panchayat. They are participating actively during election by campaigning and voting. In addition, many women entrepreneurs become the members and volunteers of political parties.

### STATEMENT OF RESEARCH PROBLEM

Recently, the role of women in the Indian society has changed considerably. Women of today are no more confined to kitchen and four walls of the house. They have been actively participating in every economic activity and successfully proved that they are equally productive and in many cases they are more productive than men. Women are the backbone of many successful entrepreneurs, educationists, professionals, scientists and economists, etc. Since, women in India constitute 48.15 percent of the total population as per census 2001; development of Indian economy cannot be possible by neglecting women who constitute large segment of the society. Like both hands are necessary for the growth and development of any human, men and women are need to work jointly and individually for the development of family income in particular and country income in general.

Economic development of a country means a process by which per capita income of that country moves upward over a period of time. Like many other countries of the world, India has endowed with rich natural and human resources; needs proper use by adopting modern technology for growth and development of the economy. Therefore, entrepreneurship is essential for proper use of renewable and non-renewable natural resources and to provide employment to the unemployed youth. Many women entrepreneurs are playing a vital role in this direction through creation of utilities and generation of employment. Further, there has lot of progress in growth and development of SHGs in India in general and study area in particular and it is very essential to know the growth of entrepreneurial activities of women, its impact on women entrepreneurs and problems faced by them during entrepreneurial activities. Hence, the research problem is stated as "**Empowerment of Women in Gadag District- A Study of Self Help Groups Entrepreneurs**"

### NEED AND SIGNIFICANCE OF THE STUDY

India is a rich country inhabited by more number of poor people. India has completed ten five years plans and it is in the eleventh five years plans, which has begun from 1<sup>st</sup> April 2007. All these plans focused on increasing the Gross Domestic Product (GDP) and eradicating the poverty by providing more employment opportunities to the unemployed men and women. The growth rate in the Gross Domestic Product (GDP) at factor cost was 9.6 percent during 2006-07 and it is expected to grow at 6 percent plus during 2009-10. "The unemployment in India among work force was 7.49 million in 1992-93 and the same has increased to 11.24 million in 2004-05"<sup>1</sup>. The people below the poverty line in India are around 20 percent of total population. All these above factors are equally applicable to the study area (i.e. Gadag District) and Gadag district is one of the backward districts among the districts of north Karnataka area.

Women participation in entrepreneurial activities in abroad is growing rapidly. "25 per cent of businesses in China, 40 per cent of all business in Hungary, 38 per cent of business in Poland, 32 per cent of business in Mexico, 25 per cent of business in France are established by women entrepreneurs. 38 per cent of businesses in USA are established by women and employed 27.5 million. They generate annual sales of \$3.6 trillion. In addition, 23 per cent of private firms in Japan, 1/3 of new business since 1990 in Germany and 1/3 of new business in Europe and 25 per cent of self employed sector in UK were established by women entrepreneurs"<sup>2</sup>.

There has lot of progress in the growth and development of SHGs in India in general and study area in particular. "The number of SHGs financed by banks in India has increased from 32995 in 1992-93 to 2476492 in 2006-07. The loan sanctioned and disbursed to these SHGs went up from Rs.571 million in 1992-93 to Rs.135119 million in 2006-07. The numbers of households benefited under SHG programme are more than 32.98 million. Further, the cumulative numbers of SHGs formed in Gadag district are 9161 and the amount of loan disbursed to these SHGs are Rs.2325.87lakhs as on 31-03-2007"<sup>3</sup>. However, the poverty, unemployment, illiteracy, low industrialization, male dominance, etc, still exist in the study area. Besides, it is also clear from the review of earlier literature that there has no study on this area. Hence, the researcher felt the need of the study.

## REVIEW OF EARLIER LITERATURES

There are numerous studies made both by Indians and foreigners to examine the empowerment of women. The some important studies on women empowerment are as follows;

**Nayak Sudarshan (2006)<sup>4</sup>** The researcher made an attempt to analyze the empowerment of poor through the SHG and Micro Finance in Kalahandi district of Orissa State. The questionnaires were prepared and presented to 997 members of sample 80 SHG. The study found that 89194 families of Kalahandi district were benefited from SHGS and bank linkage programme and suggested for strengthening of cooperative sector.

**Tushir, Monika. Chadda Sumit and Ahlwat Pankaj (2007)<sup>5</sup>** They made an attempt to highlight the role of micro finance in up lifting the economic conditions of women households in Haryana district through SHGs up to March 2006 They concluded that micro credit is a powerful instrument and has improved access to rural poor especially women.

**Vinayamoorthy, A. and Pithoda, Vijay (2007)<sup>6</sup>** An attempt was made by the researchers to examine the women empowerment through SGHs in three villages of Tamil Nadu they selected the sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharmapur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs role of SHGs in providing credit. They concluded that the economic activities of the SHGs were quite successful.

**Nagaraj. V. Gudaganavar and Rajashree. S. Gudaganavar(2008)<sup>7</sup>** They made an attempt to examine the empowerment of rural women through SHG. They highlighted the progress of SHG in India from 1992-93 to 2006-07. They also highlighted the region wise progress of SHG and employment of women through SHG. They concluded that no development was possible without empowerment of women.

**Vasantakumari, P(2008)<sup>8</sup>** The author made an attempt to examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority for commercial viability of enterprises.

**Ganapathi, R and Sannasi,S.(2008)<sup>9</sup>** The authors made an attempt to highlight the factors influencing the women entrepreneurs. The study highlighted the common features of women entrepreneurs, challenges faced by them while undertaking the entrepreneurial activities and the necessary strategies to overcome the challenges. The study concluded that the women must be motivated to establish business in the interest of the family income in particular and national income in general.

**Lalitha K and Prasad G (2009)<sup>10</sup>** An attempt was made by the authors to analyze the empowerment of women through DWCRA programme in Guntur district of Andhra Pradesh. The study revealed that income of individual after joining DWCRA programme has increased as compared to before joining. The study concluded that the potential of the women is not fully tapped and utilized for the community.

**A.Saraswathy,S. Porkodi and M Bhuvanewari (2009)<sup>11</sup>** The authors made an attempt to analyse the role of micro finance in Krishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGO. The study revealed that majority of members have agreed that there income has increased after joining SHG. The study concluded that SHGs become the development ambassador of villages.

## OBJECTIVES OF THE STUDY

The main objectives of the study are:

1. To examine the level of women empowerment through entrepreneurship development.
2. To offer useful suggestions in the light of findings.

## HYPOTHESES OF THE STUDY

The main hypotheses of the present study are;

- Ho; There has no women empowerment through entrepreneurial activities.  
Ha; There has women empowerment through entrepreneurial activities.

## METHODOLOGY

The present study is based on the primary as well as secondary data. The primary data would be collected through pretested questionnaires from 250 members of SHGs by selecting them randomly as sample from different taluka of Gadag district. Further, equal weightage has been

given by selecting 125 entrepreneurs from city (district and taluka head quarters) and 125 entrepreneurs of different villages of five taluka of Gadag district. The collected data were analyzed by using statistical tools like classification, tabulation, percentage and common size statement to examine the level of women empowerment after joining SHGs. Further, the secondary data like newspapers, annual reports of the NABARD, books and journals, etc, are used to collect the necessary information for the study. Besides, discussions will also be held with the officials of banks, the NABARD, NGOs and members of SHGs.

## SCOPE OF THE STUDY

The present study covers the women empowerment through SHG in Gadag District.

## ANALYSIS OF WOMEN EMPOWERMENT

Women is said to be empowered only when she has the power and control on resources. Empowerment is a multifold concept comprise of economic empowerment, socio-cultural empowerment and political empowerment. To examine the level of economic, socio-cultural and political empowerment in women, the data on various dimensions before and after taking entrepreneurial activities were compared.

**TABLE 1: NUMBER OF INCOME EARNERS IN FAMILY OF WOMEN ENTREPRENEURS**

Number of Income Earners	Number of Women Entrepreneurs			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
One	171	68.40	5	02.00
Two	79	31.60	151	60.40
Three	----	---	94	37.60
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100</b>

Source; Field Survey.

Table 1 reveals that 68.4 per cent of women entrepreneurs have only one income earners and 31.6 per cent have two income earners in the family of entrepreneurs before taking entrepreneurial activities. However, the percentage of one earner has decreased to 2 from 68.4 and percentage of two income earners increased from 31.6 to 60.4 after taking entrepreneurial activities. In addition, there have three income earners in 37.6 per cent of women entrepreneurs' family after taking entrepreneurial activities. This indicates that number of earning members in family of women entrepreneurs have increased after taking entrepreneurial activities.

**TABLE 2: MATERIAL POSSESSION BY WOMEN ENTREPRENEURS**

Material possession	Number of Women Entrepreneurs			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Radio	225	90.00	239	95.60
TV	125	50.00	244	97.60
Bicycle	78	31.20	227	90.80
Two Wheeler	7	02.80	145	58.00
Cupboard	----	----	15	06.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100</b>

Source; Field Survey.

Note; Multiple Choices.

Table 2 provides information on material possession by women entrepreneurs before and after taking entrepreneurial activities. It is clear from table that 90 per cent possess radio, 50 per cent possess TV, 31.2 per cent possess bicycle and only 2.8 per cent of women entrepreneurs possess two wheelers in their family before taking entrepreneurial activities. However, after taking entrepreneurial activities, 95.6 per cent possess radio, 97.6 per cent possess TV, 90.8 per cent possess bi-cycle and 58 per cent possess two wheelers. In addition, 6 per cent of women entrepreneurs own cupboard after taking entrepreneurial activities. This indicates that economic ability of women entrepreneurs has increased after taking entrepreneurial activities.

**TABLE 3: MONTHLY INCOME OF WOMEN ENTREPRENEURS**

Income Level (Rs)	Number of Women Entrepreneurs			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Up to 1000	144	57.60	6	02.40
1001-2000	96	38.40	81	32.40
2001-3000	10	04.00	74	29.60
3001-4000	----	----	58	23.20
Above 4000	----	----	21	12.40
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100</b>

Source; Field Survey.

It is evident from table 3 that the percentage of women entrepreneurs whose monthly income was up to Rs.1000 and Rs.1001 to Rs.2000 before taking entrepreneurial activities has decreased from 57.6 to 2.4 and from 38.4 to 32.4 respectively after taking entrepreneurial activities. However, the percentage of women entrepreneurs whose monthly income was Rs.2001 to Rs.3000 before taking entrepreneurial activities has increased from 4 to 29.6 after taking entrepreneurial activities. Further, there was no single entrepreneur whose monthly income is Rs.3001 to Rs.4000 and above Rs.4000 before taking entrepreneurial activities. But 23.2 per cent and 12.4 per cent of women entrepreneurs have monthly income of Rs.3001 to Rs.4000 and above Rs.4000 respectively after taking entrepreneurial activities.. This signifies that the entrepreneurial activities through SHGs helped entrepreneurs in elevating income.

**TABLE 4: MONTHLY EXPENDITURE OF WOMEN ENTREPRENEURS**

Expenditure Level (Rs)	Number of Women Entrepreneurs			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Up to 1000	188	75.20	94	37.60

1001-2000	60	24.00	111	44.40
2001-3000	2	00.80	45	18.00
3001-4000	----	----	----	----
Above 4000	----	----	----	----
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Table 4 clears that the monthly expenditure of women entrepreneurs has gone up after taking entrepreneurial activities as compared to their expenditure before taking entrepreneurial activities. The table also clears that 75.2 per cent women entrepreneurs' monthly expenditure was up to Rs.1000 and 24 per cent women entrepreneurs' monthly expenditure was Rs.1001 to 2000 before taking entrepreneurial activities. However, the percentage of women entrepreneurs whose monthly expenditure is up to Rs1000 before taking entrepreneurial activities has declined to 37.6 percent and the percentage of women entrepreneurs whose monthly expenditure was Rs.1001 to Rs.2000 and Rs.2001 to 3000 before taking entrepreneurial activities has increased to 44.4 per cent and to 18 per cent respectively. This indicates that women entrepreneurs have gotten higher ability to spend to meet their day today requirements after taking entrepreneurial activities.

It is evident from table 5 that savings of women entrepreneurs has gone up after they become they took entrepreneurial activities. The women entrepreneurs whose monthly savings was up to Rs100=00 before taking entrepreneurial activities has declined from 61.6 per cent to 37.6 per cent and women entrepreneurs whose monthly was Rs.100 to Rs.150=00 and Rs.151-to Rs.200 has increased from 36.4 per cent to 44.4 per cent and 2 per cent to 14 per cent respectively after taking entrepreneurial activities. Further, savings above of Rs.200 has increased to 4 per cent. This signifies that the saving with women entrepreneurs has risen due rise in their income.

**TABLE 5: MONTHLY SAVINGS PATTERN OF WOMEN ENTREPRENEURS**

Savings Level (Rs)	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Up to 100	154	61.60	94	37.60
101-150	91	36.40	111	44.40
151-200	5	02.00	35	14.00
Above 200	---	----	10	04.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

**TABLE 6: INVESTMENT PATTERN OF WOMEN ENTREPRENEURS**

Investment	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Gold	101	40.40	245	94.00
Silver	234	93.60	235	94.00
Bank deposits	85	34.00	241	96.40
Postal Savings	69	27.60	223	89.20
LIC	70	28.00	235	94.00
Shares	---	----	31	12.40
Mutual Funds	---	----	5	02.40
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Note; Multiple Choices.

It is clear from table 6 that investment made by women entrepreneurs in gold, silver, bank deposits, postal savings and LIC has increased after taking entrepreneurial activities as compared to before taking entrepreneurial activities. The number of women entrepreneurs who made investments in gold has increased from 40.4 per cent to 94 per cent, in silver has increased marginally by 0.06 per cent. Similarly, the number of women entrepreneurs who made investment in bank deposits, postal savings and LIC has increased from 34 per cent to 96.4 per cent, 27.6 per cent to 89.2 per cent and 28 per cent to 94 per cent respectively. Further, women entrepreneurs who had not made any investment in shares and mutual funds before taking entrepreneurial activities are started investing in shares and mutual funds. 12.4 per cent and 2.4 per cent of women entrepreneurs have invested in shares and mutual funds respectively after taking entrepreneurial activities.

**TABLE 7: DOMESTIC ANIMALS OF WOMEN ENTREPRENEURS**

Domestic animals	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Cow	90	36.00	182	72.80
Buffalos	20	08.00	56	22.40
Goat	43	17.20	102	40.80
Sheep	57	22.80	183	73.20
Hen	81	32.40	140	56.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Note; Multiple Choices.

Table 7 depicts the position of women entrepreneurs in terms of possession of domestic animals before and after taking entrepreneurial activities. The possession of cow has increased from 36 per cent to 72.8 per cent, buffalo has increased from 8 per cent to 22.4 per cent, goat has gone up from 17.2 per cent to 40.8 per cent, sheep has increased from 22.8 per cent to 73.2 per cent and hen has increased from 32.4 per cent to 56 per cent in women entrepreneurs after taking entrepreneurial activities. This indicates that entrepreneurial activities enable the women entrepreneurs to possess more domestic animals which in turn elevated their income.

Table 8 reveals that 89.6 per cent of durable products purchase decisions took by male members and only 10.4 percent of durable products purchase decisions took by female members of family before taking entrepreneurial activities. However, male member dominance has decreased from 89.6 per cent to 57.6 per cent and female member dominance has increased from 10.4 per cent to 27.2 per cent after taking entrepreneurial activities in purchase of durables. Further, both male and female members jointly discuss and decide to purchase durables and the percentage of this is 15.2 per cent. This indicates that importance of female has been increasing day by day.

**TABLE 8: PURCHASE DECISION IN WOMEN ENTREPRENEURS**

Members	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Male	224	89.60	144	57.60
Female	26	10.40	68	27.20
Both	----	---	38	15.20
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

**TABLE 9: EDUCATION DECISION IN WOMEN ENTREPRENEURS.**

Members	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Male	221	88.40	173	69.20
Female	29	11.60	37	14.80
Both	---	----	40	16.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

It is clear from table 9 that 88.4 per cent of children' education decisions were decided by male member of family before taking entrepreneurial activities by women entrepreneurs. However, after taking entrepreneurial activities by women entrepreneurs, the percentage of taking children' education decision has decreased to 69.2 per cent and female member percentage increased from 11.6 per cent to 14.8 per cent after taking entrepreneurial activities. Further, both male and female members jointly discuss and decide on education of children and the percentage of this is 16 per cent. This indicates that the dominance by male members of family has been slowly declining in taking many decisions of family.

**TABLE 10: MARRIAGE DECISION IN WOMEN ENTREPRENEURS.**

Members	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Male	236	94.40	218	87.20
Female	14	05.60	27	10.80
Both	----	----	5	02.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Marriage decision is an important decision one can decide very carefully because this is affecting the whole life of couple. Any small mistake in this regard will affect adversely to both family. In past, male members of family dominate in taking marriage decisions of their family members. However, after taking entrepreneurial activities by women things have been changing and it is clear from table 10 that the decision power of female members has increased from 5.6 per cent to 10.8 per cent and power of male members has decreased from 94.4 per cent to 87.2 per cent.

**TABLE 11: IMPROVEMENT IN PERSONALITY OF WOMEN ENTREPRENEURS.**

Personality Elements	Number of Women Entrepreneurs.		
	Yes	No	Total
Improvement in economic conditions	246 (98.40)	4(01.60)	250(100.00)
Improvement in industrial skills	176 (70.40)	74(29.60)	250(100.00)
Improvement in importance in family	245(98.00)	5(02.00)	250(100.00)
Improvement in social status	224(89.60)	26(10.40)	250(100.00)
Improvement in ability to contact with officials	175(70.00)	75(30.00)	250(100.00)
Improvement in ability to take decisions	162(64.80)	88(35.20)	250(100.00)
Increase in awareness of government facilities	165(66.00)	85(34.00)	250(100.00)
Increase in awareness of social problems	122(48.80)	128(51.20)	250(100.00)
Increase in importance of women education	240(96.00)	10(04.00)	250(100.00)
Overall response	1755(78.00)	495(22.00)	2250(100.00)

Source; Field Survey.

Note; Multiple Choices.

Table 11 depicts information on change in personality of women entrepreneurs after taking entrepreneurial activities. It is clear from table 78 per cent have opined about overall improvement in personality of women entrepreneurs. The economic conditions has improved in 98.4 per cent, industrial skill has improved in 70.4 per cent, importance in family has improved in 98 per cent, social status has improved in 89.6 per cent, ability to contact with officials of various organizations has improved 70 per cent, ability to take decisions has improved in 64.8 per cent, awareness of government facility has increased in 66 per cent, awareness of social problems has increased only in 48.8 per cent and awareness of importance of women education has increased in 96 per cent of women entrepreneurs after taking entrepreneurial activities. This indicates that there has overall improvement in the personality of women entrepreneurs.

**TABLE 12: POLITICAL CHANGE IN WOMEN ENTREPRENEURS**

Political Change	Number of Women Entrepreneurs.
------------------	--------------------------------

	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Member of party	48	19.20	66	26.40
Volunteers of party	6	02.40	17	06.60
No relation with party	98	39.20	95	38.00
Participation in party function	11	04.00	29	11.60
Voting in election	225	90.00	245	98.00
Member of gram panchayat	---	---	15	06.00
Member of taluk panchayat/ Municipality/ town council	----	----	----	----
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Note; Multiple Choices.

The government of India has empowered women by providing reservations at various levels. It has already given 33 per cent reservation at gram panchayat and taluk panchayat. Reservation quota is also given to women in employment. Further, the central government has moved women reservation bill in Rajyasabha and it is already passed. But it has still pending in Lokasaba. It is clear from table 12 that number of women entrepreneurs to the member of political party has increased from 19.2 per cent to 26.4 per cent, volunteers of political party has increased from 2.4 per cent to 6.6 per cent and entrepreneurs who have no relation with party has declined from 39.2 per cent to 38 per cent. Further, participation during election by voting has increased from 90 per cent to 98 per cent and 6 per cent of women entrepreneurs are members of gram panchayat. These indicate that women participation political activities have increased after taking entrepreneurial activities.

**TABLE 13: AWARENESS OF PUBLIC UTILITY SERVICES IN WOMEN ENTREPRENEURS**

Utility Services	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Office of Gram Panchayat	125	50.00	186	74.40
Office of Taluk Panchayat	79	31.60	181	72.40
Office of Municipality/Town Council	95	38.00	125	50.00
Primary health center	120	48.00	245	98.00
Post office	135	54.00	245	98.00
Bank	75	30.00	225	90.00
Police station	64	25.60	205	82.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Note; Multiple Choices.

The benefits of public utility services can be available to the public only when they got awareness. The awareness towards gram panchayat has gone up from 50 per cent to 74.4 per cent, taluk panchayat has increased from 31.6 per cent to 72.4 per cent, primary health centre has increased from 48 per cent to 98 per cent, post office has gone up from 54 per cent to 98 per cent, bank has increased from 30 per cent to 90 per cent and police station has increased from 25.6 per cent to 82 per cent in women entrepreneurs after taking entrepreneurial activities.

**TABLE 14: PARTICIPATION IN LEGAL MATTERS BY WOMEN ENTREPRENEURS**

Members	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Male	210	84.00	170	68.00
Female	40	16.00	50	20.00
Both	----	----	30	12.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

Table 14 reveals that 84 per cent of male member and only 16 per cent of female members of family were used to participate in legal before taking entrepreneurial activities by women entrepreneurs. However, male members' role has declined from 84 per cent to 68 per cent and female members' role has increased from 16 per cent to 20 per cent in legal matters of family. Further, joint participation was not be there before venturing entrepreneurship but after venturing entrepreneurship this has risen to 12 per cent. This indicates that women participation has increased even sensitive issue like legal matters.

**TABLE 15 PARTICIPATION IN SOCIAL MATTERS BY WOMEN ENTREPRENEURS.**

Members	Number of Women Entrepreneurs.			
	Before taking Entrepreneurial Activities	Percentage	After taking Entrepreneurial Activities	Percentage
Male	145	58.00	35	14.00
Female	14	05.60	20	08.00
Both	91	36.40	195	78.00
<b>Total</b>	<b>250</b>	<b>100</b>	<b>250</b>	<b>100.00</b>

Source; Field Survey.

It is clear from table 15 that role of women has increased in social matters after taking entrepreneurial activities. The role of male members has decreased from 58 per cent to 14 per cent and role female members have increased from 5.6 per cent to 8 per cent decisions relating to social matters. Further, joint participation has increased from 36.4 per cent to 78 per cent after taking entrepreneurial activities by women entrepreneurs. These indicate that there has good development in society by more participation from female members.

## FINDINGS OF THE STUDY

The main findings of the study are as following:

- Number of earning members in family of women entrepreneurs have increased after taking entrepreneurial activities.
- Materials possession of women entrepreneurs has increased after taking entrepreneurial activities.
- The entrepreneurial activities through SHGs helped entrepreneurs in elevating income.
- The ability to spend in women entrepreneurs has risen due to rise in income.
- The savings of women entrepreneurs has increased after taking entrepreneurial activities.
- Investment made by women entrepreneurs in gold, silver, bank deposits, postal savings and LIC has increased after taking entrepreneurial activities as compared to before taking entrepreneurial activities.
- Entrepreneurial activities enable women entrepreneurs to possess more domestic animals which in turn elevated their income.
- Male member dominance has decreased from 89.6 per cent to 57.6 per cent in purchase decisions of family assets. Similarly, male members dominance has slowly and steadily declining in all other family related decisions. The importance of women entrepreneurs are recognizing more and more.
- There has tremendous change in overall personality of women entrepreneurs.
- Women participation political activities have increased after taking entrepreneurial activities.
- Awareness towards public utility services in women entrepreneurs has increased after taking entrepreneurial activities.
- Women participation in legal and social activities has increased.

## SUGGESTIONS

The main suggestions are as per following:

- Initiating Awareness Programmes
- Setting up of Entrepreneurial Cell
- Changing the Aim of Formation of SHG
- Arranging Training Programmes
- Provision of Information
- Formation of Women Marketing Cooperatives
- Improving Infrastructure
- Planning of Entrepreneurial Activities
- Increasing Loan Amount
- Formation of More Number of SHGs

## CONCLUSION

The economic progress of India depends on the productivity of both male as well as female population. However in India, women were restricted to the four walls of the kitchen for the last many years due to male dominance. Of late, there has tremendous progress in social and cultural environment of India. The women are working in all areas of the economy, which were even restricted to male members. Women have proved their working ability and are working on par with men. Therefore, there is an urgent need to utilize these women resources optimally since they constitute around 48 per cent of total population to bring economic, social, cultural, political and legal empowerment. The SHG movement started in India has been working in right direction in empowering women by developing entrepreneurship spirit in rural and urban areas.

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## **REQUEST FOR FEEDBACK**

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