

# **CHAPTER 1**

## **INTRODUCTION**

### **1.1 BACKGROUND OF THE STUDY**

Women make up 50% of the nation's population. The use of such tools should be seen as essential for promoting the economic growth and progress of every country. The position of women in Indian society has undergone numerous changes throughout history. Throughout history, women have been consistently perceived as highly esteemed, with theoretical contemplations and portrayals of them as divine entities like Durga, Laxmi, and Saraswati. Women have long been seen as symbolic beings embodying qualities such as resilience, intelligence, and prosperity. Clearly, archaeological artefacts provide evident of distinct modifications that took place in various time periods.

In ancient times, women enjoyed a similar status to men in different aspects of life. Women were given the right to receive education, have equal rights, exercise autonomy in choosing their partners and have the freedom to participate in social and religious activities. The importance ascribed to women in ancient times is evident.

Women's status witnessed a substantial deterioration during the mediaeval period. The subordinate position of women in society during this era is the primary reason why it is sometimes called the "dark age." Women were deprived of their entitlement to gender parity. The individuals were required to stay inside their homes while wearing a long veil. Significant socio-economic difficulties in Indian society include the practices of Sati, child marriages, the absence of education and the restriction of widow remarriages. In the early 20<sup>th</sup> century, prior to gaining independence, a considerable proportion of women actively participated in the struggle for liberty, signifying a noteworthy change in women's viewpoints and attitudes towards life. Upon achieving independence, the Indian

Constitution granted equal rights to both men and women, without any kind of gender-based discrimination.

Women in modern Indian society are seen as equals to men in multiple aspects, such as social, economic, educational, and political domains. The Constitution of India safeguards the principle of gender equality by its inclusion in the Preamble, Fundamental Rights, and Directive Principles of State Policy. The Indian Constitution also grants the state the power to implement affirmative action policies in support of women.

The status and position of women in society are crucial factors in determining the success and development of a nation. In this discourse, it would be inequitable for any nation to disregard the inclusion of its female population in the process of advancement. Hence, the primary objective for any governmental body is to actively involve women in order to effectively advance and make steady progress towards economic development.

India is currently progressing towards development. While India is experiencing rapid progress, it is important to note that this development is not comprehensive in nature. The genuine progress of a nation occurs when development is characterised by inclusivity and equity. The progress of India's development is ongoing, with numerous obstacles that still need to be handled. One of the most significant challenges that society confronts is the promotion of gender empowerment particularly with regard to women.

The issue of women's empowerment has acquired significant global attention as a policy area and intervention focus within various organisations. It has emerged as a prominent concern in the development of nations worldwide. The benefits of empowerment, achieved through effective engagement of women, have been widely acknowledged.

Women possess the capacity to assume leadership roles in guiding the nation towards a trajectory of advancement and economic success. Women have the potential to serve as highly effective catalysts for positive transformation in households, society, and ultimately the economy. In contemporary society, women are progressively advancing and

assuming a prominent role as a significant economic force, primarily attributed to the expansion of technology and the commercial landscape. Contemporary women are making significant contributions to the advancement of civilization. This economic force cannot be disregarded. In order to facilitate the rapid economic development of a nation, it is imperative that both men and women actively engage in contributing to the advancement of the country.

The promotion of women entrepreneurship serves as a significant mechanism for fostering women's empowerment. Access to resources and markets, control over resources, actual ownership and the authority to make and act on decisions are potentially key aspects in empowering women. In a country such as India, characterised by a significant population and the pervasive issue of unemployment, entrepreneurship emerges as a potentially effective mechanism for women to enhance their empowerment.

Entrepreneurship facilitates women's equitable engagement in social, economic, political and cultural decision-making processes. The presence of women entrepreneurs contributes to a shift in societal attitudes by fostering collaboration between women and men in the pursuit of progress, so mitigating gender-based prejudice to a significant degree. In order to effectively pursue the goals of sustainable development, it is imperative to empower women entrepreneurs and address the barriers that impede their progress. By eliminating these obstacles, women can actively engage in commercial activities and contribute completely to the economic growth.

In contemporary times, women have become prepared to participate in various professional domains including trade, industry and engineering. Furthermore, it is noteworthy that rural women in India have also become involved in small-scale entrepreneurial programmes. Individuals are actively engaging in self-empowerment to adapt to the dynamic nature of contemporary society. They are effectively utilising their leisure time and skill sets to establish and maintain entrepreneurial ventures. Entrepreneurial activities not only yield financial gains for individuals, but also contribute to the development of their decision-making abilities, thereby fostering their total

empowerment. Moreover, this arrangement becomes advantageous for individuals as it allows them to simultaneously contribute to their family's financial resources while fulfilling their responsibilities related to domestic chores and maintaining their household.

The government has implemented measures to facilitate the advancement of women entrepreneurs with the aim of acknowledging their contributions and involvement in the process of growth. There is a necessity to cultivate and enhance the entrepreneurial abilities of women entrepreneurs in order to effectively address the various difficulties presented by global marketplaces. The achievement of comprehensive entrepreneurial development within a nation necessitates the active involvement of women. Consequently, it is imperative to expedite the empowerment of women entrepreneurs.

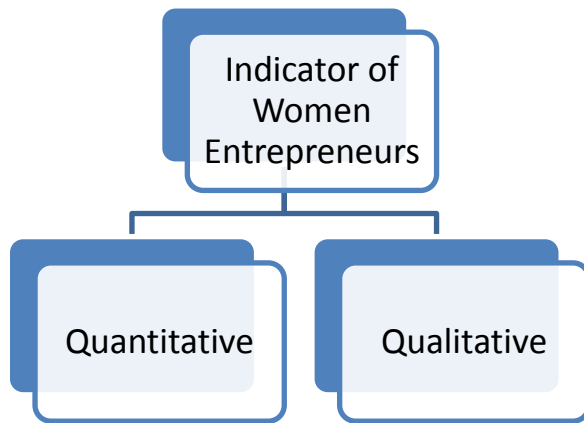
### **1.1.1. Women Empowerment**

Empowerment is defined as the ability of an individual to acquire the authority to make decisions, engage in autonomous actions and realise their full potential as equitable participants in society. According to the International Encyclopaedia (1999), "it means having the capacity and the means to direct one's life towards desired social, economical and political goals". According to the Report of Government of India, "Empowerment means moving from a position of enforced powerlessness to one of power"

Thus, the concept of women's empowerment involves the progression towards women attaining increased control over both physical and intellectual resources. This entails challenging the prevailing ideology of patriarchy and addressing the existing forms of gender-based discrimination that women encounter within societal institutions. The term "empowerment" refers to the act of granting power or authority to individuals or groups. Additionally, it elucidates the mechanisms by which individuals exert authority over financial resources and participate in the process of making decisions within the realms of the household, society and the nation.

### 1.1.2 Indicator of Women Empowerment

Indicators of Women empowerment of women are illustrated in Figure 1.1.



**Figure 1.1 Indicators of Women Entrepreneurs**

#### **I. Qualitative Indicator**

Qualitative indicators refer to evaluative measures that are based on subjective observations, interpretations and perceptions rather than quantitative data. These indicators are:

1. Shifting dynamics and obligations within the family
2. Awareness about legal rights, political activities, government policies and programme.
3. Self-confidence- feel proud of herself, having positive self image, understand what she wants, express it and try to get it.
4. Decrease in violence within the family.
5. Changing attitude towards traditional and customs like child marriage and dowry.
6. Physical mobility- walk freely within the village, go to city or town and to banks.

7. Having decision making power within the family, regarding number of children, education of children, marriage of children, income and purchase or sale of family's property.
8. Control over individual and family income.
9. Access to resources like land, house and Jewellery etc.
10. Access to have information, knowledge and skills.

## **II. Quantitative Indicator**

1. Increase age at marriage.
2. Reduction in fertility rate or number of children.
3. Becoming beneficiaries of development programmes.
4. Noticeable change in physical status.
5. Improvement in literacy level.
6. Becoming member of political party or local self-government.

The concept of women's empowerment entails providing women with the ability and resources to guide their lives towards desired goals. This process aims to enhance women's control over resources such as education, training and skills as well as their capacity to challenge patriarchal ideology and engage in leadership and decision-making activities. The empowerment of women serves to bolster the self-perception of women, enabling them to actively engage in the process of development. The process of empowering women commences when they not only acknowledge the systemic mechanisms that oppress women, but also take action to modify the prevailing power structures.

The empowerment can be comprehended in relation to its counterpart, disempowerment. It refers to the strategies employed to empower individuals who have

been deprived of the ability to exercise agency, enabling them to acquire said capacity. Individuals who possess a wide array of options in their decision-making processes may exhibit considerable influence, although they may not embody the concept of empowerment as it is currently being employed, as they were not initially deprived of power or authority. One noteworthy characteristic of empowerment is its inherent inclusion of the term "power." Hence, empowerment is inherently connected to the concept of power.

Power can be conceptualised as the degree of influence exerted by various segments of society over a range of resources, including intellectual, material and human resources. The ability to exercise authority or influence over one or more resources forms the foundation of both individual and social power. The available resources can be categorised into four overarching classifications: The four main types of resources are human resources, physical resources, financial resources, and intellectual resources. Human resources refer to the body, labour, and talents of individuals. Physical resources include land, water, and forests. Financial resources pertain to money and the ability to obtain it. Lastly, intellectual resources encompass knowledge, information and ideas.

Power is manifested in the interplay of social, economic and political dynamics among individuals. Power is a dynamic and unevenly distributed phenomenon whereby certain individuals and groups possess a greater degree of control over power while others are comparatively less powerful or entirely devoid of power, possessing minimal or no control over it. This form of control bestows the authority to make decisions which may be witnessed through three primary means: the ability to make one's own decisions, the ability to influence others to make decisions and the ability to indirectly impact the actions of others without direct involvement. The last is regarded as the most influential manifestation of power. Various levels of power are upheld and manifested through social stratifications within society based on factors such as age, gender, caste, class, ethnicity and race. Additionally, power differentials are also influenced by social institutions, including but not limited to family, education, religion, media and the legal system. In its early stages, the current power structure emerges as a result of varying control over resources often employing coercion or the potential for coercion to solidify and cement its authority.

However, after this initial phase, a significantly more overt and formidable instrument is employed to maintain and empower itself.

The present examination of power predominantly adopts a critical perspective, as it encompasses implicit mechanisms of dominance, inequities and exploitation. On the contrary, there exists another form of power along with additional sources of power that a significant number of individuals differentiate particularly at the individual level. This arises from a range of mental and physical attributes including individual aptitudes, self-assurance, abilities, self-perception, self-consciousness, spiritual resilience, cognitive abilities, communication proficiency and other similar factors. The notion of 'Shakti' (intrinsic power) or dignity has the potential to assist individuals in mitigating their systemic impotence to a certain degree in specific circumstances. When an individual's power is combined with the power of others in a shared context, it becomes a collective force that may be recognised as a source of social power. There exist four primary forms of power that can be elucidated as follows:

- i. **Power Over** - The concept of power over is commonly seen as the primary manifestation of power, typically the initial notion that comes to mind when contemplating power dynamics. The concept of power refers to the ability of an individual or a collective entity to compel another individual or group to engage in actions or behaviours that are contrary to their own volition. The concept of power is evident in decision-making processes carried out by individuals or organisations, as well as in determining the outcome of conflicts. The exertion of power can manifest through the utilisation of terror or violence, or alternatively, it can be enforced through the establishment of societal norms that require individuals with less power to recognise and comply with the desires of those with greater power. The exercise of power is predominantly carried out by males and groups of males.
- ii. **Power from within** – The concept of internal power from within stems from the recognition that an individual is not devoid of agency and is not solely responsible for all their challenges. It acknowledges that individuals are, to some extent, constrained by external systems and structures. The inherent and transcendent



power that is within every individual constitutes an essential aspect of human nature. This power serves as a crucial factor in facilitating empowerment. The foundation of this concept is in the principles of self-acceptance and self-respect, which then extend to the equitable acceptance and respect of others. The empowerment approach aims to conceptualize power by examining women's ability to cultivate their internal resilience and self-sufficiency.

- iii. **Power with-** The concept of “power with” essentially refers to the capacity to achieve collective goals that would be unattainable individually, is sometimes disregarded as an impractical socialist notion within the context of our very competitive global society. The concept of power with pertains to the establishment of shared interests and the cultivation of collective efficacy. The concept of power with involves the enhancement of individual abilities and knowledge through the principles of mutual support and solidarity.
- iv. **Power to** – The concept of "power to" refers to the distinct ability possessed by an individual to influence and mould their own life and the surrounding environment. Empowerment, grounded in the concept of "power to," is acquiring the means to access and utilise the complete spectrum of human potential and capabilities.

Empowerment entails surpassing all obstacles and engaging in endeavors that were previously inconceivable. Primarily, it is necessary to overcome the apprehension associated with engaging in various activities. However, this apprehension is overcome when one possesses a sense of competence in their abilities. In order to do this, it is imperative to tap into one's intrinsic motivation, which entails cultivating a positive mindset and acknowledging one's capabilities to acquire knowledge, assume responsibility for personal growth and progress in one's endeavours.

### **1.1.3. Development of Women's Empowerment**

The notion of women's empowerment on a global scale may be traced back to the women's movement. The twentieth century witnessed a global rise in the phenomenon of

women assuming leadership positions. The concept of women's empowerment began to gain significance during the latter half of the twentieth century.

The Universal Declaration of Human Rights in 1948 recognises the fundamental human right of equality between men and women. It encompasses the entitlements of all individuals to enjoy the full range of freedoms without any form of discrimination. The United Nations' Convocation on the Elimination of All Forms of Discrimination against Girls in 1979 resulted in the adoption of the Bill of Rights for Women, which outlines the various manifestations of discrimination against women.

In 1975, during the International Women's Year, Mexico City served as the venue for the Conference on the International Women's Year. This conference led to the formulation of the World Plan of Action and the subsequent declaration of 1975–1985 as the United Nations Decade for Women. The concept of women's equality and empowerment was initially brought to attention and recognised as a significant concern during the 1985 Conference on Women held in Nairobi. As a result of growing interest in consciousness-raising, there has been a notable shift towards the challenging process of shifting attitudes and thinking within institutions, particularly in relation to the welfare, development and empowerment of women on a global scale.

The World Conference on Human Rights was held in Vienna in 1993. Women's rights activists organised and mobilised efforts to ensure that the issue of women's human rights received prominent attention within the international community. Significantly, civil society activists have mobilised efforts to draw attention to the issue of violence against women, which had hitherto been neglected due to its association with the private domain. The conference achieved success by adopting the National Capital Declaration and Programme of Action, which emphasised the inherent, integrated and indivisible nature of women's and girls' human rights within the broader framework of universal human rights.

The Fourth World Conference, held in September 1995, focused on the Beijing Declaration and Platform for Action concerning girls. This declaration addressed twelve

key areas related to the promotion of women's human rights and established a comprehensive agenda for the empowerment of women. The process encompasses global political and legal approaches within the context of a human rights framework. The Platform for Action encompasses a series of strategic goals aimed at eradicating gender-based discrimination against women and achieving gender equality between women and men.

In the year 2000, the global community came together with the aim of attaining eight specific development objectives within a specified timeframe, namely by the year 2015. Additionally, a particular emphasis was placed on promoting gender equality and empowering women. The Millennium Development Goals were established with the aim of achieving gender equality and promoting the empowerment of women, particularly in relation to women's rights. However, the primary objective of this initiative is to address and eradicate gender gaps in education by the specified timeframe of 2015. The importance of women's education in attaining gender equality is widely recognised. However, it is important to note that using women's access to education as the sole indicator for gauging progress in achieving women's empowerment and gender equality is limited and insufficient.

A report on human development was commissioned by the United Nations Development Programme (UNDP). An effort has been initiated to formulate two novel indices for assessing the progress of development. The two measures that have been discussed within this particular context are the Gender Empowerment Measures (GEM) and the Gender Development Index (GDI). The primary aim of the Gender Empowerment Measure (GEM) and Gender Development Index (GDI) was to incorporate gender views into the Human Development Index (HDI) with the purpose of assessing the extent of gender inequality across countries. This was accomplished by taking into account many variables, including the representation of women in positions of influence with economic authority, assessing the relative progress of women in economic terms and evaluating their access to skilled employment and legislative posts.

The Indian government has implemented numerous measures aimed at enhancing the social standing of women since the country's independence. Upon the adoption of the constitution, Jawaharlal Nehru, the first Prime Minister of India, emphasised the necessity of implementing a distinct policy pertaining to women.

The prioritisation of planning was of utmost importance on the agenda of post-independence India. It is designed with the purpose of promoting economic growth and progress. The purpose of its design was to improve the overall well-being of the populace, hence including a welfare perspective aimed at addressing the needs of marginalised and neglected segments of society. The Planning Commission of India identified three key areas that require special attention for the advancement of women: education, social welfare and health.

The primary focus of the initial five-year plan (1951–1956) was on women's concerns, with a particular emphasis on welfare-oriented initiatives. The primary emphasis was placed on the promotion of services aimed at enhancing the well-being of women. The focus was placed on the promotion of services that are essential for the well-being of women. Simultaneously, in 1953, the establishment of the Central Social Welfare Board occurred with the objective of facilitating the advancement of welfare and developmental initiatives specifically targeted towards women.

The Second Five-Year Plan (1956–61) incorporated consideration of women's welfare through the implementation of the Central Social Welfare Broad Schemes. This initiative encompassed a comprehensive social welfare programme that notably featured family planning within the health programmes. Significant attention was directed towards the promotion of women's education throughout the Third, Fourth, and subsequent interim plans spanning the years 1961 to 1974.

The era beginning in the 1970s witnessed heightened recognition and concern for matters pertaining to women. In 1971, the Government of India established a committee to conduct a comprehensive analysis of various issues pertaining to the rights and status of

women. This committee was tasked with addressing challenges related to the progress of women within the evolving economic and social landscape of the country. The committee delivered its seminal report titled "Towards Equality," which served as a revelatory document for the administration.

The report emphasises the importance of considering the societal context when examining the disparities and limitations faced by women. It highlights that these issues are not isolated but rather part of a larger system of oppression that affects men and women, as well as adults and children, within the population. The report highlighted that the processes of social change and development have had a negative impact on a significant proportion of women, resulting in the emergence of new disparities and inequalities.

The report examined the disparities and limitations imposed on women within the broader societal context, where a significant portion of the population, including both males and females of various age groups, experience the effects of an exploitative and repressive system. The report highlighted that the components of social change and development have had a negative impact on a significant portion of women, resulting in the emergence of new disparities and inequities. In 1975, the government implemented a series of initiatives in response to the mandate from Parliament regarding the recommendations put forward in the committee's report. The government has delineated a comprehensive national plan of action aimed at addressing the needs and concerns of women. The Ministry of Social Welfare established a Women's Welfare and Development Bureau to serve as the primary agency within the government. It was linked to the coordination of activities and policies aimed at implementing measures for the advancement of women.

During the Sixth Five Year Plan (1980–85), the focus on women's welfare was redirected towards their development, owing to the persistent endeavours of the women's movement and the heightened global attention towards women's issues during the International Women's Decade. The focus was placed on the promotion of women's economic autonomy, educational progress, family planning and the availability of healthcare services.

The report titled "Shramshakti," which was produced in the 1988 period, holds great importance. It was written by the National Commission for Self-Employed Women and Women in the Informal Sector, led by Ela Bhat as chairperson. The report presented several noteworthy recommendations, including the acknowledgment of women's roles as homemakers and producers. Additionally, it emphasised the contributions of marginalised women in both urban and rural areas to the overall national economy.

The establishment of the Women's Development Corporation in several states has been aimed at playing a substantial role in enhancing the economic endeavours of women since the financial year 1986–87. The establishment of the National Commission for Women was intended to investigate issues pertaining to the constitutional and legal entitlements of women.

An endeavour was undertaken during the Eighth Five Year Plan (1992–1997) to transition the focus from 'development' to 'empowerment' of women. Special programmes targeting women were established in order to supplement the overall development initiatives. It is emphasised that the advantages of development across various sectors should not exclude women. It is noteworthy to acknowledge that there has been a rise in the allocation of funds for the purpose of meeting the requirements of women and children.

The Indian government has prioritised the empowerment of women as a key goal of the Ninth Five Year Plan (1997–2002) and declared 2001 as the year of 'Women's Empowerment'. The constitution has granted and ensured equality before the law, universal suffrage, and equal opportunities for both genders as fundamental rights. The importance of gender collaboration in development has been acknowledged. To enhance the empowerment of women, the development design has deliberately incorporated suitable institutional processes and initiatives.

The introduction of Rashtriya Mahila Kosh, Indira Mahila Yojana, Mahila Samridhi Yojana, and the reservation of one third of seats in Panchayats and local bodies are initiatives aimed at enhancing and empowering women in social, economic and political

spheres. Entrepreneurship serves as a means to achieve economic empowerment. Furthermore, the Indian Government has been implementing many developmental initiatives to promote the well-being of women entrepreneurs. The Indian Government, recognising the significance of women's contribution to the nation's development, has included a dedicated chapter on women's development in the Sixth Plan. This chapter provides a comprehensive plan of action for integrating women's participation in national development. An independent initiative to provide training for women entrepreneurs was initiated in the fiscal year 1978-79.

The projects are being implemented through the network of the Small Industries Services Institute and other institutions such as district industries centres, state financial corporations, state Small Industries Corporations and Commercial Banks. During the 1980s, women began to view entrepreneurship as a viable and lucrative choice. The 1980 industrial policy has prioritised the implementation of an entrepreneurial project for women in both rural and urban areas, with the aim of improving their economic and social standing. The ladies group underwent product and process courses to prepare them for their involvement in industries and business. In addition to financial institutions and banks, other non-financial and voluntary organisations are also involved in this sector.

The State Technical Consultancy Organisation and District Industrial Centre organise entrepreneurship development programmes for women at the state level. The Federation of Indian Chamber of Commerce and Industry's Women's Association offers on-the-job training and entrepreneurial development initiatives for women. The Indian Council of Women Entrepreneurs (ICWE) and the National Science and Technology Entrepreneurship Development Board (NSTEDB) provide training programmes for women who are interested. The Government of India's commitment to fostering entrepreneurship is clearly demonstrated by its proactive measures. Despite extensive attempts, there has been a scarcity of entrepreneurs since the existing entrepreneurial talents in both genders and across all social strata have not been adequately recognised and utilised. With the introduction of the factory system and the ensuing industrial revolution, humans have

emerged as the primary driving force in the industrialization process. The untapped potential of women's innovative talent has not been adequately harnessed and leveraged.

The primary emphasis lies on ensuring that the advantages of development across different sectors are not disregarded in relation to women. It is noteworthy that there has been an increase in the allocation of funds towards addressing women's issues in the plan's outlays.

Consequently, the approaches to planning for women in India have transitioned from a focus on "welfare" to "development" and ultimately to "empowerment" over the course of several years. The Constitution of India exhibits a progressive stance by effectively addressing gender-based discrimination against girls within the legal and public spheres of the Republic, thereby guaranteeing women equal status. Females constitute a substantial portion of the societal demographic. These individuals are considered members of the labour force, possessing the same level of work ability as others, thereby contributing to both the national income and the income of their respective families. The status of women within a given society serves as a genuine reflection of its socio-economic, religious, cultural and spiritual state.

#### **1.1.4 Concept of women Entrepreneurs**

The term 'entrepreneur' originated from the French word "entreprendre," which means "to undertake." The term 'entrepreneur' originated from the French word "entreprendre," which means "to undertake." During the early 16<sup>th</sup> century, the term was used to describe those who were involved in military expeditions. However, its usage gradually extended to encompass construction and civil engineering tasks during the 17<sup>th</sup> century. During the 18<sup>th</sup> century, the term 'entrepreneur' was employed to denote economic activities.

In 1933 Oxford Dictionary defined entrepreneur as one “who undertakes an enterprise, especially a contractor as an intermediary between capital and labour.



Undertaking an enterprise is entrepreneurship, and one who undertakes it- one who combines capital and labour for the purpose of production is an entrepreneur”.

The concept of an entrepreneur had been coined in terms of functions in economic theories. In the early 18<sup>th</sup> century, Richard Cantillon first introduced the word entrepreneur. He defined an entrepreneur as an agent who buys factors of production at certain prices and combines those factors into a product with a vision to sell it at a certain price in the future. He also emphasised the functions of ‘risk taking’ and ‘uncertainty bearing’.

In 1934, Joseph Alois Schumpeter introduced a significant concept in the field of entrepreneurship by attributing a crucial importance to "innovation" for the first time. Schumpeter's perspective on economic development was characterised by the notion of discrete and dynamic change. The process can manifest through the introduction of a novel product into the market, the identification of a fresh source for raw materials, or the implementation of innovative production techniques. Furthermore, he made a distinction between the concepts of invention and innovation. An inventor engages in the discovery of novel tactics and materials, whereas an innovator utilises these inventions and discoveries to create new combinations, resulting in the production of improved commodities. This process ultimately yields benefits and satisfaction for the innovator. The process of innovation involves the generation of ideas by inventors, followed by the implementation and execution of these ideas by entrepreneurs.

In the current context, the term "entrepreneur" is being employed in a broader sense. The concept of entrepreneurship has not traditionally been differentiated based on gender, and hence this principle can also be applied to women entrepreneurs. The concept of entrepreneurship is relatively recent in its emergence. There has been a significant rise in the number of women establishing firms, leading them to become the most rapidly expanding segment within the small business sector.

### **1.1.5. Women Entrepreneurship**

Entrepreneurship is widely recognised as a pivotal driver of economic growth and national development. The economic and social transformation of women is contingent upon a vital and dynamic component. Women entrepreneurs are individuals or collectives of women who take the initiative, organise and manage business enterprises. The government of India has defined women entrepreneur as “an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of capital and giving at least 51 per cent of the employment generated by the enterprise of women”.

In the words of Nutshell, women entrepreneurs may be described as individuals who conceive of a business venture, take the necessary steps to establish it, coordinate and integrate the many elements of production, manage the operations of the enterprise and assume the associated risks and challenges related to economic uncertainty in the pursuit of running a business enterprise.

Women are required to fulfill multiple responsibilities simultaneously. Entrepreneurship is a job that may be more suitable for women compared to conventional work options. In contemporary times, women are increasingly engaging in various entrepreneurial endeavours. Women entrepreneurship refers to the phenomenon in which women undertake the responsibility of initiating, managing, and coordinating a business venture with the aim of supplementing household income and creating employment possibilities for others.

Women entrepreneurs are recognised as key contributors to the economic development of a nation. They play several roles inside the organisation, including that of producers, owners, decision makers, co-coordinators, risk takers, sellers and innovators. Additionally, they generate employment prospects and contribute to the improvement of the family's standard of living. In contemporary society, women leverage their inherent potential and acquired talents to augment their household earnings. Training can enhance and refine her skills and competencies. Consequently, women in India are no longer

dependent on external employment opportunities beyond their households. They possess the ability to initiate their own entrepreneurial activities and achieve financial sustenance with efficiency.

In societal dynamics, men and women might be metaphorically related to the two wheels of a car. The deeds of nation-building are rightfully attributed to both women and men, as they both make significant contributions. The present era has witnessed a significant shift in societal dynamics, wherein the traditional notion of a man's capacity to provide for an entire family has become obsolete. Approximately 40% of the population is now living below the poverty line. It has become evident that for a family to sustain an adequate standard of living, the income of the male head of household is insufficient.

Nowadays, women have begun to demonstrate their capabilities in various domains, including business. Their participation in entrepreneurial endeavours has experienced significant growth and advancement. A significant proportion of women entrepreneurs have initiated their own firms and have achieved notable success in their entrepreneurial endeavours. Female entrepreneurs have demonstrated comparable levels of business acumen to their male counterparts and are emerging as intelligent and proactive entrepreneurs. Women have achieved success in challenging the long-standing limitations that restrict their independence by pursuing diverse professions and occupations. They play a crucial role in the economic development of the nation.

Rural women concentrated on traditional activities in the past, but due to spread of education and favourable governmental policies, rural women are also showing their presence in income generating activities. They are progressively turning to entrepreneurship as a way of coping with poverty. They are utilizing their entrepreneurial skills to become independent and provided financial support to the family through entrepreneurship. It is thus important to recognize and acknowledge the entrepreneurial spirit and approach which lie behind survival and livelihood strategies of poor people. Also, it is important to foster and promote the spirit of self reliance by directing entrepreneurial

support services, programmes and policies to those who live at the edge of economic survival.

In previous times, rural women mostly engaged in traditional pursuits. However, as a result of increased access to education and the implementation of supportive governmental measures, rural women have begun to actively participate in income-generating endeavours. Individuals are increasingly embracing entrepreneurship as a strategy to address the challenges posed by poverty. The individuals are employing their entrepreneurial aptitude to achieve self-sufficiency and contribute to the family's financial stability through entrepreneurial endeavours. Therefore, it is crucial to understand and appreciate the entrepreneurial mindset and approach that underlie the survival and livelihood choices of individuals living in poverty. Furthermore, it is crucial to cultivate and advance the ethos of self-sufficiency by targeting entrepreneurial support services, programmes, and policies towards individuals residing on the periphery of economic viability.

#### **1.1.6. Development of women Entrepreneurship in India**

After India's declaration of independence, there arose an immediate need to enhance the societal position of women. In response, the Government of India implemented a range of measures aimed at addressing this issue. These measures encompassed constitutional rights, legal and political rights, labour legislation, the enhancement of working conditions, adherence to International Labour Organisation conventions, the provision of vocational training for women, guaranteeing equal remuneration for equal work, facilitating the formation of women's organisations and supporting voluntary agencies that aid and support female micro-entrepreneurs. Several important measures have been implemented to promote the advancement of women entrepreneurs and improve their status in the business world. In 1978–79, a distinct training programme was implemented with the objective of providing training to women entrepreneurs.

During the 1980s, women began to actively engage in business operations and embraced entrepreneurship as a viable means for their economic advancement. The 1980 Industrial Strategy emphasised the importance of implementing entrepreneurial programmes for women in both rural and urban areas, with the aim of enhancing their social and economic standing. Efforts have been initiated to promote women's involvement in business operations through the implementation of product and process courses, which aim to provide them with training support. The Small Scale Industrial Development Organisation (SIDO) has facilitated over 8100 programmes from 1971 to 1985 aimed at promoting and fostering the growth of women entrepreneurs.

The year 1983 marked a significant milestone in the advancement of entrepreneurship, as it was recognised as a pivotal moment in its development. The National Institute for Entrepreneurship and Small Business Development (NIESBUD), located in New Delhi, and the Entrepreneurship Development Institute of India (EDII), situated in Allahabad, are two prominent institutes that were founded in 1983. These institutions were involved in formulating strategies and initiatives for entrepreneurs in a broad sense, with a specific focus on women entrepreneurs. The Small Industrial Development Bank of India (SIDBI) introduced two new projects, namely Mahila Udyami Nidhi and Mahila Vikas Nidhi, during 1989–90. Seed financial help was provided to women entrepreneurs under the Mahila Udyam Nidhi initiative, while the Mahila Vikas Nidhi initiative focused on providing training assistance to non-governmental organisations (NGOs) engaged in supporting women entrepreneurs.

The year 1991 represents a significant milestone in the history of India. As part of the New Economic Policy (NEP), the government announced a specific industrial policy for small-scale and minor industries in August 1991. The industrial policy revolution of 1991 has placed significant emphasis on the necessity of implementing specialised coaching programmes aimed at fostering entrepreneurship among individuals. The subject of discussion pertains to women. The establishment of entrepreneurship training has led to significant institutionalisation through the creation of dedicated programmes inside universities and other alternative higher education institutions. Since achieving

independence, several organisations have been established to provide support to women entrepreneurs through training, marketing and financial assistance.

The practice of entrepreneurship contributes to the attainment of economic autonomy among women, hence enhancing their socioeconomic position. The attainment of economic independence by women is intrinsically linked to their empowerment. The advancement of women's entrepreneurship facilitates societal comprehension and recognition of their capabilities. The practice of entrepreneurship has been shown to positively impact the status of women, facilitating their incorporation into the process of nation-building and overall growth. Entrepreneurship is also known to offer individuals a sense of personal fulfilment and foster a profound sense of accomplishment, contributing to the development of an enhanced social identity.

Entrepreneurship assumes a significant role within the sphere of rural women, facilitating their integration into both the workforce and domestic sphere. The impact of entrepreneurship on women's familial status is significant. The opportunity for women to make a good income without compromising their domestic and familial responsibilities is beneficial. The concept of financial independence among women entrepreneurs pertains to their ability to exercise authority and ownership over their income and resources. Entrepreneurship also fosters a heightened sense of knowledge among women regarding their rights in several domains.

## **1.2. CONCEPTUAL AND THEORETICAL FRAMEWORK**

### **1.2.1. Kabeer Naila's Three Dimensional Model**

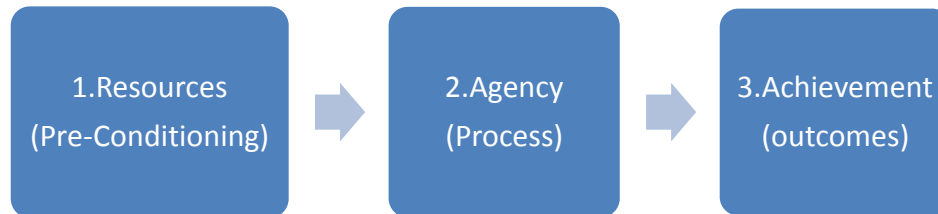
Naila Kabeer, a Professor of Gender and Development at the London School of Economics and Political Science, is well recognised as a prominent and frequently referenced scholar in the field of women empowerment. She actively participated in the study and implementation of approaches and the creation of frameworks aimed at

effectively incorporating gender considerations into policy development and planning processes.

According to Naila Kabeer, the concept of empowerment can be defined as a transformative process that aims to bestow power upon individuals who are marginalised or lacking agency, hence augmenting their ability to exercise autonomy and make informed decisions. Consequently, individuals who lack authority are either deprived of or have restricted access to options. Empowerment refers to the capacity of an individual to exercise strategic decision-making. In order for individuals to possess the capacity to make strategic life decisions, it is imperative that they are not subjected to disempowerment, as being powerful alone does not equate to being empowered. Kabeer's definition of empowerment explains that empowerment enhances capacity of an individual or group to make choices and convert those choices into desired actions and opinions

Hence, the key aspect of the empowerment notion lies in the existence of viable options that can be pursued to achieve desired outcomes. The presence of alternatives is crucial for the existence of options. In order to make decisions, individuals must possess the ability to comprehend and select from several options. Kabeer elucidates that certain decisions hold greater significance in terms of their results and distinguishes between first-order and second-order options. First-order choices are crucial and essential decisions. Second-order choices are frequently derived from first-order choices and are comparatively less consequential.

N. Kabeer describes three dimensions of empowerment. These dimensions are the pathways through what empowerment takes place. The three dimensional model can be seen in a following figure



**Figure 1.2 Kabeer Naila's Three Dimensional Model**

### **1. Resources (preconditions)**

N. Kabeer's approach delineates resources in several forms, including social, human, and material. The availability of resources empowers individuals to make decisions and serves as the means by which agency is distributed. Social institutions have a crucial role in the provision of resources to individuals. The access to resources for women is limited when social structures uphold male power and reinforce gender disparities.

### **2. Agency (process)**

Access to resources is a prerequisite for authorization; however, it is important to note that mere access does not equate to possessing management capabilities. This phenomenon commonly occurs when a disparity arises between legal frameworks and their practical implementation, as seen in the case of property rights in several nations. The availability of resources alone is insufficient. Therefore, it is imperative that women possess the capacity to recognise and effectively utilise those resources. Kabeer conceptualizes the present as a state of agency, wherein individuals possess the capacity to articulate and pursue their own objectives. This phenomenon is frequently contingent upon the perception of individuals by other witnesses.



### **3. Achievements (outcomes)**

Achievements are commonly conceptualised as outcomes. It denotes the degree to which an individual has achieved their possibilities in various domains, including their available resources and agency. These are commonly interpreted as results or consequences. It is imperative to observe whether variances in achievements are attributable to an individual's capacity to confront and address disparities.

#### **1.2.2. The World Bank's Agency & Opportunity Structure Model**

Ruth Alsop and Nina Heinsohn presented this framework under the direction of the World Bank. The World Bank provided guidance for the creation of the framework that Ruth Alsop and Nina Heinsohn offered. The concept places emphasis on agency and opportunity structures as the primary components of empowerment. This conceptual framework elucidates that an individual or collective entity is empowered with the capacity to make efficacious decisions and subsequently translate those decisions into intended behaviours and consequences.

#### **Agency**

Agency refers to an individual's capacity to make intentional decisions. In this approach, the authors propose that the possession of assets serves as an indication of agency. The assets encompass a range of categories, including organisational, informational, social, material, financial and human. Certain assets are more readily quantifiable. For instance, quantifying human assets such as skills or literacy is comparatively simpler than quantifying psychological assets like the capacity to envision or social assets such as social capital. The comprehension of intricate connections between assets also poses significant difficulties. The possession of a singular asset, such as land ownership, has the potential to impact an individual's capacity to make significant decisions. Furthermore, the proficiency of an actor or group in one resource can have an impact on the allocation of another resource. Education, as a valuable human resource,

frequently grants individuals enhanced opportunities to acquire information, which in turn is a valuable resource. Additionally, education has the potential to enhance an individual's ability to conceive alternative possibilities, thus serving as a psychological asset. In the above scenario, it can be observed that the three assets collectively enhance an actor's ability to make decisions that hold significance.

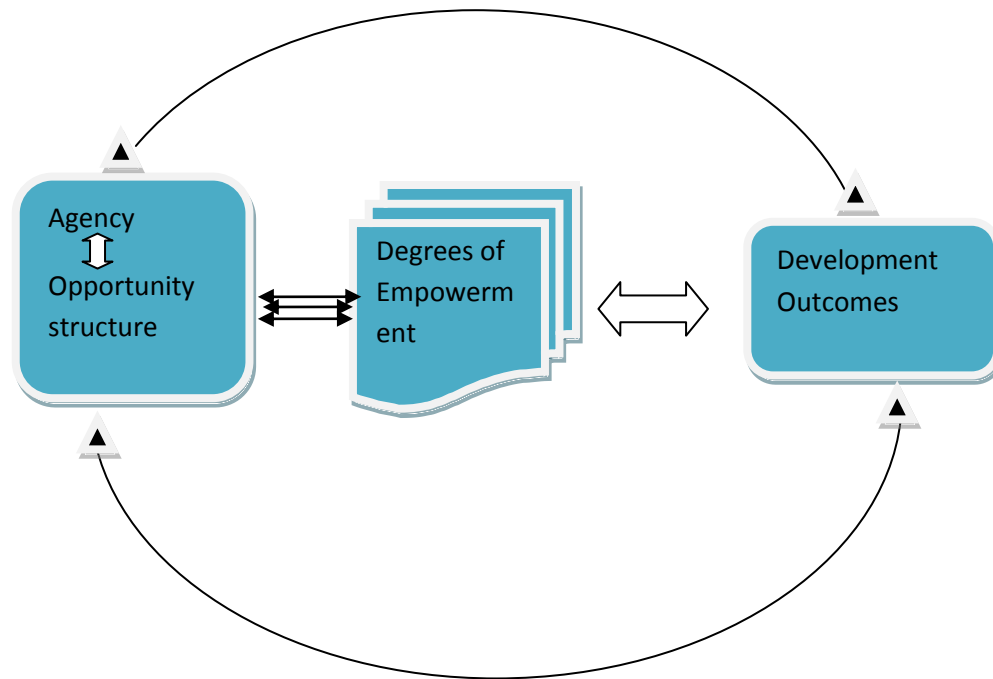
### **Opportunity Structure**

The opportunity structure is determined by the functioning and existence of both formal and informal institutions, which encompass the rules and regulations governing various actions. These encompass the organisational frameworks, legal frameworks, and regulations governing individuals' behaviour. The access and utilisation of assets by individuals and groups are determined by the availability and implementation of official and informal rules, restrictions, standards and traditions. These factors play a crucial role in influencing whether individuals can effectively utilise assets to achieve desired outcomes.

The authors postulate that there exists a correlation between agency and opportunity structure, and the degree of empowerment experienced by an individual or group.

Therefore, changes in assets or the opportunity structure will influence the degree to which one is empowered. The authors reveal that these degrees of empowerment will in turn influence development outcomes.

Hence, alterations in assets or the opportunity structure will have an impact on the level of empowerment experienced by individuals. The authors elucidate that the levels of empowerment discussed will afterwards impact the consequences of development.



**Figure 1.3 The World Bank's Agency & Opportunity Structure Model**

### 1.2.3 Theories of Entrepreneurship

The concept of entrepreneurship has been around since the dawn of civilization, but the academic theories surrounding entrepreneurship have undergone tremendous development in the last two decades. Recent research in entrepreneurship has made significant contributions to our understanding of the field and its practical use in addressing economic stagnation. These initiatives demonstrate a growing maturity in the development of a paradigm for entrepreneurship. The attribution of importance to business as a causal factor in the process of development is subject to variation across different professions. The economist stated that the genesis of entrepreneurial aptitude is intrinsically linked to the framework of economic incentives. Psychologists argue that the driving forces for

entrepreneurial behaviours are primarily related to non-materialistic and internal psychological factors, such as bearing and personal growth. Sociologists examine non-financial elements or conditions that contribute to the establishment of social hierarchy and determine the extent of entrepreneurial activity. The multi-disciplinary character of many components within entrepreneurship contributes to the emergence of diverse theories on the evolution of entrepreneurship.

#### **1.2.4 SOCIOLOGICAL THEORY**

The sociological approaches make unique and essential contributions to the understanding of entrepreneurship in multiple ways. Sociologists consider entrepreneurs to be task-performing artists who fulfill a role that is anticipated by society. The sociological theories proposed by Max Weber, Cochran, and Hoselitz are characterised by a sociological perspective.

Cochran's Theory (1965) is predicated on the notion that fundamental concerns pertaining to economic development are not solely of an economic nature. The author emphasised the significance of social penalties, role expectations, and cultural values as key factors that determine the presence of entrepreneurs. According to Thomas Cochran's perspective in 1965, the entrepreneur should not be regarded as an exceptional or highly conventional individual but rather as a representation of the prevailing societal norms and values. In this paradigm, the dominant child-rearing practices and educational methods that are often observed within a certain culture have a shaping effect on temperament. The performance of an individual as an entrepreneur is primarily impacted by three elements, viz.

- i. his own perspective towards his profession
- ii. the role expectations control by the sanctioning groups
- iii. the operational necessities of the duty

The values of society are the primary determinants of utmost importance. Hoselitz stated that the perspective that prioritises the idea of deviance posits that individuals who bring modifications are considered deviant as they deviate from the conventional elite manner of conducting activities. According to Hoselitz, there is a suggestion that culturally marginalised populations play a role in fostering entrepreneurship and promoting economic development. The inherent ambiguity of their social status is well-suited for fostering artistic transformations and, thus, facilitating genuine advances.

### **1.2.5. Economic Theory**

Economics is the academic discipline that primarily focuses on the study of contemporary economic phenomena. Economists such as Adam Smith and David Ricardo did not attribute significant importance to the function of entrepreneurship in the process of economic development. The initial recognition of the significance of entrepreneurs in economic theory was attributed to Richard Cantillon in 1755. He expressed that, “the farmer is an entrepreneur who guarantees to pay the land owner for his farm or land a set total of money without assurance for the profit he can derive from his enterprise.” He portrayed an entrepreneur as somebody who assumes risk. The individual generates income through the acquisition of goods at a lower price and subsequent sale at a higher price, while the market inherently carries an element of unpredictability. Therefore, entrepreneurship is frequently exposed to the possibility of incurring financial losses if the entrepreneur is unable to offer their items at a higher price. Cantillon placed significant emphasis on the economic role of the entrepreneur, prioritising it over considerations of social standing or temperament.

The theory of entrepreneurship is centred around the adaptable and multi-disciplinary work of Joseph Schumpeter. According to Joseph Schumpeter, the identification of novel opportunities inside the market is a fundamental entrepreneurial endeavour that generates economic conditions. The author asserts that the entrepreneur serves as the agent responsible for driving the "mechanism for change". Changes may occur both endogenously and exogenously inside the economic system. In one of his literary

works, Joseph endeavours to formulate a range of economic theories pertaining to interest, capital, profit, and the business cycle by establishing a connection to the notion of entrepreneurship. The author's key focus in the new theory is on the entrepreneur, as opposed to merely presenting a theory that emphasises the significant role performed by an entrepreneur in an economy.

### **1.2.6. Psychological Theory**

The commencement of entrepreneurial research and the establishment of a novel business endeavour necessitate making assumptions regarding the psychological attributes of the entrepreneurs. Despite the presence of several factors such as economic conditions, social networks, support systems, entrepreneurial communities, funding, marketing, and government programmes, there are instances where the establishment of firms may nevertheless prove challenging. An individual is required who possesses the ability to effectively integrate all these elements, harbours a strong belief in innovation or meta-innovation, and is driven by inspiration to attain the desired objectives. In order for an individual to attain success, it is imperative to consider several psychological views that are unique and essential to the process. The scholars that have emphasised the role of psychological aspects in entrepreneurship include Joseph Schumpeter (1934), McClelland (1961), Hagen (1962), and Kunkel (1965).

Schumpeter's Theory – Joseph Schumpeter's (1934) theory provides the foremost thorough analysis of the entrepreneurial function. The dream and the will to search out a private kingdom; the will to conquer; the thrill of creating; The theory places a greater focus on innovation as the primary factor influencing entrepreneurial activity. Innovation is defined as the introduction of a novel combination of the factors of production, namely land and labour, when coupled with credit. This disrupts the stagnant equilibrium of the circular flow of economic activity and elevates it to a higher level. The entrepreneur modifies the conditions of supply, reorganises existing resources in novel ways, and subsequently establishes a new generation of work.

David Mc Clelland's book *The Achieving Society* (1961) identifies three features of entrepreneurship that were related to their need for success. They are-

- i. Desire to accept responsibility for solving problems, putting goal and reaching the goals.
- ii. A keenness to acknowledge fair risks
- iii. A desire to know the results of their decisions. It was widely believed that a high achievement motivation has a strong likelihood of forecasting entrepreneurial behavior.

### **1.3 Women Entrepreneurship in Kokrajhar District**

Bodoland Territorial Region (BTR) is a set of four districts that form an autonomous administrative unit in the extreme north bank of the Brahmaputra River, within the state of Assam, North East India by the foothills of Bhutan and Arunachal Pradesh. There are four Districts in BTR viz: Kokrajhar, Chirang, Baska and Udalguri. At present Kokrajhar town serve as the headquarter of Bodoland. Kokrajhar district is an administrative district in Bodoland Territorial of Assam. The district has its headquarters located at Kokrajhar Town and occupies 3,169.22 km<sup>2</sup>. Women's population in Kokrajhar district is around 48.95 percent. The literacy rate for men is higher to women; the proportion of male rate is 71.78 percent and 59.70 percent for women (census, 2011). Education is fundamental to women's empowerment and way to eliminate gender disparity in the socio-economic aspects of life. Women of Kokrajhar district mainly depend on agricultural practices for their livelihood. With the growing awareness of business women in Kokrajhar district have started entering into business. Most of the women entrepreneurs are running small enterprises like Beauty parlour, Handlooms, Weaving, Tailoring, Boutique, food processing business, readymade garments store etc. An increasing number of women, including men, are joining the workforce, even in traditionally male-dominated fields such as entrepreneurship. In order for women to achieve empowerment, it is essential for them to attain financial, social, educational, professional, political and legal autonomy. Of the elements mentioned, economic empowerment serves as the foundation for all other

variables, enabling individuals to improve their financial security through employment, self-employment or entrepreneurship.

## **1.4 Statement of Problem**

In the past few decades, women were often married at a young age and their primary attention was on their family. The majorities were lacking in education and were unaware of the existing situation in the country. India has experienced a substantial enhancement in women's education during the post-independence era. According to the 2011 Census Report, the literacy rate is 71.78 percent overall and 59.70 percent for women. The literacy rate among the female population in Kokrajhar district has increased significantly over the decades. According to the 2001 Census Report, the female literacy rate was just 43.06 percent. With the increasing education of women, there has been a rise in their participation in the workforce. Over time, women have begun to pose a formidable challenge to men in several domains, such as education, employment and similar areas. Agriculture plays a crucial role in generating employment in the Kokrajhar regions of Assam. In comparison to places such as Bangalore, Guwahati, Delhi and Mumbai, there is a lack of heavy industry in this location. Furthermore, agriculture relies heavily on the monsoon, resulting in seasonal agricultural activities. During the remaining non-agricultural period, there is no available employment. As a result of a severe lack of job possibilities, the rise of nuclear families, the scarcity of workers and intense competition, an increasing number of women have chosen to pursue entrepreneurship and establish their own businesses. The Government has been providing assistance to women entrepreneurs, particularly in remote villages, through the implementation of several initiatives. Under the Five-Year Plans, female entrepreneurs in the state are granted loans at a reduced interest rate. Additionally, women entrepreneurs who establish small-scale industrial units in economically disadvantaged areas receive financial assistance in the form of capital subsidies as well as access to marketing services. Consequently, women are afforded greater prospects to initiate a business. Presently, women are gradually attaining a status in society that is equivalent to that of men in terms of social, economic, educational, political, and legal aspects. Shifting societal norms and communal customs have led to women's



participation in various professional domains. An increasing number of individuals, including men, are joining the workforce, even in traditionally male-dominated fields such as entrepreneurship. In order for women to achieve empowerment, it is essential for them to attain financial, social, educational, professional, political and legal autonomy. Of the elements mentioned, economic empowerment serves as the foundation for all other variables, enabling individuals to improve their financial security through employment, self-employment, or entrepreneurship. Within this particular framework, the researcher has posed two relevant inquiries: if women have attained empowerment or not. Does entrepreneurship contribute to the empowerment of women? Therefore, it is proposed to conduct a study on the “Role of Women Entrepreneurship in promoting Women Empowerment with special reference to Kokrajhar District” in Assam. The study aims to analyse the influence of different factors, including economic, social, personal, technical, legal and political factors, on women's empowerment.

## **1.5 Need of the Study**

Entrepreneurship as a full-fledged occupation is a relatively new concept, and women entrepreneurship is even more so. Women's entrepreneurship is now an important tool for women's empowerment. Many research studies on women's entrepreneurship have been conducted, and the majority of these studies on women's entrepreneurship have been conducted in the Indian context, primarily in large or metropolitan cities. Few studies have looked into women's entrepreneurship of rural areas of Assam. This is not to say that prior research was flawed; rather, the goal of the current study is to highlight a gap in existing knowledge. Role of women entrepreneurship in Promoting women empowerment is a relatively recent phenomenon, with no previous research on the subject. A considerable number of women entrepreneurs are emerging, creating firms and successfully running them. Rural women, like urban women, are acquiring economic, social, and personal power. This study will also add to the growing corpus of literature on women entrepreneurs, a subject that is regarded as neglected. It is also to the best of the researcher's knowledge.

The study has been conducted to determine if genuine empowerment can be achieved through entrepreneurship and to study the relationship that exists between women entrepreneurship and empowerment. Due to its reliance on agro-economic climate conditions, Kokrajhar district's economy is heavily dependent on agriculture as well as various non-formal activities such as beauty parlour, handlooms, tailoring handicrafts, embroidery, food processing business, handicrafts, rope-making, petty shops, restaurants, and similar endeavours. These diverse sources of income provide significant opportunities for women to earn a livelihood when agricultural activities do not generate sufficient income. The study also focused on the motivating factors that influence women to become entrepreneurs and problems/challenges faced by women entrepreneurs. This study has the potential to facilitate women's engagement in entrepreneurship, enabling them to enhance their economic power and empower themselves. Furthermore, the study's results and recommendations would be highly valuable to the government and other administrations in planning strategies and policies to empower women in various industries.

## **1.6 Objectives of the Study**

The objectives of the study are the following-

- i. To investigate the socio-economic background of women entrepreneurs in study area.
- ii. To find out the motivating factors of women entrepreneurs to start their business enterprises.
- iii. To examine the relationship between women entrepreneurship and level of women empowerment.
- iv. To examine the challenges and problems of women entrepreneurs in managing their business.

## **1.7 Research Questions**

Based on the objectives of the study, research question are developed for the present study. They are-

1. Do the factors like age, marital status, family type, income, education and experience play a significant role in empowering women entrepreneurs of the study area?
2. Do the factors like economic needs; family responsibilities and desire to be independent are the major factors that motivate women to start their own enterprises?
3. Is there any significant relationship between women entrepreneurship and women empowerment?
4. Do the problem of finance; responsibilities, infrastructure marketing problem, role conflict and lack of education are major challenges and problems faced by women entrepreneurs in managing their business enterprises?

## **1.8 RESEARCH METHODOLOGY**

### **1.8.1 Area of the study**

The study has been conducted in Kokrajhar District of Bodoland Territorial Region (BTR), Assam.

### **1.8.2 District Profile**

Kokrajhar is one of the 35(thirty five) districts of Assam with 2.85% of the state population and is the gateway to Northeast India. Both the rail and road network touch this district at Srirampur on the way to the rest of the region. The district is located on the north bank of the mighty Brahmaputra and stretches to the

international border with Bhutan. It is bounded on the north by Bhutan and by West Bengal on the west; the district of Dhubri in the south and in the east by Chirang district. Kokrajhar district lies roughly within 89°46' East to 90°38' East and 26°19' North to 26°54' North Latitude. Kokrajhar town is the headquarter of Bodoland Territorial Council(BTC), created on 10th February, 2003 comprising of four districts viz. Kokrajhar, Chirang, Baska, Udalguri on the north bank of Brahmaputra within Assam. The present area of the district is estimated to be 3,169.22 Sq.Km with a population of 8,86,999 Male : 4,52,965 Female : 4,34,034,literacy rate 66.63% ;Male : 73.44%; Female : 59.54% ,3 sub-division viz 1) Kokrajhar Sub-Division 2) Gossaigaon Sub-Division 3) Parbatjhora Sub-Division and 11 Development Blocks viz 1) Kokrajhar (Titaguri) 2) Dotma 3) Kachugaon 4) Gossaigaon 5) Hatidhura 6) Bilasipara (Part) 7) Chapar-Salkocha (Part) 8) Rupshi (Part) 9) Mahamaya (Part) 10) Golokganj (Part) 11) Debitola (Part). The country of Bhutan is intricately linked with the district of Kokrajhar in many vital aspects of life of the people living both in the Bhutan hills and the plains of Kokrajhar district. . There is hassle-free movement of the people across the international border for the purpose of business and tours.



Source-www.mapsofindia.com

### 1.8.3 Research Design

The present study on role of women entrepreneurs in promoting women empowerment used both descriptive and analytical method to find out the relation between women entrepreneurship and women empowerment, the factor and the factors that motivated the women in Kokrajhar to start their business and problems and challenges faced by women entrepreneurs while running their business.

### 1.8.4 Universe of the study

The universe of the present study is women entrepreneurs who have been running their own enterprises in Kokrajhar District for minimum of three years. The study was restricted to certain businesses carrying out by women entrepreneurs like; Beauty Parlour, Weaving/Handlooms, Food Processing, Tailor/Boutique/Embroidery, Grocery shop/Cloth Store and Restaurants.

### 1.8.5 Population size of the study

The total population size of women entrepreneurs of the study is 486 which is shown in following table:

**Table 1.1:- Total population list of Women Entrepreneurs**

<b>Sl. No.</b>	<b>Registered Under</b>	<b>No. of entrepreneurs</b>
1	District Rural Development Agency, Kokrajhar(DRDA)	343
2	Municipal Board, Kokrajhar	6
3	Director of Industries and Commerce(DIC), Kokrajhar	137
4	Total	486

Source- Primary data

### 1.8.6 Sources of Data Collection

The study concentrated both on primary and secondary sources of data. Interview method was used for primary data collection. Self Structured interview schedule was prepared and covering socio-economic profile of women entrepreneurs of kokrajhar district, relation between women entrepreneurship and women empowerment, problems and challenges of women entrepreneurs and factors that motivates women to start their own enterprises to collect primary data. A relevant and necessary literature for secondary data collected through books, journals, local publications, newspapers, web sites, government reports, survey reports etc.

### 1.8.7 Sample size and Sampling Technique

The sample size is 220 which is determined by using Taro Yamane formula with 5% margin of error which is shown in the below

Taro Yamane formula

$$\begin{aligned}n &= \frac{N}{N(e)^2} \\&= \frac{486}{1+486(0.5)^2} \\&= 219.413(\text{approx})\end{aligned}$$

Where n= Sample size

N=Total Population

e = margin of error

N = Size of Population

Five blocks out of eleven blocks have been conveniently selected. Convenience sampling method was used to identify women entrepreneurs from the area. 220 women

entrepreneurs were selected using Taro Yamene Formula women entrepreneurs were located and interviewed from selected blocks of Kokrajhar district. Thus, the number of women entrepreneurs selected for the study in Kokrajhar District is listed below:

220 women Entrepreneurs were selected according to the 9 most common entrepreneurial activities. The list of selected women entrepreneurs is given in the following table:

**Table 1.2:-Lists of Women Entrepreneurs**

<b>Sl. No.</b>	<b>Nature of Work</b>	<b>No. of Respondents</b>
1	Beauty Parlour	43
2	Weaving/Handloom	38
3	Food Processing	42
4	Tailor/Boutique/Embroidery	40
5	Grocery shop	16
6	Readymade garments	18
7	Restaurants	15
8	Water Hyacith	8
<b>9</b>	<b>Total</b>	<b>220</b>

**Source-Field Survey**

### **1.8.8 Tools used for data collection**

Data is the utmost important part of doing research work, so without accurate and authentic data research work cannot go to right direction. To find out the answers to the

research questions, the structured Interview Schedule is being used for the Collection of the required primary data from the sample size of the respondents.

In this, data is being collected from 220 sample sizes of the women Entrepreneurs with the help of structured Interview schedule. The research Structured Interview Schedule has been prepared for collecting the data through personal interview methods from the Women Entrepreneurs which contains questions and/ statement of assertions. The research schedule is divided into three parts which are Part I consist of socio-economic - profile of the respondents, Part II consists of women Entrepreneurs details and part III consist of relationship between women entrepreneurship and women empowerment.

The statement of assertions in the Schedule relating to motivating factors of women Entrepreneurship and empowerment, challenges and motivations factors scheme based on 5 point Likert's Scale and Yes /No questions.

### **1.8.9 Pilot Survey:**

A Pilot study was conducted for the validity of interview schedule with 30 selected women entrepreneurs from the Kokrajhar district. Based on the responses of respondents, a few necessary changes were made in the final schedule. Questions related to legal awareness of women entrepreneurs and motivating factors were added in the schedule.

### **1.8.10 Time Framework**

The period of the field study covers from the period of December 2021 to June 2022.

### **1.8.11 Limitations of the study**

As it has been stated in the preceding pages, this study aims to have a comprehensive picture of empowerment of women entrepreneurs in Kokrajhar district. The list of women entrepreneurs provided by DIC Kokrajhar, DRDA and Kokrajhar Municipal Board is used to locate the women entrepreneurs initially. The women entrepreneurs were personally and individually contacted and interviewed by the researcher. Accessibility of



the researcher to the rural areas was somewhere very difficult since they were much far from the main town of Kokrajhar. It was a herculean task to make women willing to answer the questions in the interview schedule. Many women initially were reluctant to answer. They also expressed unwillingness for several questions. Some women entrepreneurs categorically denied answering the questions. However, with great difficulty the responses could be obtained. The researcher feels that the study is an exhaustive one covering various facts related to women entrepreneurship and empowerment in Kokrajhar district.

### **1.8.12 Technique of analysis**

Both qualitative and quantitative techniques are used for analysis. The following statistical tools are used in the study to fulfill the objectives of the study.

- A. Empowerment Index** - To find out the empowerment level of women entrepreneurs in various dimension empowerment index is developed with the help of weighted score formula. For calculating empowerment index three measures are essential, they are weighted score, maximum score and sample size

$$\text{Empowerment Index} = \frac{\text{Weighted Score}}{\text{Maximum Score}} \times 100$$

$$\text{Weighted Score} = 5 \times \text{VH} + 4 \times \text{H} + 3 \times \text{M} + 2 \times \text{L} + 1 \times \text{VL}$$

(VH=Very High, H=High, M=Moderate, L=Low, VL=Very Low)

$$\text{Maximum Score} = \text{Total respondents} \times 5$$

Based on empowerment index percentages the range is selected by the researcher to differentiate the empowerment index from one another. The empowerment index has been categorized as

**Table 1.3:-Empowerment Index Range (%)**

Range (Percentage)	Empowerment Index
0% - 25%	Low
25% - 50%	To some extend
50%-75%	Moderate
75%-100%	High

**B. Chi-Square Tests:** The data collected for the study is ordinal in nature therefore the researcher used a non-parametric test of statistics for analysis. The chi-square goodness of fit test is one of the most popular tests for independence compare two variables in the contingent table to see if they are related. Chi-square tests indicate whether the distributions of categorical variables differ from each other.

The Chi-square tests use for testing the hypothesis. The formula for the chi-square test is that-

$$\text{Chi-square} = \sum \frac{(O-E)^2}{E} \text{ with } (r-1)(c-1) \text{ degrees of freedom}$$

Whereas, O=Observed frequency

E=Expected frequency

$$E = \frac{\text{Row of total} * \text{Column total}}{\text{Grandtotal}}$$

c = Number of columns in a contingency table

r = Number of rows in a contingency table

For carrying out the Chi-square test, certain chapter hypotheses have been set in respective chapters.

### **1.8.13 Ethical consideration**

When conducting research, it is crucial to take into account ethical considerations. Research ethics refer to the moral values and principles that guide the research process. It assists the investigator in avoiding perilous difficulties and potential harm to individuals during the research procedure. There is a growing emphasis on addressing ethical concerns in business research due to the increased focus on social responsibility and consumer welfare. The researcher must exercise great caution at this time.

All the data was dealt with and kept subtly with high privacy without revelation of the respondents' personality. The data was handled discreetly and securely, ensuring the confidentiality of the respondents' identities. The data remains unchanged and unadjusted; hence, it is presented as collected together with the written works obtained for the purpose of this study. In addition, the researcher refrained from using any equipment or procedure that could potentially cause harm or go against the participants' interests. Furthermore, the researcher has no intention to employ unethical methods to manipulate the participants in order to obtain information. The survey was conducted under conditions of obscurity, and an exceptional level of confidentiality is maintained when handling the data. Given that human participation is the primary factor in the investigation, the researcher adheres rigorously to ethical standards.

### **1.8.14 Chapterization of the study**

For conducting research in a structured way, the report of the study is presented in seven chapters.

**Chapter 1- Introduction** –This chapter consists of concept of empowerment, development of empowerment, concept of women entrepreneurship, development of entrepreneurship, Conceptual and Theoretical Clarification, significance of the Study, Objectives,

Hypothesis, Research Methodology, limitations of the study, ethical consideration and organization of study.

**Chapter 2: Literature Review** – This chapter consist of Literature Review on concept of women empowerment, concept of women entrepreneurship, dimensions of women empowerment, motivating factors responsible for taking up of an enterprise and research gap is identified.

**Chapter 3: Socio-economic background of women entrepreneurs and level of empowerment level** – This chapter consists of the socio-economic factors of women entrepreneurs of Kokrajhar district and empowerment level of women entrepreneurs with each socio-economic factor.

**Chapter 4: Motivating Factors of women Entrepreneurs-** This chapter illustrates the factors that motivate women to start their own enterprises.

**Chapter 5: Relationship between women Entrepreneurship and Empowerment-** This chapter explains the relation between women entrepreneurship and women empowerment. It highlights women's Economic Empowerment, Social Empowerment, Personal Empowerment, Government Empowerment, Professional Empowerment, Political empowerment, Legal Empowerment.

**Chapter 6: Problems and Challenges of women Entrepreneurs** – This chapter deals with the Problems and challenges women entrepreneurs face in managing their business.

**Chapter 7: Summary and Findings of the Study-**This chapter summarizes the findings of the study and presents the conclusions that can be drawn, suggestions for enhancing the women entrepreneur's empowerment.