

**IMPACT OF WOMEN ENTREPRENEURS ON THEIR
SOCIOECONOMIC PARAMETERS AND THE
COMMUNITY WITH REFERENCE TO IDENTIFIED
DISTRICTS OF MADHYA PRADESH**

A thesis submitted to



For The award of the degree of

**Doctor of Philosophy
In
Management**

**By
PALLAVI RAO CHATURVEDI**

**DEPARTMENT OF
MANAGEMENT
RABINDRANATH TAGORE UNIVERSITY,
BHOPAL (M.P.)**

Enrolment No. AU152115

RDC No. RNTU/R&D/RDC/17/082

JUNE 2019

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Co Supervised by

Dr. Deepti Maheshwari

Supervised by

Dr. Sangeeta Jauhari

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**Dedicated to
My parents for their
Endless support, Encouragement and Love**

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The work was carried out for a period of Three years from Oct. 2016 to May 2019 at Department of Management, Rabindranath Tagore University, Bhopal.

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Pallavi Rao Chaturvedi

LIST OF TABLES

Table 1.1	Population by Sex Ratio	2
Table 1.2	Workers by Sex	6
Table 1.3	Percentage of Economically Active Population.	8
Table 1.4	Ratio of Female	8
Table 3.1	Most powerful women in Indian business	52
Table 5.1	State wise Number of supported Centres	84
Table 6.1	All India Centres Data (Man & Women Entrepreneur) as per Year 2007 to 2017	114
Table 6.2	No. of AISECT Centres Lead by Women in M.P. Districts	114(a-b)
Table 6.3	Category Wise Centres Lead by Women in M.P. Districts	114(c-h)
Table 6.4	Rank of Districts on the basis of Number of centers	114(i)
Table 6.5	Number of center District wise and Total Turnover (2011 -17)	114(j)
Table 6.5 (a)	Descriptive Statistics of Centers and Total Revenue	115
Table 6.5 (b)	Correlation Matrix (No. of Centers and Total Revenue)	116
Table 6.6	Top Ten centre District wise and Total Turnover (2011-17)	116
Table 6.7 (a)	Marital status 1=Married,2=Unmarried,3=Widow, 4=Divorced	117
Table 6.7 (b)	Education qualification 1=8th,2=10th,3=12th, 4=Graduate, 5=post graduate	118
Table 6.7 (c)	Category 1=SC,2=ST,3=OBC,4=General	118
Table 6.7 (d)	1=Hindu,2=Muslim,3=Christian,4=Jain,5=Buddhist, 6=Parsi,7=Sikh,8=Jews,9=others	119
Table 6.7 (e)	Whether Minority 1=Y,2=N	120
Table 6.7 (f)	Any physical challenge 1=Y,2=N	121
Table 6.7 (g)	No. of Dependent in family	121
Table 6.7 (h)	No. of Members in Family Table State Wise Number of Supported Centres (as on 31.03.2019)	122
Table 6.7 (i)	Types of Centre 1=CSC,2=Banking Kiosk,3=AISECT Academy 4=All	122
Table 6.7 (j)	No. of Year of Association with AISECT	123
Table 6.7 (k)	Previous Career 1=job,2=self employed 3 =housewife Inferential Statistics:	124
Table 6.8	Paired Samples Statistics	126
Table 6.8 (a)	Paired Samples Test	126

LIST OF FIGURES

Figure 1.1	Traits of Entrepreneur	11
Figure 1.2	Entrepreneurial Characteristics	12
Figure 5.1	The Indian Pyramid and its Digital and Skill Divide	78
Figure 5.2	Financial inclusion convention held at Bhopal	89
Figure 5.3	Eager customers waiting outside banking kiosks Customer service point in action	93

LIST OF GRAPHS

Graph 6.1	Marital status 1=Married,2=Unmarried,3=Widow, 4=Divorced	117
Graph 6.2	Education qualification 1=8th,2=10th,3=12th, 4=Graduate, 5=post graduate	118
Graph 6.3	Category 1=SC,2=ST,3=OBC,4=General	119
Graph 6.4	1=Hindu,2=Muslim,3=Christian,4=Jain, 5=Buddhist, 6=Parsi,7=Sikh,8=Jews,9=others	120
Graph 6.5	Whether Minority 1=Y,2=N	120
Graph 6.6	Any physical challenge 1=Y,2=N	121
Graph 6.7	No. of Members in Family Table State Wise Number of Supported Centres (as on 31.03.2019)	122
Graph 6.8	Types of Centre 1=CSC,2=Banking Kiosk,3=AISECT Academy 4=All	123
Graph 6.9	No. of Year of Association with AISECT	124
Graph 6.10	Previous Career 1=job,2=self employed 3 =housewife Inferential Statistics:	124

CONTENTS

List of tables		vii
List of figures		viii
List of graphs		ix
CHAPTER -1	INTRODUCTION	(1-22)
1.1	Women in India	1
	1.1.1 Status of Women in India	2
1.2	Changing role of women	3
	1.2.1 Social Role	3
	1.2.2 Economic Role	4
1.3	Early Concept of Entrepreneurship	5
1.4	Economics Contribution of Women	6
1.5	Employment Trends among Women	8
1.6	Understanding Entrepreneurship	9
1.7	Characteristics of Entrepreneurs	11
1.8	Functions of Entrepreneurs	13
1.9	Entrepreneurship among Women	14
1.10	Need for Women Entrepreneurship	14
1.11	Role and Importance of Women Entrepreneurship	15
1.12	Growth of Women Entrepreneurship	16
1.13	Factors influencing Women Entrepreneurship	17
	1.13.1 Problems of Women Entrepreneurs	17
	1.13.2 Problems at Work	18
	1.13.3 Problems at Home	18
	1.13.4 Problems with Husbands	19
	1.13.5 Problems with Children	19
	1.13.6 Socio-Economic Problem	20
	1.13.7 Personal Problems	20
	1.13.8 Other Strategic Problems	20
1.14	Statement of Problem	21
1.15	Organization of the Thesis	21
CHAPTER- 2	CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW	(23-45)
2.1	Introduction	23
2.2	Review of Literature	23
2.3	Entrepreneurship Development of Rural Women through Self Help Groups	43
2.4	Advantages of Entrepreneurship among Rural Women	44
2.5	Opportunities for rural Entrepreneurs	44
2.6	Conclusion	45
CHAPTER- 3	HISTORICAL PERSPECTIVE OF ENTREPRENEURSHIP IN INDIA	(46-65)

3.1		Introduction	46
3.2		Concept of Entrepreneur	48
3.3		Concept of an Entrepreneurial behavior	48
	3.3.1	Definition of entrepreneurship	48
	3.3.2	Definition of women entrepreneur	48
	3.3.3	History of Entrepreneurship	49
	3.3.4	Growth of Entrepreneurship–Retrospect	50
	3.3.5	Women entrepreneurs in India	52
3.4		Problems of Women Entrepreneurship	55
	3.4.1	Financial Problems	55
	3.4.2	Scarcity of Raw Material	55
	3.4.3	Stiff Competition	55
	3.4.4	Production Problems	55
	3.4.5	Family Ties	56
	3.4.6	Lack of Education	56
	3.4.7	Patriarchal Society	56
	3.4.8	Low Risk-Bearing Ability	56
3.5		Women Empowerment and Planning Process in India	57
3.6		Institutional Support to Women Entrepreneurs in India	58
	3.6.1	All India Level Institutions	59
	3.6.1.1	Small Scale Industries Board (SSIB)	59
	3.6.1.2	Small Industry Development Organisation (SIDO)	59
	3.6.1.3	Khadi and Village Industries Commission (KVIC)	59
	3.6.1.4	National Small Industries Corporation (NSIC)	59
	3.6.1.5	National Research Development Corporation of India (NRDC)	60
	3.6.1.6	Central Social Welfare Board (CSWB)	60
	3.6.1.7	National Alliance of Young Entrepreneurs (NAYE)	60
	3.6.1.8	National Association of Women Entrepreneurs and Executives (NAWEE)	60
	3.6.1.9	Coir Board	60
	3.6.1.10	Training Institutes	61
3.6.2		State Level Institutions	61
	3.6.2.1	State Directorate of Industries (SDIs)	61
	3.6.2.2	District Industries Centers (DICs)	62
3.7		Government schemes for women Entrepreneurs in India	62
3.8		Conclusion	62
CHAPTER -4		RESEARCH METHODOLOGY	(66-73)
4.1		Introduction	66
4.2		Research approach	66
4.3		Research Design	66
	4.3.1	Objectives	67

	4.3.2	Data Collection Method	68
	4.3.3	Tools and Techniques Used	68
	4.3.3 (a)	The Study	68
	4.3.3 (b)	Sample design	68
	4.3.3 (c)	Population	68
	4.3.3 (d)	Sample Frame	68
	4.3.3 (e)	Sample technique	69
	4.3.3 (f)	Sample size	69
	4.3.3 (g)	Tools used for data collection:	69
	4.3.4	Tools used for data analysis:	69
	4.3.4 (a)	Descriptive Statistics	70
	4.3.4 (b)	Inferential Statistics	70
4.4		Hypotheses in Paired T Test	71
4.5		Conclusion	73
CHAPTER -5		FRAMEWORK OF AISECT CENTERS	(74-110)
5.1		Background of AISECT	76
5.2		Innovations of AISECT	77
5.3		AISECT NATIONAL NETWORK	82
	5.3.1	Organizational Spread	83
5.4		SKILLING THE NATION	85
5.5		FINANCIAL INCLUSION	87
5.6		UIDAI (Unique Identification Authority of India)	96
5.7		Online Services	100
5.8		Data Processing Services	109
CHAPTER -6		DATA ANALYSIS AND FINDINGS	(111-153)
6.1		Introduction	111
6.2		Relevance of Data Analysis	112
6.3		Profile of the respondents	113
6.4		Data Interpretation and Results	113
6.5		Reliability statistics	113
6.6		District wise Center Analysis	114
6.7		Case Studies of Successful Women Entrepreneurs (M.P.)	127
CHAPTER -7		DATA ANALYSIS AND FINDINGS	(154-159)
7.1		Suggestions	157
REFERENCE			(160-168)
APPENDICES :			
QUESTIONNAIRE			(169-172)
LIST OF PUBLICATIONS			(173)
PLAGIARISM CERTIFICATE			

CHAPTER 1

INTRODUCTION

1.1 Women in India

Indian women are considered as a source of power (shakti) since mythological times. The Hindus worship goddesses as mothers. But in reality, women occupy a back seat to men. Moreover, they are revered as mothers, sisters and other social bondages. Many poets have imagined woman's minds as ocean. The upper layers of their minds, like those of the ocean, have turbulent waves. But depths are serene and meditative. Women's minds are essentially steadfast and strong. The truth is acknowledged by the Bhagvad Gita wherein Lord Krishna describes his manifestation in the feminine quality of Media or higher intelligence.

In spite of these facts, in traditional Indian society women are accorded inferior status in family hierarchy. The Indian society considered women as weaker sex. Such sociological and cultural traditions and taboos have kept women dormant for quite a long time.

The Sati Pratha [woman setting herself fire on the pyre of husband] almost disappeared, but shameful incidents like female feticide continue to take place in our so called developed society. Women continue to face gender bias right from childhood. Incidences of malnutrition, school dropout, early marriage, harassment for dowry etc, are significant examples. The male female ratio in our country has also become a serious issue of concern these days.

Table 1.1 Population by Sex Ratio

No.	Status	Persons	Male	Female	Sex Ratio
1	India	1,21,01,93,422	62,37,24,248	58,64,69,174	940
2	Punjab	2,77,04,236	1,46,34,819	1,30,69,417	893
3	Rajasthan	6,86,21,012	3,56,20,086	3,30,00,926	926
4	Madhya Pradesh	7,25,97,565	3,76,12,920	3,49,84,645	930
5	Assam	3,11,69,272	1,59,54,927	1,52,14,345	954
6	Gujarat	6,03,83,628	3,14,82,282	2,89,01,346	918
7	Maharashtra	11,23,72,972	5,83,61,397	5,40,11,575	925
8	Kerala	3,33,87,677	1,60,21,290	1,73,66,387	1084
9	Tamil nadu	7,21,38,958	3,61,58,871	3,59,80,087	995
10	Delhi	8976410	7,607,234	77,76,825	866

Source: <http://niti.gov.in/content/population-number-male-female-rural-urban> as on 27/04/2019

It is quite common in Indian families that the women take up more responsibilities in bringing up children and maintaining home with love and affection in a far better way. This aspect of women being the nucleus of the family is being envied by westerners since they lack such family affirmations. The task of co-ordination of various activities in a much useful manner, without feeling any pinch of it, is being well managed by Indian women in their families. Child rearing and providing support services at home is till today recognized as principal function of an Indian woman. The traditional perception of woman as a homemaker or at the most a helper in the husband's occupation is still prevalent.

1.1.1. Status of Women in India

The historical research and literary writing of the ancient period-Vedic, Upanishad, Buddhist and Jainism establish the fact that women were educated, respected and honored. Their status was equal to that of men.

After 300 B. C. women were degraded to a lower status. Her status was further marred by the practices of polygamy, the pardah [veil], early marriage, sati and forcible widowhood. They were also denied inheritance to the right of property.

In 19th century many social reforms in India rose against the evil practices. From Ram Mohan Roy to Gandhiji, efforts were focused to improve status of women. In 1829 Sati pratha was abolished and considered to be crime. Widow Remarriage Act was passed in 1856 and enforcement of monogamy was brought in 1872.

With globalization and knowledge based society spreading like wild fire in the world today, the realization of women's crucial role in human development has been gaining acceptance. Women today face many challenges and will face newer ones in future. They will now have to face more stringent forms of competition. They will have to polish their existing skill of wealth creation and time management to deal with the challenges of 21st century. They will have to devote more and more time to acquire new skill and knowledge, which now run the wheels of business and industry in the world.

1.2 Changing role of women

The decades after independence have seen tremendous changes in the status and the position of the women in Indian society. The constitution has laid down as a fundamental right-the equality of the gender. It would not be an exaggeration to say that the recent changes in the status of women in India is not a sign of progress, but it is really a recapturing of the position that was held by women in Vedic period. Jayapalan in his book on women studies in 2000 describes the changing roles as follows:

1.2.1 Social Role

Literary and historical research has now established beyond doubt that the women held a position of equality with men during the Vedic period. There was a great change in the role of women after 300 B.C. During this period, son was valued more than daughter. Many young women renounced their homes and joined the Buddhist and Jain monasteries. It was also presumed that one of the reasons for practice of early marriage of girls was to prevent them from entering monastic life. Girls were married off soon after puberty. Marriage was an irrevocable union for a woman.

The wave of reformist movement in nineteenth century brought the changing role of women in the social field. Finally it led to the great emancipation of the Indian women in the twentieth century. There was a change in the outlook in society. Many legislative measures were brought about for the protection of women. The urgency of women's education was felt and thus facilities for the same were made. Many women leaders created a kind of political awareness among women which led to a great change in their role. Women even began to fight against the social evils during this period.

1.2.2 Economic Role

Rural women have always been working in the fields and farms from time immemorial. They have worked because that was the way of life. Similarly women have been working to help their husbands in cottage industries. They have been working and they now continue to work. Work in the lives of majority of women is not a matter of self equity. Changing economic roles and responsibilities of women, particularly among the poor, make employment/work a matter of economic survival. Male unemployment or male low earnings resulting due to wage labour and high rates of urbanization have also meant an increase in the number of married women workers. Low male wages often impose double responsibilities on married women who need to substitute the family income through additional home production and work outside the home.

Women's contribution to household income provides the means to meet basic survival needs such as food, clothing and shelter. Ultimately, women's contribution makes possible improvements in the health and nutritional status of household members.

In the census, "married women" are often classified as "housewives", weighing the importance of economic contribution they make to the household. The actual number of economically active married women is much larger than aggregate level data would indicate.

The great change, however took place when the machines were introduced. Women were employed in factories. In 1901 as many as 6, 38,000 women worked in factories, mines and plantations, forming 14.5 percent of the total working force. There was spectacular increase in the employment of middle class women who were working in secretarial or administrative capacities. More women were now working as stenographers, clerks, telephone operators and

receptionists; in the educational field also about 15 percent of the teachers at primary and secondary levels were women. Women's participation in all spheres highlights their changing role and the emerging pattern points towards equality of sex.

1.3 Early Concept of Entrepreneurship

In 1951 census, the approach was income based whereas the 1961 census was based on work in terms of time or labour force as per recommendation of ILO (International Labour Organization). Following the adoption of work approach in 1961 census, the classification of population was done into two categories—workers and non workers. A person was treated as worker if he or she devoted more than one hour a day for regular work for a larger part of the working season or if he or she was employed during any of the fifteen days preceding the visiting day of enumeration to the household; (Chandra 2001)

In 1971 census also, the population was divided into two broad streams of main activity as workers and non workers. If a person had participated in any economic activity on any single day during the reference period (one week to the date of enumeration) was treated as main worker and the rest were treated as nonworking even if they were engaged in same economic activity partly or wholly during the year excluding the reference period. The non workers were those who had not worked at all during the reference year. In other words, the strength of non workers could be arrived at by subtracting the total strength of main and marginal workers from the total population.

While formulating the economic aspect for 1981 census, a tracheotomy of persons into mutually exclusive groups of main workers, marginal workers and non workers was introduced. Finally, as 1991 census based on the discussions in the data user conference, it was decided unanimously to follow the concepts and definitions used in 1981 census including the reference period of one year for both regular and seasonal activities

According to 2011 census, the number of total workers, main and marginal workers by sex could be seen as under:

Table 1.2 Workers by Sex

No	India / State	Total Workers		Main Workers		Marginal Workers	
		Male	Female	Male	Female	Male	Female
1	India	321,799,557	137,830,462	273209976	89355595	48589581	48474867
2	Gujarat	17817476	6478428	16567695	3797679	1249781	2680749
3	Rajasthan	17,650,222	10,422,996	15243537	5814431	2406685	4608565
4	West Bengal	25,694,146	7,040,778	21678279	4008351	4015867	3032427
5	Madhya Pradesh	16,194,368	10,502,998	16362065	6340054	3146582	4162944
6	Maharashtra	32,229,293	16,361,845	29989314	13773576	2239979	2588269

Source: <http://www.censusindia.gov.in/2011census/B-series/B-Series-01.html> as on 27/04/2019

1.4 Economics Contribution of Women

It has been well accepted that women play an important role in economic welfare of the family. It is generally felt that the role of women in traditional societies is just confined to the household management based on traditional values, attitudes and customs. In fact, the family culture in the context of which early socialization takes place is a very important factor which later on induces or prohibits women's participation in economic activities of the family. The economic role of women in the traditional society largely depends upon two important factors:

- Need for augmenting the family income
- Opportunities available for participation in such economic activities

Women entering business is comparatively recent phenomenon. By and large they had confined to petty business and tiny cottage industries. Although more and more women breaking the barriers, most of them still do not find it either possible or desirable for total involvement in entrepreneurial activities. In India, marriage is the only career for most women. Even professionally, they have largely confined their activities to areas such as teaching, office work, nursing and medicine.

The data given by Ganeshan in 2003 reveals the following important facts about women employment:

- Women constituted 47.62 % (40 crores) of total population in 1991
- 70% women were unemployed and only the remaining were employed
- Employed females were almost half the employed males
- 97% of adult males were employed whereas among adult females only 38% -a little more than one third were employed. A large number of women were engaged in unorganized sectors like agriculture, agro based industries, handicraft, handlooms and cottage industries.
- There were more than 2, 95,680 women entrepreneurs according to 1991 census, and claiming 11.2% of total 12.64 million entrepreneurs in India.
- The percentage of women self employed in 1981 almost doubled in 1991.
- Most of the women were concentrated in low paid skilled, low technology and low productivity jobs.

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing for them a place in the society, which they have all along deserved. The association of women with economic enterprises would provide a healing touch in promoting peace and amity in the strife ridden world of today.

Legally and constitutionally, woman in India enjoy a unique status of equality with men. They are equal citizens expected to enjoy all the rights and privileges conferred upon all the people. They are entitled to same fundamental rights as are guaranteed to men. This provision has enabled the government to make special provision for women, particularly in the field of labour legislations like Factories Act, Maternity Benefit Act, etc.

Indian women have played an outstanding role in the freedom struggle and contributed a great deal to the Indian cultural heritage. It is now extremely significant to see that they are not lagging behind in the process of economic growth.

1.5 Employment Trends among Women

Kar in 2005 compares the data of male and female employment from 1901 to 1981 as under:

Table 1.3 Percentage of Economically Active Population

No.	Census of India	% of economically active males	% of economically active females
1	1901	61.11	31.70
2	1911	61.90	33.73
3	1921	60.52	32.67
4	1931	58.27	27.63
5	1941	-	-
6	1951	54.05	23.03
7	1961	57.10	27.96
8	1971	52.55	12.73
9	1981	52.66	19.76

**Table 1.4 Ratio of female to male labor force participation rate (%) after 1981
(modeled ILO estimate)**

No	Year	Ratio of female to male labor force participation rate (%)
1	1991	66.629
2	2001	67.671
3	2011	66.768
4	2018	66.947

The data shows that there has been a gradual decrease in percentage of active male as well as female population from 1901 to 1981. Sinha P. makes some observations on the basis of the National Committee Report on Women's Status.

- There was an increase of 7.7 percent in the total employment of female in the public as well as in private sector by the year 1973.
- Women were concentrating in the field of teaching and medicine.
- There had been increasing recognition of clerical services as particularly suited to women.
- The women in administrative, educative and managerial group had increased by 10,000 in 1960 to 12,000 in 1966.
- In 1970 17% of the professional technical and related workers were women of which 30.3% were teachers.
- In 1967-68 the medical workers out of 120,000 doctors including 12,000 were women but there was a great expansion in numbers of nurses and other medical and health technicians during two decades.
- Among clerical works as well as in transportation and communication, the figures of women participation had gone high.
- In public and government sectors the figure of women's employment had risen from 9,29,000 in 1971 to 21,34,900 in 1973, a percentage increased from 1.8 to 5.5.

1.6 Understanding Entrepreneurship

The entrepreneurship has gained a variety of meanings. With passage of time, the concept and definition have changed. Shelan, Rao P. 2002 assert in this context wrote that there is total confusion in the mind of theoreticians and practitioners with regards to entrepreneurship. He further opines that clarity in this respect would make, specially the Indian organization meet the new challenges and changes in the wake of liberalization / globalization and international competitiveness in all sectors and forms of organizations. According to Histrich. (2002) an entrepreneur is an individual who takes risks and starts something new. However, he cites an early example of entrepreneur, Marco Polo who attempted to establish trade routes to the Far East. A common contract during this time provided loan to the merchant adventure at 22.5 % rate including insurance. While the capitalist was a passive risk bearer, the merchant adventurer took the active role in trading, bearing all the physical and emotional risks. When the merchant successfully sold the goods

and completed the trip, the profits were divided with the capitalist taking most of them, while the merchant adventurer settled for the remaining share.

The development of entrepreneurship theory from 17th century can be understood as under:

- **1725:** Richard Cantillon suggested that as a person bearing risks was different from the one supplying capital.
- **1803:** Jean Baptisten separated profits of entrepreneur from profits of capital.
- **1876:** Francis Walker distinguished between those who supplied funds and received interests and those who received profits from managerial capabilities.
- **1934:** Joseph Schumpeter defined entrepreneur as innovator and one who develops untried technology.
- **1961:** David McClelland said that entrepreneur is an energetic, moderate risk taker.
- **1964:** Peter Drucker opined that entrepreneur is the one who maximizes opportunities.
- **1976:** Albert Shapero refers to entrepreneurs as one who takes initiative, organizes some social and economic mechanism and accepts risks of failure.
- **1980:** Karl Vesper explained entrepreneurship as different from economists, psychologists, business persons and politicians.
- **1983:** Gifford Pinchot opines that entrepreneur is an entity within already established organization.
- **1985:** Robert Histrich defined entrepreneurship as a process of creating something different with value by devoting the necessary time and effort, assuming the accompanying financial, psychological, and social risks and receiving the resulting rewards of monetary and personal satisfaction.

Entrepreneurship in a broader sense can be described as a creative and innovative response to the environment. Entrepreneur is an innovator who introduces something new into the economy, a new method of production not yet tested by the experience in branch of manufacturer concerned, a product with which consumers are not familiar or of new market ever exploited.

After defining entrepreneur, it is appropriate to focus on what is entrepreneurship. One who can face up to decision making can learn to be an entrepreneur and to behave

entrepreneurially. Entrepreneurship is a behavior rather than personality trait. Entrepreneurship may be practiced by big and old business units alike. Further it is not confined to economic institutions. It extends to all institutions-economic and social and to ownership patterns: private, public and co operative sector enterprises.

In talking about a kind of behavior that includes taking initiative, organizing and reorganizing of social and accepting risks

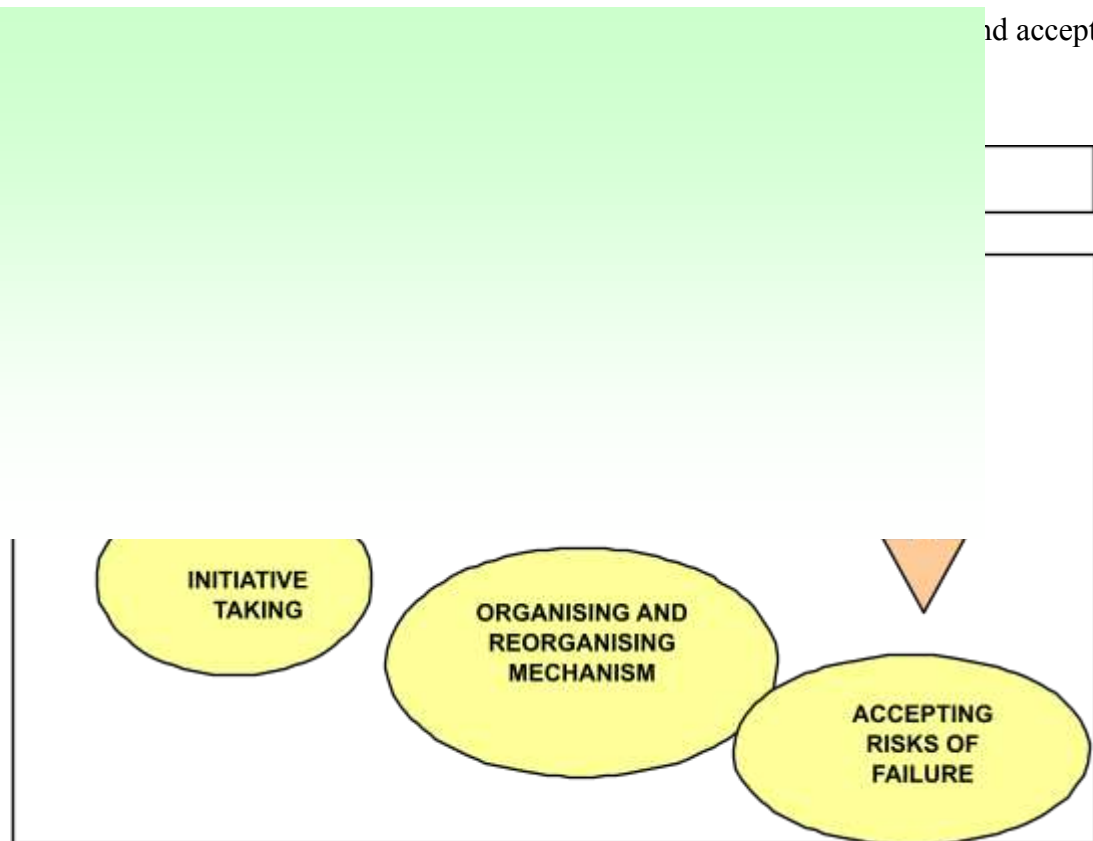


Figure 1.1 Traits of Entrepreneur

1.7 Characteristics of Entrepreneurs

If one looks into the characteristics of entrepreneur it represents a special type of person and everybody cannot become an **entrepreneur**. But this impression does not give a cent percent correct picture of entrepreneurship. Nonetheless an entrepreneur would certainly be different from non entrepreneur in terms of his psychological and social dispositions. However he/she does not need to have all these characteristics together. This does not mean that an entrepreneur cannot be successful without some of these characteristics. Without possessing many of these characteristics, an entrepreneur with strength in creative abilities may succeed.

Verma in 1960 while describing an entrepreneur mentions the following characteristics of entrepreneurs:

Entrepreneur is energetic, resourceful, alert to new opportunities, able to adjust to changing conditions and willing to assume risks involved in the change.

- He/She is interested in advancing technologically and in improving the quality of product.
- He/She is interested in expanding the scale of operations and reinvests earning.

Histrich in 1992 describes entrepreneur's characteristics in three categories



Figure 1.2 Entrepreneurial Characteristics

Technical skills: Writing, oral communication, monitoring environment, technical business management, and technology know how, interpersonal, listening, ability to organize, network building, coaching, being a team player.

Business Management Skills: Planning and goal setting, decision making, human relations, marketing, finance, accounting, management, control, negotiation, venture launch, managing growth.

Personal Entrepreneurial Skills: Inner control, discipline, risk taking, innovative, change oriented, persistent, visionary leader, ability to manage change.

Entrepreneurial Development Institute of India at Gandhinagar describes the entrepreneurial competencies as under:

Initiative: Entrepreneurs displaying this competency undertake a task even before being asked or forced to circumstances. Such an initiative taking capability impacts efficiency and becomes basis of sustainable competitive advantage.

Seeking and Acting on Opportunities: By their very nature successful entrepreneurs intensify their access to resources, opportunities, finance, land and equipments. They have this unique entrepreneurial ability that helps them seize unusual opportunities.

Persistence: An important competency that makes all entrepreneurs repository of gift and perseverance. Obstacles do not dishearten such an entrepreneur and he continues making efforts to emerge victorious out of problems.

Information Seeking: The presence of competency lends him a deterministic attitude. He identifies various sources of information and ensures a continuous information flow in order to maximize the success of the organization.

Concern for High quality of Work: The primary endeavor of entrepreneur with such a competency is to beat the existing standards of excellence. It is his concern for high quality of work that gives him a sense of satisfaction and achievement.

1.8 Functions of Entrepreneurs

An entrepreneur is one who carries out the whole set of activities of the business. The functions of an entrepreneur are co-ordination of the business management of the enterprise, risk taking, controlling the enterprise, innovation for change, motivation and other related activities. He/she has to react to new ideas, demands and exploit the opportunities. He/she is expected to perform the following functions; Desai 2003.

Assumption of Risk: An entrepreneur assumes all possible risks of business including possibilities of change in tastes of consumers, techniques of production and new invention. An entrepreneur tries to reduce the uncertainties by his initiative, skill and good judgment.

Business Decisions: The entrepreneur has to decide the nature and type of goods to be produced. He enters a business that according to his knowledge is optimally profitable. He uses his skills and ideas to take best decisions for development of his business.

Managerial Functions: An entrepreneur formulates plans, arranges finance, purchases raw materials, provides production facilities, organizes sales and assumes task of personal management. In a large establishment, paid personnel do these functions.

Function of Innovation: An entrepreneur is the one who conceives ideas for improvement in quality and quantity of business. He continuously remains informed about innovations and tries to apply them whenever wherever possible.

1.9 Entrepreneurship among Women

Entrepreneurship has been defined differently depending on and in tune with the changing ethos of socio-economic reality. Nowadays, greater importance is being ascribed to women entrepreneurs as a part of policy by government and other agencies. Women represent 50 percent of world's population and account for two third of total working hours. They received about ten percent of the world's income and own less than one percent of the world's assets. Against this backdrop, women entrepreneurs need a special treatment as they have to fight against heavy odds and belong to the largest disadvantaged group in the country; (Vinze, 1987.)

As a result of industrialization, urbanization and democratization, the women in India are moving towards emancipation and are seeking gainful employment in various fields. Moreover, in such a transitional phase, heavily loaded with tradition, the Indian women find it increasingly difficult to adjust themselves to the dual role that they have to play as traditional housewives or mother at home front and compete with her men folks in the field of business and industry. Women have equal opportunities and rights as men. In such a situation, it is essential to identify suitable technology which will enable the woman to play her role as an effective entrepreneur without disturbing her priorities.

The circumstances in which a woman entrepreneur has to operate in our society must receive recognition. Some of the problems faced by women are not the same as an ordinary entrepreneur would face. Thus, it is necessary to take into account such factors which only women entrepreneurs have to face.

1.10 Need for Women Entrepreneurship

Woman entrepreneur is entitled to necessary backup support of specialized and experienced persons. The need for providing proper environment for entrepreneurship is of vital importance. Desirable qualities may be developed by training. To change the social and economic structure of our country and to uplift the disadvantaged section of the society like women, greater emphasis is needed on entrepreneurial development.

Human resources, both men and women, of working age constitute the main strength of economic development of a nation. Women form an important segment of the labour force and the economic role played by them cannot be isolated from the framework of development. The role and degree of integration of women in economic development is always an indicator of women's economic independence and social status

Soundarapandian in 1999 quotes the words of Pandit Jawaharlal Nehru – “When women move forward, family moves and the village moves and the nation moves.” Employment gives economic independence to women. Economic independence paves the way for social status. Moreover, women have become an integral part of the industrialized society. A woman must supplement the income of the family through whatever skill she possesses or has acquired. The present inflationary pressures warrant women to join the male members of the family for securing substantial livelihood.

According to Rani in 1996 entrepreneurship seems to be ideal for women seeking participation in the country's economic development because of certain factors. Emergence of entrepreneurship is considered to be closely linked to social, cultural, religious and psychological variables.

1.11 Role and Importance of Women Entrepreneurship

Women are trying their level best to attain quality of opportunity in various ways which are different over the time and among societies. Women entrepreneurship enables to pool the small capital resources and skill available with women. It paves the way for fuller utilization of capital and also mobilizes the female human potential.

Entrepreneurship is suitable to women and it is possible to do work when she has free time. Self-employed women has no restrictions and time bound work which makes it easy for her to manage the responsibilities of work, home and child at a time. Secondly, it is convenient for women to be in control of a small business. This pattern of working in small business suits her dual role. With this, there is a growing realization that the strength of a country is in the small business.

Women entrepreneurs today have their own opinion, are self assured, able to withstand all risk and are efficient managers. In spite of dual responsibilities, many women plan their lives very skillfully and succeed in filling these dual roles in a smooth way. The experience gained outside her home enables her to enrich family relationships through new outlook on tradition

in a changing world. By continuously seeking connection with the world of science and culture, she can become a better organizer and help to promote growth.

Blessed with these qualities and creative urges women can contribute significantly to economic productivity of the nation. They can take lead in bringing ethics in business and human approach in social economic relation and make this world a better place to live.

Though women represent almost half the humanity, their contribution to leadership and management is much less. Time has come for women to come out of the drudgery of house work and give vent to their creativity and entrepreneurship.

1.12 Growth of Women Entrepreneurship

In advanced countries like U. S. A., there has been a substantial increase in the employment of women but the last decade has seen the number of self employed women increase by 69 percent of women compared to 13 percent increase in the number of self employed men.

The need of the present day in our country is to promote development in such a way that the first and foremost priority is given to women's skill development and education. Women have plunged into the field of small enterprises as entrepreneurs. During last two decades, India has been successful to a great degree in fostering the growth of small industries, through a package of support measures at various levels. They include policy, finance, infrastructure, training and facility services.

Self employment was encouraged by providing a package of services such as training, credit, marketing and general guidance for those who desired to launch self employment ventures. Requisite information and facilities were to be provided with help of one window approach. of late a number of organized attempts have been made to help to groom women as potential entrepreneurs.

The promotional agencies are firmly determined to turn the smoldering fire in to flames. Thus, with the active support of the promotional agencies and the good family occupational background, women entrepreneurship among the fairly well educated women is rapidly increasing and it is expected to develop in every nook and corner of the country in years to come.

Women entrepreneurs are being helped in identifying and implementing the newly conceived projects. Term loans are provided by financial agencies on liberal grounds. A new package of concessions, incentives and subsidies for promotion and development of women entrepreneurs have been introduced.

Special incentives are being offered to women entrepreneurs by some states preference is given only to those women entrepreneurs in selection for entrepreneurial training who have fair background of education, special aptitude for entrepreneurial training, experience of business and craft ventures, trading and business, family background, etc.; (Yadav 1999.)

1.13 Factors influencing Women Entrepreneurship

Several women are becoming entrepreneurs especially the middleclass women due to pull and push of traditional and changing values. Under the pull factors, the women entrepreneurs choose a profession as a challenge as an adventure with an urge to do something new and have an independent occupation. Under the push factors women take up business enterprises to get over financial difficulties when responsibility is thrust on them due to family circumstances. Some women possess essential qualities such as, ability to manage details, dedication to work they take up, tolerance and kindness towards people. There is also a group who think that women are more capable of facing risk and absorbing misfortunes than men.

But the fact remains that there are fewer women industrial entrepreneurs, struggling to establish and run their industries. The task therefore is to develop strategies for bringing more women into the entrepreneurial arena and provide them organized support; (Sundaran 1998.)

1.13.1 Problems of Women Entrepreneurs

The problems that present day working women face can be traced back through history to the Neolithic times when a division of labour already existed on the basis of sex. In those days also, men hunted and women gathered roots and fruits. The women's capacity to give birth, a capacity that men lacked, quite naturally gave women a prominent place in the early agricultural society. So, at this time women and men were already doing different kinds of work, but women were not apparently subordinates to men.

Women are conditioned with the multiple responsibilities. They want to be efficient workers and try hard to fulfill the job duties. At the same time they want to be good wives, good mothers and better home managers. She wants to maintain her status in the society and be respected by the other members of the family. Her sincerity towards all the responsibilities is itself a cause of trouble. However, the problems of women entrepreneurs can be briefly discussed in following areas:

1.13.2 Problems at Work

The major problems faced by employed women were reported to be heavy work load, irregular payment, and lack of guarantee of work, lack of maternity benefits, health problems and absence from home. Quite often deferred payment was the routine feature of the working conditions of women. Employers dodged payments on several grounds. Employers are always circumspect that if women were paid wages daily and easily, they may not get their assured services on the subsequent day.

Besides working women have to face discrimination on the work front also. While they may receive equal pay with their male colleagues for equal work but at times of promotion to higher posts, few women in all walks reach top promotions. This is so because of two reasons. One is the age old prejudice against females. Secondly, only a few women get the required technical and industrial training needed for the higher posts. Freedom of movement of the working women is also restricted. She is allowed only to go to the place of work .If she is late by half an hour she is answerable. She is not allowed to go elsewhere alone. If she wants to go she is accompanied by younger sister- in- law or someone else.

However, there are some special problems related to being female in a male dominated work force. Firstly, the major problem area is gender. If women choose to be direct, assertive and efficient in their approaches to work, they are often labeled unfeminine or aggressive. Co-workers believe that feminine is synonymous with sweet, passive, indirect, and manipulative. The traits of rationality, calmness, sensitivity and assertiveness traditionally have been viewed as positive and desirable for a female employee.

1.13.3 Problems at Home

Women feel that the amount of work they have to undertake in their homes is quite taxing as they have to attend to multifarious types of works. If they have to seek employment besides their domestic commitment, it would mean a tremendous burden of work on them.

Indian female workers still operate under certain limitations and hardships. One of the most common problems faced by a woman is the dual role she has to play on the domestic front and work place. Particularly, the married woman working with small children find this dual responsibility a cause of great mental and physical strain. For them the working hours are long-eight hours at the place of employment and at least four hours at home.

Usually husband and sometimes even the in-laws do not extend any help in the household chores. If it is a joint family the mother in-law or the sisters- in-law feel that they work for the whole day in the house when she is in the office. Now it is her turn to work .If she is with her husband or children they feel that she is not sharing their work. They often criticize and abuse her.

But in some households working itself is a cause of problems. The women feel the guilt of neglecting the duties of a housewife. They try to put in more and more efforts at home .She takes extra care to satisfy her and the family. This in turn may result in health problems, depression and decreased work output.

1.13.4 Problems with Husbands

Some men may gradually withdraw from work in case their wives are working. They tend to leave all the responsibilities of running the house on them. In the beginning a woman does not mind, but gradually she realizes the burden. He graciously gives a little money on specific demands and argues that after all she is earning and that she could run the house on her own. Moreover he takes pride that he is not dabbling in her dealings.

Some women often complain that they are misunderstood. Due to exhaustion, they could not respond to the husband's sexual needs. They may be alleged to have illegitimate relations with some colleagues or boss. They are inhumanely treated, tortured and even beaten. Women feel hurt by such humiliating actions of the husbands, especially when their integrity is questioned.

1.13.5 Problems with Children

When the mother is working, children also feel that they are neglected and not properly looked after. They do not enjoy facilities the other children enjoy. They have to let go many things and in addition have to do some work at home to help the mother. When the mother is tired and gets angry, they feel they are missing the mother's love. They get disappointed. The working mother, feeling guilty, tries to compensate them in other ways. She would bring some sweets or toys for the children. The children after some time know the weakness of the mother's mind. They start bargaining and demanding things every now and then. As long as mother can afford, she goes on satisfying their demands. It spoils the children and distorts their responsibilities.

1.13.6 Socio-Economic Problem

For the major part of the day the woman is working in the office or work place. After coming back she is busy with house work and her family. She has no time left to maintain relations with neighbors, friends and relatives. She is not able to visit them freely and spend time with them or join them in common programs. Even she is not able to go to their help when they need especially at time of illness, marriage, death or other occasions. They feel hurt and criticize her as becoming arrogant due to her earnings and say that she is not the only woman to work.

The great majority of the working women have to handover their salary to their husbands or in-laws. They are not supposed to manage their own income. The amount is spent in home management. In some cases they are not given even pocket money or the amount to buy things for her personal use. She has to demand and is given some money as a grace granted to her.

1.13.7 Personal Problems

The working woman has no time left for her own. She needs rest. She wants to think for her problems or future. She wants to read and write, she wants to do some activities of her interests, or involve in creative arts. At times she feels to be on her own not disturbed by anybody. There is no free time for her. She cannot afford to be moody. In all these worries the woman has no time left to look after her health. Still, however she has to take care of her health to keep her physically fit to work. She has to take nourishing food and proper treatment when needed. Again due to hard work and over burdened by responsibilities she gets into rapid aging effects. To cope up with these and maintain her charm she has to take help of cosmetics and beauty parlor.

1.13.8 Other Strategic Problems

The problems faced by women can divide into three major parts- Project formulation, project implementation and project operation; Vinze, 1987. In phase of project formulation, women often get lost while selecting product. The failure to relate the product to own background is another common error in product selection. Poor technical assistance, choice of location, absence of market analysis, false fixed investment decision and low equity base are some other problematic areas. In case of project implementation women may make wrong

machinery, may be misguided by promotional agencies or the women herself may lack entrepreneurial competence. In this stage, she may face problems with marketing, production planning, and working capital or with entrepreneurship development institutes or agencies.

1.14 Statement of Problem

The above discussion on various aspects of women and entrepreneurship leads to carry out the detailed study on the various aspects of Women entrepreneurship and how it is gaining momentum over a span of time. The present study attempts to covers the general scenario of women entrepreneurship in India, focusing towards the agencies which supports the growth of the concept specifically in Madhya Pradesh and also intend to provide the in-depth analysis of growth of women entrepreneurs in selected districts of Madhya Pradesh.

1.15 Organization of the Thesis

This research work has been undertaken to assess the impact of women entrepreneurs on the reframing of social and economic condition of the community. The idea is to find out that how the concept of women entrepreneurship has taken its deep roots in Madhya Pradesh and how the women are being really benefited by this concept. The research work has been systematically presented in the upcoming chapters in a well-thought-out way.

The first chapter is an introduction to the breakup of this thesis into the different chapters and also throws light on the importance of entrepreneurship in totality and Women Entrepreneurship in India specifically. The chapter highlights the key features of women entrepreneurship and the other factors, challenges and terms associated with it. The second part of the chapter explains the statement of the problem with organization of thesis.

The second chapter introduces us to the conceptual aspect of women entrepreneurship. It highlights the previous research work of many researchers who have explored the similar topics in different ways and have concluded possible solutions. All the literature pertaining to the above mentioned idea have boiled down to one particular point that how the concept of women entrepreneurship has gained the momentum over period of time and how it helps to transform women and specifically rural women to become the additional pillar of the family to uplift the socioeconomic conditions thus it turn helps in managing and planning safe finances which will lead to financial security and freedom.

The third chapter discusses about the historical perspectives of Entrepreneurship, Entrepreneurial behavior, women entrepreneurship, changing dynamics of entrepreneurship

from the era of Indus valley civilization. The chapter explains the policy framework supporting ecosystem of women entrepreneurship in India and the plans and schemes supporting the concept at state level planning. Individual young investors needs to be guided about different investment avenues and should be motivated to develop financial investment aptitudes. The regulatory body of the nation will also have its share of importance. Thus the chapter focuses on the evolution of entrepreneurship concepts, its importance in modern world and the explanation about the support system generated towards the development of women entrepreneurship in Madhya Pradesh.

The fourth chapter is about the research methods and its usage to justify the objectives. The chapter highlights the importance and requirement of research. It mentions the objective of the thesis and then identifies the required research methods. The research work is developed on the basis of primary and secondary data.

The Fifth chapter explains the framework of AISECT Centers in general and women centric centers details and also the functioning of the centers thus in turn support the spree of women entrepreneurship across districts of Madhya Pradesh.

The sixth chapter is about the analysis of the data in a detailed manner talking about the growth statistics of women entrepreneurs over a period of ten years. The chapter covers the trend analysis, descriptive statistics, of women involved in entrepreneurial activities in association with AISECT. Analysis covers the economic status of the women entrepreneur by performing pre post analysis on the earning aspect. The case studies developed on the few selected women entrepreneurs belong to selected districts of Madhya Pradesh reflect their social status after being stand out as an entrepreneur. The authenticity of the tool to collect data was checked by using reliability statistics Cronbach alpha formula.

The Seventh and the final chapter is about the reiterating the applicability of objectives through conclusions. The chapter covers the summary of the entire research work conducted towards the concept and remarkable work which has been carried out to support the women entrepreneurship ecosystem in Madhya Pradesh. States that supporting and nurturing women entrepreneurship in India is a continuous process. So far the statistics state a positive environment towards the growth of women entrepreneurship in Madhya Pradesh. Further it talks about the limitations of the study and the future scope of the research work.

CHAPTER 2

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1 Introduction

A systematic review of the previous research work is a prerequisite for carrying the further action towards study. A comprehensive literature review gives an idea to the researcher about the direction and the magnitude of the concerned subject matter. It enables researcher to dig out the parameters, appropriate methodology and the extension to be made on in the field of the study. Here are certain review mustered and considered having right depth to understand the topic taken for the researcher and the key issues in relation to it.

2.2 Review of Literature

Entrepreneurship is the only solution to the growing employment among rural youth. It helps to generate employment for a number of people within their own social system. This is more beneficial for women in rural areas as it enables them to add to the family income while taking care of their own home and livestock centered task. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision-making status in the family and society as a whole.

Satibhama (2010) in paper under titled “Rural Women Empowerment and Entrepreneurship Development” highlighted the emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. SHG is promoting micro enterprise through micro-credit intervention. Micro enterprise is an effective instrument of social and economic development.

Meenu Goyal & Jai Prakash (2011) in their title “Women Entrepreneurship in India–Problems & Prospects” stated, it can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the

Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women i.e. the urban middle class women. Women sector occupies nearly 45% of the Indian population. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programs to women. The role of Women entrepreneur in economic development is also being recognized and steps are being taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour emphasizing on educating women strata of population, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

Jeevan Jyoti . Jyoti Sharma & Anita Kumari (2011) in their titled as “Factors affecting orientation and satisfaction of women entrepreneurs in rural India” concluded the study results illustrate the importance of financial factors with regard to satisfaction level of women entrepreneurs. Financial help from the government as well as from their families to support the business affect their satisfaction level but it does not hold good in the case of their orientation because satisfaction is more reflected in the financial gains of the business, which can occur only when they have initial access to it, whether through financial institutions or through their families. The study further proves the relationship between psychological factors and women entrepreneurs orientation as it plays an important role in the orientation of women entrepreneurs because need to achieve power and affiliation are all reflected through psychological characteristics. If the women entrepreneurs are ready to learn the new techniques only then they can implement new innovations as they are seldom afraid of failure. Psychologically they have the courage to face the failures and remain in the business, which is reflected in this study.

Dr. Anita Mehta & Dr. Mukund Chandra Mehta (2011) under paper entitled “Rural Women Entrepreneurship in India-Opportunities and challenges” observed In rural sector 56% of the male and 33% of the female were in the labour force. About 66% of the female population in the rural sector is idle & unutilized. But now the Scenario is changing fast with modernization, urbanization and development of education and business. Thus the

opportunities of employment for women have increased drastically. We have an example of Kerala State in India. In 1975-76 the number of Industrial units run by women entrepreneurs in Kerala was 73. It has increased to 4,190 industrial Units in 1993-94. The women entrepreneurs in Kerala are now at the top of all industries right from readymade garments to high-tech computers.(Kuruksehtra, June 1998). In our state Jharkhand, Silly (legislative assembly area) is one of the best example where 15,000 women are involved in "Gunj Pariwar" (NGO) and women entrepreneurs are involved in Knitting, mushroom agriculture & pickle making Industry etc. But, including above observed growth women in rural areas are facing some issues

1. Growth of Mall culture
2. Illiteracy
3. Low Ability to Bear Risk
4. Lack of Infrastructure and Rampant Corruption
5. Lack of Finance

The following efforts can be taken into account for effective development of women entrepreneur.

- Better educational facilities and schemes should be extended to women folk & from Govt. Part.
- Training Programme on management skill should be provided to women community.
- Counseling through the aid of committed NGOS, Psychologists, managerial experts & technical personnel should be provided.
- Making provisions of marketing & sales assistance from Govt. part.
- Making provisions of micro credit system & enterprise credit system to the women entrepreneurs at local level.
- A women entrepreneur's guidance cell set up to handle the various problems of women entrepreneurs all over the state.
- Training entrepreneurial attitudes should be given at the High School level through well designed course.
- Sreenivasa Rao Behara and K. Niranjana (2012) in their title "Rural Women Entrepreneurship in India" have done a case study on the concept of rural women

entrepreneurship in India. In their study they addressed the concepts along with the key challenges and prospects of it. The key factors influencing women entrepreneurs are mainly the economic independence, establishing their own Creative ideas, establishing their own identity, Achievement of excellence, Building Confidence, Developing risk-taking ability, Motivation, Equal Status in Society and greater freedom and mobility. Choice between family and career, Illiteracy or low level of Education, Dearth of Financial assistance and Socio-cultural Barriers are the major challenges before women entrepreneurs in India.

- Garima Mishra and Dr. U.V. Kiran in paper entitled “Rural Women Entrepreneurs: Concerns & Importance”, stated Rural women’s economic and social development is necessary for overall economic development of society and nation. Rural women are now increasingly run their own business yet their entrepreneurial potential, managerial skill and socio-economic contribution remain largely neglected. Women entrepreneurship development is the instrument of women empowerment.

Empowerment through entrepreneurship leads to self-fulfillment and makes women aware about their status, existence, right and their position in the society. In modern era, women are becoming socially empowered, and economically empowered through business ownership. Women entrepreneurship is gaining importance in India in the wake of globalization and economic liberalization. The institutional and policy framework for developing entrepreneurial skills, providing vocational education and training has widened the horizon for economic development of women. Women entrepreneurs tend to be highly motivated, self disciplined & self directed. On the other hand, empowerment of rural women is also very significant. Economic empowerment of rural women will lead to the development of our country and it is very necessary to give keen attention over the empowerment of women in the rural areas for the real development of our country in all spheres. Women’s entrepreneurship is important for women’s position in society, and economic development of women will lead to development of family, community and country.

It opens up new avenues for creating employment opportunities for women and men.

Rural entrepreneurship implies entrepreneurship emerging in rural areas. Rural entrepreneurship means rural industrialization. Industrialization can’t originate or sustain without entrepreneurship whether rural or urban. Challenges for Rural Women Entrepreneurs are Male Dominated Society, Limited Mobility, Social Barriers, Lack of

entrepreneurial aptitude, Lack of motivation. Problems Being Faced by Women Entrepreneurs in Rural Areas” was being studied and found that majority of the women entrepreneurs were ranked as lack of strong leadership. Their leadership quality was not as good as required for being a successful entrepreneur. There were many women entrepreneurs who faces problem related to finance. Second rank was financial deficit. The third rank was lack of systematic planning and working and followed by health problem, Non-awareness of Government scheme, Non- repayment of loan by the members, Leaders misusing the group's money, other problems, Lack of Education. Present scenario is very fast changing with technology development, modernization, industrialization, urbanization, education and development. In such conditions, employment opportunity increased drastically for rural women. Entrepreneurship among rural women, no doubt improves the wealth of the nation in general and of the family in particular. Women need encouragement and support from the family members, government, society, male counterparts etc. with the right assistance from varied groups mentioned above, they can join the main stream of national economy and there by contributed to the economic development.

- Ganbote Avinash J., Manohar Karade, Sanyukta D. Gaikwad (2012) in paper “Women Entrepreneurship for Sustainable Rural Development.” Highlighted the development of women entrepreneurship is very low in India, especially in the rural areas. Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. However, women of middle class are not too to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. Problem of Finances arrangement. Finance is said to be the “life blood” of every business undertaking, be it large or medium or small scale enterprise. Usually women entrepreneurs face the problems of shortage of finance on two important grounds. Firstly, women do not generally have property on their own names to use the as collateral securities for obtaining loans/funds from banks and other financial institutions. Thus their access to external sources is very limited. Secondly, the banks also consider women less credit worthy and discourage women borrowers on the belief that they cannot repay back the amount of loans taken by them.
- Jyoti bahl (2012) in paper “Status of Women Entrepreneurship in Rural India” found, it is quite clear that rural entrepreneurship cannot be developed without significant

training. Therefore, instead of just schemes (financial and developmental) as the carrot for entrepreneurship development an intensive training needs to be provided to the youth in rural India. What is required is to create a devoted team to take up rural entrepreneurship training as per integrated rural development program. To manage agricultural sector and non-enclave projects in rural areas, rural entrepreneurs need to apply entirely different management and administrative concepts. Otherwise, we shall be only creating islands of apparent prosperity in the ocean of rural poverty. Rural entrepreneurship is the answer to removal of rural poverty in India. Therefore, there should be more stress on integrated rural development programs.

- S.Pattu Meenakshi, Venkata Subrahmanyam C. V & Dr. K. Ravichandran (2013) in their paper “Entrepreneurship as a Tool for the Empowerment of Rural Women in India”, addressed the key issues of rural women empowerment and the probable ways through which the entrepreneurship can be used as a tool to provide empowerment and stability to them. Skill trainings, regular education programs, proper counseling through expertise are few of the ways through which the feel of entrepreneurship can be inculcated among rural women fraternity.
- Vijay Kumbhar (2013) in the study “Some Critical Issues of Women Entrepreneurship in Rural India” reveals that absence of definite agenda of life, absence of balance between family and career obligations of women, poor degree of financial freedom for women, absence of direct ownership of the property, the paradox of entrepreneurial skill and finance in economically rich and poor women, no awareness about capacities, low ability to bear risk, problems of work with male workers, negligence by financial institutions, lack of self-confidence, lack of professional education, mobility constraints and lack of interaction with successful entrepreneurs are major problems of women entrepreneurship development in India.
- Manjunatha. K (2013) in paper “The Rural Women Entrepreneurial Problems” conveyed woman who accepts challenging role to meet her personal needs and become economically self-sufficient. A woman faces numerous problems to reach her familial needs. At last, a women entrepreneur becomes economically self-sufficient after facing challenges. By identifying herself a successful entrepreneur, she shines in the two faces of her life i.e. society and family. There were a few objectives in paper started from understanding the concept of rural women entrepreneur and entrepreneurship followed by

- The critical issues and problem faced by women entrepreneurs of rural India including the personal and professional problems of rural women entrepreneurs. The problems which came in view are gender discrimination, Lack of Skill training, lack of awareness regarding government scheme and programs, Imbalance between family and work, Fear in risk taking, lack of financial assistance and illiteracy.
- Kalpana Agrawal (2013) in the paper entitled “A reflection of Indian women in entrepreneur world” studied Women entrepreneurs face so many problems in aspects of finance, marketing, health, family, and other problems. The traditional role of women as caretakers of children restricts the time they can invest in income generation. Norms (societal, Religious or other) also determine the mobility of women and with whom they may interact. This places women entrepreneurs at a disadvantage because interaction within social networks is crucial for the success of entrepreneurial ventures. Along with above mention issues women entrepreneurs also face problem due to lack of confidence and faith owing to lack of education and awareness, lack of funds and marketing.
- Anitha D.Pharm, Dr. R.Sritharan (2013) in their paper titled as “Problems Being Faced By Women Entrepreneurs in Rural Areas” brought out It is evident from the study that women are ready to face the challenges associated with setting up of business. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men. The socio background including factors, type and mode of business, training programmes are the important problems of women entrepreneurs.
- Dr. Sahab Singh, Dr. Gaurav Thakur, Dr. P C Gupta (2013) in paper”A Case Study on Empowerment of Rural Women through Micro Entrepreneurship Development” said The economic empowerment of rural women is being regarded these days as a very popular sign of progress for a country, hence the issue of economic empowerment of women is a paramount importance to the Economists, Political thinkers, Social scientists and economic reformers. Self Help Groups (SHGs) have smoothened the way for economic independence for rural women. The members of Self Help Groups are involved in Micro Entrepreneurship. In late 20s, when women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. The rural women are engaged in small scale

entrepreneurship programs with the help of Self Help Groups. Through that they were economically empowered and attaining very good status in family and community. Because development of society is directly related with the income generation capacity of its members with agriculture, as the key income generation activity the entrepreneurship on farm and home can directly affect the income of a major mass of Indian population. Entrepreneurship on small scale is the only solution to the problems of unemployment. The delivery of micro finance to the poor is smooth, effective and less expensive if they are organized into Self Help Groups. Scope of micro-enterprise depends on number of factors from landholdings, subsidiary occupations, agro climatic conditions, political and socio-personal characteristics and family member of the rural women. It also differs from place to place. Generally, micro-enterprise development is classified into three major heads like, Agriculture and allied agriculture activities e.g. cultivating to organic vegetables, food grains, seasonal fruits, flowers, oil seeds and seed production besides mushroom growing and bee-keeping. Some more areas can be like dehydration of fruits and vegetables, bottling or canning of pickles, chutneys, jams, squashes, dairy and other products that are ready or semi ready to eat. Livestock management activities e.g. dairy farming, poultry farm, domestic animals feed production and production of dung cake using by animal waste can be an important area in which women can utilize both of their technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units. Household based operations, like knitting, stitching, weaving, embroidery, bakery flour milling, petty shops, food preparation and preservation etc. Women entrepreneur networks are major source of knowledge about women's entrepreneurship and are increasingly recognized as a valuable tool for its development and promotion.

- Lovedeep Singh Sidhu, Shabina, Hina Sharma (2014) under paper "A reflection of Indian women in entrepreneurship" have performed a SWOT analysis on Indian women in concern with entrepreneurship. Women entrepreneur can be defined as confident, Innovative and creative women capable of Achieving self economic independence individually or in collaboration generate employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life. Absence of proper support, cooperation and back up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing

nations. Achievement motivations of the women folk found less compared to male members. The greatest deterrent to women entrepreneurs is that they are women. Women inculcate entrepreneurial values and involve greatly in business greatly in business dealings. Business opportunities that are approaching for women entrepreneurs are eco-friendly technology, Bio-technology, IT enabled enterprises, event management, tourist industry, Telecommunication, Plastic material, Minerals water, Herbal & health care, Food, fruits and vegetables processing. Women entrepreneurs avail new opportunities in the rural areas such as ice-cream, channel products, papads and pickles and readymade garments. The biggest threat for women fear of expansion and lack of access to technology. Credit discrimination, non-cooperative officials, insecure and poor infrastructure and dealing with male laborers are further key issues to put an emphasis on.

- K S Vijaya Sekhar & K Pallavi (2014) in their study entitled “ICT based opportunities for Rural Women Entrepreneurs” studied that how ICTs drastically changed the lives to enjoy empowerment. Andhra Pradesh Government implemented various development programs focusing on Women especially. The computer backgrounds during education is helping to get aware on use of technology and surfing the internet frequently. In fact, women are keen to surf Social Media tools but they are not improving to bring them it as a career (Gras etal). Those who have familiarity using technology, doing internet banking, utility payments, applying voter identity cards aadhaar cards, LIC policy payments etc are also able to order gas booking using mobile phones, often using advanced facebook, android applications like what’s app etc. They are able to use ICTs without computer knowledge. As part of profession, using Internet effectively to check mails and Google search to know updates. But the aged women preferred to visit Kiosks, shops, restaurants and markets accompanying with others. She cabs is another best example for entrepreneurship opportunity in urban areas. Initially, two cabs were introduced in Hyderabad to help only women candidates in twin cities.
- P. Naga Jyothi, (2014) in paper “Women Entrepreneurship in India” studied e problems of women entrepreneurs in Indian economy as well as unique challenges face by them and suggested certain remedial measures to solve the problems of women entrepreneurs in India. The paper also presented the different opinion of various schools as in now India is in better position because of introduction of women as an entrepreneur. This is mainly because of change of attitude of people towards women.,

courageous and risk-taking capabilities of women, support from society people, changes and relaxations in government policies, granting various upliftment schemes to women entrepreneurs etc. extension to these findings there are certain other factors which facilitates to get success as an entrepreneur as explained in this paper. Other says, women Entrepreneurs are essential for achieving for the economic growth of the nation. There are certain obstacles which hinder the growth of the nation should be avoided. Encouragement should be in such a manner which allows women to participate and to take up all kinds of business as an entrepreneur. Government should provide proper training to women entrepreneurs. There was a study which explained that 51% women are working for 5-7 hrs. 19% women have only 2-4 hrs for their business. They have their house work and burden of the family work. They have less support from their family. May be they lives in a separate family. Only 27% women gave 8-9 hrs to their business and they have huge family support and husband support. In the study we find that there are only 3% women who are totally devoted to their business. For women it is impossible to give more hrs to the business in the serrate family and unsupported family. Challenges and problems that women facing in the business are various like Women are resourceful and able to succeed despite many challenges, Cultural value, Societal Discrimination, Balancing business and family, Stress due to competition, Political challenges, Lack of family support, Lack of capital, Lack of confidence, Lack of education, Lack of motivation, Less training programmes, Family ties, Male dominated society, Tough competition. Different remedial measures have been suggested in the study. To equip women participants with requisite skills and knowledge on various aspects o business decision making process. Also aims at bringing about necessary behavioral changes in them for initiating planning and implementing entrepreneurial activities. To sensitize women scientists & technologists towards entrepreneurship and promote knowledge-based entrepreneurship. To help girl children gain the life-long gift of education.

- To help provide access to better standard of living to poor households in rural areas through WSHGs intervention to promote and support livelihood development programmes for the poor through SHGs. To develop skills in specific trades among potential women entrepreneurs so that they can set up micro enterprises of their own. To equip women mangers/executives with ‘intrapreneurial’ traits and provide them techno managerial knowledge and skills enabling them to handle higher responsibilities in their respective organizations. To enhance proficiency in financial

management among women entrepreneurs thus enabling them to function effectively in their business transactions.

- Dr. Adinath Kuchnur (2014) in paper under titled “Women Entrepreneurs: Classification, Problems and Remedies” initiated with the definition of women entrepreneur followed by its classification such as Luck Entrepreneurs, Inborn Entrepreneurs, Shaped entrepreneurs, compelled entrepreneurs and Nominal Entrepreneurs. Author also provided the factors those influence i.e. Pull factors are those which encourage women to become entrepreneurs. These include desire to do something new in life, need for independence, availability of finance, concessions and subsidies. Push factors are those which compel women to become entrepreneurs. These include unfortunate family circumstances like death of husband or father, financial anomalies, responsibilities in the family, etc. The problems of respective matter are No Freedom, Lack of Education and Multiple Responsibilities which could be handle by remedial measures like Entrepreneurial activity at school level, Easy access to technology. All possible information should be disseminated for women entrepreneurs. Government agencies, Chamber of Commerce and Industry, Association of Women Entrepreneurs, Universities, NGOs, etc must assume responsibilities in this respect. Distinct publication should be brought out and circulated among women entrepreneurs at concessional rates in order to create awareness and encourage them to get benefited from the schemes launched for them. Media should be used to supply maximum information for promoting the cause of women entrepreneurs. Rural India comprising nearly six lakh odd villages offers a vast scope for women entrepreneurial activities. Several Asian economies have made great strides towards the development of rural enterprise.
- Krishna Mani Tripathi (2014) in paper entitled “Women Entrepreneurship in Rural India and Sustainable Economic Development” stated the profile of women entrepreneurs along with their advantages and barriers. The paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21st century to overcome the economic challenges in global perspective. The present study deals with history of women’s economic development, current context of women in SHGs, opportunities & constraints of women entrepreneurs. This paper tries to highlight the women’s sustainable development is inevitable and possible with some helping hand. Rural entrepreneurship is the answer to removal of rural poverty in India.

- Mrs. Manashi Mazumdar, Mrs. Marjina Ahmed (2015) under paper "Empowerment of Rural Woman Through entrepreneurship- An Overview" highlighted importance of the research work on women empowerment, the present study aims at discussing some important aspects of women empowerment through micro entrepreneurship development and SHGs. These aspects include status of women SHGs, advantages of micro enterprise in building women empowerment, scope of micro enterprise development etc. The impact of entrepreneurship development on women empowerment are through entrepreneurship development self confidence level of women are increased and gave them a prosperous future. Now rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups by which they were economically empowered and attaining very good status in family and community. Entrepreneurship also helps to bring about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, social forestry etc. Micro enterprise is the best tool for rural women as it enables them to add to the family income and as such it provides family members to a better life style, including education for the children and improvement of family health. Some aspects of household decision making are reported to have changed as a result of women's contribution in family income. Most of the men now consult with their wives in important family matters. Promoting entrepreneurship through microenterprise approach enables eradicating the rural poverty in developing economies to a larger extent.
- Dr. T. Nagalakshmi (2015) in study "Women Entrepreneurship: Government and Institutional Support In Andhra Pradesh – A Study" while analyzing the role of entrepreneurship in economic development, its origin and growth and the problem faced by women entrepreneurs found woman entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. The 1991 Industrial Policy has envisaged special training programmes to support women entrepreneurs'. Accordingly women entrepreneurs are receiving training through Entrepreneurship Development Programmes (EDPS) conducted by various institutions and organizations, both at central and state levels. The Small Industries Development Organization (SIDO), with its field offices all over the country, has been carrying out development programmes for women entrepreneurs and providing technical schemes for setting up of SSI units. In view of the changing

outlook for the promotion of women enterprises, the SSI Board in 1991 revised the definition of women enterprises by omitting the condition of employing 50 per cent women workers.

- Dr. B.Sridevi & Dr.V.Maheshwar (2015) in their paper “Macro Level Analysis of Women Entrepreneurship” figured out Self Sufficiency problems (personal), Financial Problems, Social Problems, Economic Problems, Social-Justice Problems and some other issues in the growth of women as an entrepreneur. Suggestion have also been given in order to overcome from mentioned issues such as More techniques needed to rural entrepreneurs to give training in nontraditional areas. Entrepreneurship Development Programmes (EDP) should be tailored to suit varying requirements. These factors needed to be considered in re-framing and re-organising entrepreneurship development programme in the country, which will not only benefit the entrepreneur but will be in the larger interests of the region and the country in achieving higher productivity and prosperity. Serious efforts should be made for a maximum utilization of all variable information and technologies for promoting the cause of women entrepreneurs eg. by allocation of substantial time slots in Television and other media: UGC education programmes etc.
- The legislative measures for dealing with the problems of small scale units run by women entrepreneurs should be relaxed and more liberal policies and attitudes should be adopted in these matters. Most of women entrepreneurs faced the problems of marketing to overcome these problems, certain agencies like State Advisory Board, Women’s Development of Co-operation, Rural Marketing Service Centre, Co-operative Societies, Federation Super Market, State Emporia, Government Departments can provide raw materials and collect finished products from women entrepreneurs.
- Subash Limbu (2015) in his paper entitled “Women Entrepreneurship-Problems and Prospects in Rural Assam” highlighted the very first advantage of the women entrepreneurship is economic independence. Economic independence has very positive correlation with women empowerment. That means lesser crimes against women. Advantage in the economic point of view are like contribution in the GDP, employment generation, resource utilisation, poverty reduction, improve standard of living, balanced regional growth, distribution of income and many more. Though there are many problems like personal, social and structural issues that are creating hurdles

for the women entrepreneurship in rural Assam, the prospects of growth cannot be underestimated. The government of India and the banks and financial institutions are playing an important role for the development of women entrepreneur. The prospect for the development of women entrepreneurs is possible, when the government, social and financial institution collectively takes initiative. The central government have introduced several schemes for facilitating the women for setting up their business. Government of India has entrusted the responsibility for the development of micro, small and medium enterprise to Ministry of MSME. Ministry of MSME has launched many schemes for the development of entrepreneurship. More thrust is been provided to the assistance of women entrepreneurs.

- Deepa Vinay, Divya Singh (2015) in their paper “Status and Scope of Women Entrepreneurship” say women entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. They are involved in business activities at all levels, making important contributions to economic growth.
- Women entrepreneur refers equally to someone who has started a one women business to someone who is a principal in family business or partnership or to someone who is shareholder in a public company which she runs”. Authors also give many reasons to be entrepreneur but the main reasons for women to emerge into business ventures. Self-determination, expectation for recognition, self-esteem and career goal are the key drivers for taking up entrepreneurship by women. Sometimes, women chose such career path for discovering their inner potential, caliber in order to achieve self-satisfaction. Author also suggested way to develop women entrepreneur. Consider women as specific target group for all developmental programmers. Better educational facilities and schemes should be extended to women folk from government part. Adequate training programme on management skills to be provided to women community. Encourage women's participation in decision-making. Vocational training to be extended to women community that enables them to understand the production process and production management. Skill development to be done in women's polytechnics and industrial training institutes. Skills are put to work in training-cum-production workshops. Training on professional competence and leadership skill to be extended to women entrepreneurs. Training and counselling on a

large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success. Counselling through the aid of committed NGOs, psychologists, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs. Continuous monitoring and improvement of training programmers. Activities in which women are trained should focus on their marketability and profitability. To encourage more passive women entrepreneurs the Women training programmed should be organized that taught to recognize her own psychological needs and express them.

- Jyoti Chandwani, Hemantkumar P. Bulsara, Shailesh Gandhi (2015) in paper entitled “Women Entrepreneurship in India: A Case Study of Jaishree Kabra of Kothari Silk Mills” stated Women entrepreneurship is seen as the strategy to solve the problems of rural and urban poverty. Women across India are showing interest to be economically independent. However, women face time, human, physical and social constraints which limit their ability to grow their businesses. Women entrepreneurs have a tremendous potential in empowering and transforming society, thus synthesizing social progress and economic development. The Challenges faced by Women Entrepreneurs in their journey are Social factors, Economic factors, Competitive factors, Facilitating factors, Locational mobility of entrepreneurs, other factors.
- Jasdeep Maggu (2016) in paper entitled “Rural Women Empowerment: Entrepreneurship Development through SHG” observed SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. The SHGs bring out the capacity of women in moulding the community in right perspective and explore the initiative of women in taking the entrepreneurial ventures. Entrepreneurship development and income generating activities are a feasible solution for empowering women. It generates income and also provides flexible working hours according to the needs of homemakers. Economic independence is the need of the hour. The contribution of women to the process of development is widely accepted. The role of modern women is much more than what it was previously. The women have initiated a number of measures for women entrepreneurship development by way of granting a variety of special concessions, incentives, subsidies, rebates and assistance. Author mentioned the advantages like Economic empowerment, Improved standard of living, Self confidence, Enhance awareness, Sense of achievement, Increased social interaction, Engaged in political

activities, Increased participation level in gram sabha meeting, Improvement in leadership qualities, Involvement in solving problems related to women and community, Decision making capacity in family and community and some drawbacks that are lack of self confidence, social barrier, lack of technical awareness, middlemen exploitation, lack of family support, less risk bearing capacity, lack of information and marketing problem.

- Rakesh Kumar Gautam and Dr. K. Mishra (2016) in their paper “Studied on rural women entrepreneurship in India: Issues and Challenges” stated The purpose of this paper is to discuss the issues and to know about the supporting element in detailed regarding women entrepreneurship in rural areas of India and also to highlight on the position of women rural entrepreneurs in India. The outcomes of this paper expose that lack of balance between family and career obligations of women, lack of direct ownership of the property, poor degree of financial freedom for rural women, the absenteeism of entrepreneurial skills and finance in economically rich and poor women, negligence by financial institutions, lack of self-confidence, lack of confident schedule of life, lack of education, no awareness about capacities, low risk bearing ability, lack of self-confidence, problems of work with male workers, flexibility limitations and lack of contact with successful women rural entrepreneurs are major problems of Rural Women Entrepreneurship development in India. Entrepreneurship plays an important role in generating employment opportunity for rural societies, providing self-employment for those who started-up their own business and improving the economic status of the rural area as well. Now women’s are also interested to start their own business in both the rural and urban areas due to overcome poverty, generate family income and developing Standard of living. Women’s are participating in the agriculture, business and trade without any social and other boundaries. But in India, there are many social and cultural limitations for rural women. Hence, the women contribution in entrepreneurial activities is less in the social and economic growth of rural India. Thus it is mandatory for our government to provide entrepreneurial training to women belonging to rural and urban area. As far as rural development through rural women entrepreneurship is concerned it will stand as vehicle to change quality of life of rural people, sustainable development and growth of economy. The problem faced by women entrepreneurs in rural areas was being measured and initiates that majority of the women entrepreneurs were rated as absence of strong leadership. Their leadership quality was not good as required for being a successful entrepreneur.

There are many women entrepreneurs who face the problem related to finance. Second rank was financial insufficiency. The third rank was absence of systematic development, No awareness about Government scheme, No repayment of loan by the participants, Lack of education and other problems. The study analyze that trained rural women entrepreneurs have good business skill and abilities.

- J.Shyamala (2016) in paper “Problems and Challenged Faced by Rural Women Entrepreneurs in India” after stating the challenges also mentioned various motivating factors those involving the rural women in business. The factors are Need for Power, Getting self actualization, Seeking Independence, Need for achievement, Presence of knowledge and skills ,To become a leader ,Economic compulsion, Inspiration from others success, Frustration in the present job, Motivation towards new enterprise, To get control over the business, Not finding a right/ suitable job, Need for additional income, Thrust to create new things. Along with motivating factors author also suggested ways to ways to develop women entrepreneurship that include skill development of women, better education facilities and training programmes. Counseling through the aid of committed NGOs, Psychologists, Managerial experts and technical personnel should be provided to existing and emerging Women entrepreneurs. Activities in which women are trained should focus on their marketability and profitability. Making provision of marketing and sales assistance from government part. Marketing product is one of the main problems for women entrepreneurs. Here, women co-operative societies can be started to procure the products from women entrepreneurs. They will help them in selling their products at a reasonable price.
- Jaishree Lawatre (2016) in her paper “Women Entrepreneurship and Rural Development” found the problems of women entrepreneurship in rural areas of Assam can be discussed at three different levels viz. Individual problems, Social problems and Structural problems. The individual problem includes motivation, education, inferiority complex, over burdened due to family responsibilities, technical unawareness, lack of funds, emotional attachments. The Social problems are role expectation, social taboos and norms, male dominance, lack of family support. Structural problems refer here to the problems that are related to actions from the governments. Government is the sole authority to prepare and implement the policies regarding different sphere of the state. Unless and until government does not initiate and implement the policies effectively for the development of women entrepreneurship

in rural Assam, the growth of such activities won't be achieved in reality. The society has to change its stereotyped mindset over women. The state governments have to take lead role in the development of women entrepreneurship in whole of Assam. Then only, the possibility of increase in entrepreneurial activity by rural women can be achieved.

- Prasannata Tripathi (2016) in paper “Macro Level Analysis of Women Entrepreneurship” highlighted the fact that women entrepreneurship in India is a grey area as only recently Indian women have started entering the manufacturing field. Though the number of women in the service, and professional sectors is now not small but business sector is still terribly underrepresented. Women carry out a double burden of work as they cope out entirely with domestic work and childcare, in addition to their full involvement in their income causing activities. Everywhere women work longer hours than men. Despite increased globalization and hence job creation, there has been a shocking decline in the number of women working outside homes in the rural areas. To enhance women participation the SHG Scheme has been extensively used by voluntary agencies for a long time but it has been incorporated in the conventional development program only recently. In a SHG, the women are organized into small groups. The group meets regularly, initially for awareness generation. After selecting a specific project, some of the members of the group leave for training. Regular and timely attendance at meetings becomes very important at this stage and the quantum of weekly saving is decided upon. Each member is expected to contribute and participate. The initial contribution is made either by an NGO, or a funding agency or the Government.
- Vibhavari M. Chavan and Dr. Prachi A. Murkute (2016) in paper “Role of Women Entrepreneurship in Indian Economy” shown that undoubtedly women entrepreneurship is highly significant for the development of India. Women are also working in beefing up their financial and social status but Women have to face various problems like Conflicts between domestic and entrepreneurial commitments, Gender gaps in education, Fear of taking risks. The role of women in the economic development of the nation cannot be neglected. In fact they have to be encouraged and motivated to take active part in any business activity. Women occupy a larger share of the informal economy and also in the micro and small enterprise sector in India. The acceleration of economic growth requires an increased supply of women entrepreneurs (Shah, 2012). Women entrepreneurs play the role of change makers both in the family

and also in the society and inspire other members of the society to take up such activities. Women entrepreneurs are assets of the nation as they are engaged in certain productive activity and also the create job opportunities for others. This leads to poverty reduction and minimizing the problem of unemployment. Suggestions have also been given to overcome the challenge. Finance cells should be opened so that the women entrepreneurs will get finance and also appropriate guidance regarding the financial schemes available to them. Educate women and increase their awareness against the negative social attitude of the society. Providing Training Facilities to Women like the managerial skills, communication skills, language problems, vocational courses etc. Women must have some old hands proficient in business and planning who can work as mentors. She has to learn from her experiences, adapt herself and overcome the challenges in her field. She has to creatively utilize her strengths to overcome the threats and grab all the opportunities to minimize her weaknesses. This will be certainly be a mantra for her to develop and grow her business successfully.

- Sukhjinder Singh (2016) in paper “Women Entrepreneurship - A Roadmap for Success In Modern Time In India” found the hidden entrepreneurial potential of women have gradually been changing with the growing sensitivity to the role and economic status in the society. It means women have the potentials, skill, knowledge and adaptability to run a business successfully. Author also mentioned the reasons of women to be entrepreneur includes, to live comfortable life, to join hand with husband to meet expenses of the family, to maintain balance between socio-economic life, maintaining a more balanced life, having a flexible work schedule, taking a personal vision and turning it into a lucrative business risks. There are economical, social, religious, cultural and other factors existing in the society which responsible for the emergency of the entrepreneurs. Women entrepreneurship must be moulded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial area.
- V. S. Dhekale (2016) in paper entitled “Performance of Women Entrepreneurship in India” highlighted Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others. Entrepreneurship development means all those activities that aim at stimulating the individuals for becoming entrepreneurs, which is going through SHGs in rural areas. A

Self help group is a small economically homogenous and significant group of rural urban poor voluntarily formed to save and mutually agreed to contribute to a common fund to be lent to its members as per group decisions. These are groups, which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. The main challenges faced by rural women in business are lack of technical knowledge and skills and to make balance their time between work & family. There are several bottlenecks and a gap in availability of credit for women. The multiplicity of schemes is not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are not made aware of the best option for their requirements. Illiteracy among rural women tends to less risk bearing capacity. Author suggested, there should be continuous attempt to inspire, encourage, motivate and co operate women entrepreneurs. SHGs should be provided with more loans from the government. The government should introduce entrepreneurial development programme for women. Finance should be made available to women entrepreneurs at a reduced rate of interest. Better educational facilities and schemes should be extended to women folk from the government. Extension participation programme may be arranged with extension agencies for the SHGs to visit their business houses to know the functions and its administration so that it creates awareness among the women group.

- A.Padma Yasoda Kumari and Dr. A. Udaya Shankar (2017) in paper “Rural Women Entrepreneurship And ICTs-A Case Study Of Rural E-Seva In West Godavari District” found women entrepreneurs are highlighted as making significance contribution toward the nation, however, research regarding the Contribution of ICT for the development of women entrepreneurs in India is still less. ICTs have potential to deliver different solutions to management and business problems as well as to the exploitation of entrepreneurial opportunities. Traditionally rural women in India are more engaged in agriculture and household activities. But the emerging trend is the transition of rural women from low productive sectors to entrepreneurship. The rural e-seva centres enabled the government to make necessary services available at affordable prices to all the concerned, plug leakages of revenue and enhance income of the government. This also empowered the rural women and improved their incomes by profit sharing. The success of these rural women paved way for thousands of other rural women to take up

entrepreneurship. ICTs are consistently hailed as one of the most effective tools for economic development. It can allow individuals in developing countries to participate more competitively and with greater ease in the regional, national and global economies and reduce uncertainty for women while doing business. Access to ICTs allows women entrepreneurs to sell their products in the most portable markets and define the optimum timing of sale as well as reduce the exploitation of women entrepreneurs by e-middlemen. ICTs are associated with increases in productivity and efficiency at the level of the firm, as well as lower transaction costs and rapid innovations. Issues and challenges experienced by rural women entrepreneurs in ICTs are the centres are currently partially dependent on government in order to get the initial loan which must then be paid back on a monthly basis. This would take about two years for an average centre. The expected encouragement is not materialising at village level. There may not be synchronisation in government services if officers are de-motivated. There may be a risk of officers deliberately delaying the process of such applications. Many villagers have little or no literacy so fear being cheated when making payments online.

2.3 Entrepreneurship Development of Rural Women through Self Help Groups

The rural women are engaged in small-scale entrepreneurship programme with the help of Self Help Groups. Through that they were economically empowered and attaining status in family and community. Rural women play a vital role in farm and home system. The women were empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. They were engaged in starting individual or collective income generation programme with the help of self-help group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment.

2.4 Advantages of Entrepreneurship among Rural Women

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities,

which were developed as result of taking up enterprise among rural women.

- Economic empowerment
- Improved standard of living
- Self confidence
- Enhance awareness
- Sense of achievement
- Increased social interaction
- Improvement in leadership qualities
- Involvement in solving problems related to women and community
- Decision making capacity in family and community

Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

2.5 Opportunities for rural Entrepreneurs

1. Integrated Rural Development Programme: - The main objectives of integrated rural development Programme is to increase the income generating power of family who are below the poverty line to alleviate the poverty. They impart technical & entrepreneurial skills & raise the income level of the poor. Some of the major employment & anti poverty programme area IRDP (Integrated Rural Development Programme) and its allied programmes.

- i. TRYSEM (Training Rural Youth for Self Employment)
- ii. DWCRA (Development of women and Children in Rural Areas)

b) JRY (Jawahar Rozgar Yojna) :- It is wage Employment programme. Implemented by Panchayats at Village, Block & District level in the ratio. 70:15:15 etc.

2. Regional Rural Development Centres
3. Technology for Bank.
4. Fund for Rural Innovation.
5. Social Rural entrepreneurship
6. Entrepreneurship Development Institute of India.

2.6 Conclusion

Women's entrepreneurship is both about women's position in society *and* about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. In addition, in some countries, women may experience obstacles with respect to holding property and entering contracts. Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

CHAPTER 3

HISTORICAL PERSPECTIVE OF ENTREPRENEURSHIP IN INDIA

3.1 Introduction

The economic growth and the development of a country is determined by human, physical and financial resources. The economy of a nation can move on to higher levels of growth

either by acquiring a larger quantum of the factors of production or through technical progress. The objective of any planned development is to develop human resources to their brimming utilization. Therefore, industrialization is one of the ways of bringing about socio-economic development in any country. The economic development of a nation is sparked largely by its enterprising spirit. A country may be rich in material resources and capital. But if entrepreneurship is lacking, the utilization of resources would not be as expected. The entrepreneurs are a part of industrial society and as such, he/she should be considered as an asset. The entrepreneur is responsible for not only earning his/her own livelihood but also for creating avenues of employment for others and contributing to the gross national product. In India, entrepreneurial world is men's world predominantly. But recently, there is a change in the trend. Recent emphasis is on the idea that women can also contribute to the economic development of the nation. It demands the policy makers, planners and administrators to devise ways and means for promoting entrepreneurship among women. Indian women proved that they were not second to none in proficiency of doing any work earlier meant for men but they were also efficient in effective enterprises in all circumstances. Indian women have travelled with the times for centuries and have proved to the world that the hand that rocks the cradle can rule the world. Women have some Strong desirable qualities relevant to entrepreneurship such as their ability to manage details, dedication to the work they take up, tolerance and kindness towards people. It is a misconception that women cannot be good managers. In fact, the complete manager in Indian society is the mother, as she plans budgets, executes and shows results in the day-to-day life. The Harward School experts are also of the opinion that the basic quality of an efficient management is a futuristic outlook and the capacity to nurture and plan for the future. This comes naturally to a woman. With her patience, human kindness and gentleness she can generally understand other side of the world with a keen sense of justice and fairness. Traditionally, women's occupational status has always been closely associated with the home and the family. She has only a secondary status because she is economically dependent on her father or husband. In both the industrially advance and less developed countries women are bounded with cumulative inequalities as a result of socio-cultural and economic discriminating practices.

In a fast developing country like India, the forces of commercialization, modernization and industrialization are actively operating and transforming the traditional modes of production into modern capitalistic enterprises. Women are the most preponderant segment of the society. In order to improve the status and position of women at home and in the society at

large, it is necessary to achieve economic independence for women. Economic independence makes women conscious of their rights. Working outside home and coming into contact with other people have broadened their outlook and mental horizon.

Women own one-third of small business in USA and Canada. As far as the number of women work force, Britain has over three times than that of men ever since the 1980s. Women are employed in firms and businesses, initiated by women. A similar trend is noticed even among the developing nations in Asia. Women make 40 per cent of the work force in these countries. In India, almost half of the population comprises of females while business owned and operated by them constitute less than 5 per cent. This is a reflection on social as well as economic distortions in the economic development of the country. But women's participation in economic activities and production of goods and services is far greater since much of it takes place in the informal sector as also in the households. Till recently, a woman was considered unfit for roles other than that of housewife, nurse, primary school teacher, sales girl, telephone operator, stenographer and receptionist. The image of women in society is fast changing. But it is difficult to define or describe clearly the changing shape of the image. Now, their aspects have broadened into new line like hotel line, Xeroxing, Beauty Parlor business, incense stick making, candle making etc. In the last decade, there has been a remarkable shift it emphasizes from the traditional industry to non-traditional industry and services. Based on this concept, some important opportunities are being identified, considering the socio-economic, cultural and educational status and motivational level of women entrepreneurs, particularly projects with low investment, low technical know-how and assured market are suggested for them such as production of soaps, detergents, readymade instant food products including pickles, spices, papad, manufacturing of wooden goods, beauty parlor business, typing centre, job contracts for packaging of goods and distribution and household provision etc.

3.2 Concept of Entrepreneur

International Labor Organization has defined entrepreneurs as “people who have the ability to see and evaluate business opportunities; to gather necessary resources to take advantage of them; and initiate appropriate action to ensure success”. Bisht and Sharma (1991) stated that economic development is the outcome of production or industrialization, and production or industrialization lead us to man known in the business world as an “Entrepreneur” the change producing force in economic life. Entrepreneurs are the persons who initiate, organize,

manage and control the affairs of a business unit that combine the factors of production to supply goods and services, whether business pertains to agriculture, industry, trade or profession. Richart and Maurer (1997) defined entrepreneurs as those individuals who have started or purchased a small business and who are still leading the business they started or purchased.

3.3 Concept of an Entrepreneurial behavior

Rao (1985) reported that entrepreneurial behavior is the result of an interaction of individual, situational, psychological, social and experimental factors.

Manjulla (1995) defined entrepreneurial behavior as the change in knowledge, skill and attitude of entrepreneurs towards the selected enterprise.

Patel and Sanoria (1997) reported the activity of an individual to decide for adopting certain enterprise to make profit is regarded as entrepreneurial behavior.

3.3.1 Definition of entrepreneurship

De.(1981) concluded that entrepreneurship is a package of personality characteristics of entrepreneurs. The characteristics conventionally associated with Entrepreneurship—leadership, innovativeness, risk taking and so on – are so associated precisely because, in a profitable farming culture, they are essential features of effective farm business.

3.3.2 Definition of women entrepreneur

Government of India (GOI 2006) defined women entrepreneur as “an enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women.” However, this definition is subject to criticism mainly on the condition of employing more than 50 per cent women workers in the enterprises owned and run by the women. Singh (2008) identifies the reasons & influencing factors behind entry of women in entrepreneurship. He explained the characteristics of their businesses in Indian context and also obstacles & challenges. He mentioned the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social

un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. He suggested the remedial measures like promoting micro enterprises, unlocking institutional frame work, projecting & pulling to grow & support the winners etc. The study advocates for ensuring synergy among women related ministry, economic ministry & social & welfare development ministry of the Government of India.

3.3.3 History of Entrepreneurship

The history of entrepreneurship in India starts in the era of Indus Valley Civilization. Its economy depended majorly on trade, which was facilitated by advanced transportation technology.

During the copper age, the Indus Valley Civilization area showed ceramic similarities with southern Turkmenistan and northern Iran which suggested considerable mobility and trade. During the Early Harappa period (about 3200–2600 BCE), similarities in pottery, seals, figurines, ornaments, etc. document intensive caravan trade with Central Asia and the Iranian country. There was an extensive navigation trade network operating between the Harappa and Mesopotamian civilizations as early as the middle Harappa Phase, with much commerce being handled by modern Bahrain and Failaka located in the Gulf. Such long-distance sea trade became feasible with the innovative development of plank-built watercraft, equipped with a single central mast supporting a sail of woven rushes or cloth.

History elucidates that Aside from the subsistence of agriculture and hunting, the Indus people supported themselves by trading goods. Through trade, the Indus Civilization expanded its culture, coming into regular contacts with faraway lands.

3.3.4 Growth of Entrepreneurship – Retrospect

The growth of entrepreneurship particularly in the small scale sector can be traced to the Second World War boom which brought many enterprising people from various walks of life including businessmen, artisans, etc., into the small industrial sector as entrepreneurs. During this period, quite a number of skilled workers established small firms using older machines

and investing capital from private sources. During the post-independence period, India launched planned economic development programmes in all sectors of the economy including small industries.

One of the steps taken to encourage indigenous entrepreneurship was to ban the imports of a large number of consumer and other goods. This created a big vacuum in the Indian domestic market. Some of the businessmen, traders, agents themselves became entrepreneurs, taking advantage of the prevailing market situation.

Indus valley civilization: organized enterprise at a time when the world just belonged to clothe itself

The early years (1000 B.C-500 B.C): the Indian trader introduced re-exporting bought silk from Chinese and sold to central Asia. Bought horses from west Asians and sold to the Chinese.

The Maurya Era: vast territory, better trade. Widespread use of metallic money, Missions to Sri Lanka and Southeast Asia increase trade. The economy, in all its important aspects, was controlled by the state, and mines, forests, large farms, munitions, and spinning industries were state owned and managed. The people were divided into seven endogamous groups-philosophers, peasants, herdsmen, traders, soldiers, government officials, and councilors. The army was composed of the four traditional Indian divisions: forces mounted on elephants, on chariots, cavalry, and infantry, and tended to be large (Chandragupta's forces reputedly numbered 600,000 men). The religious life of the empire may perhaps best be characterized as pluralistic. The general religious policy of the Maurya was to encourage tolerance. In modern times the Maurya Empire is remembered as one of the golden ages of Indian history, a time when the country was united and independent.

The Gupta Era (400 A.D-600 A.D): traders from associations to protect interests. Codification of transnational business

The Middle ages (700 A.D-1300 A.D): paper, printing invented. Dams, roads ease trade, south –East Asia is indianised.

The Mughal age (1500 A.D-1600 A.D): Dominated world commerce, large quantities of

gold and silver flow into the country

The Mughal Era II (1600 A.D-1700 A.D): British arrive in this era. The person named Surat merchant virji Vora among first entrepreneurs. He used the technique that to Sold to British above market rate and made them sell below. In this period only Sarrafs introduce insurance system. Only countries outside of Europe to have such a system

The colonial era I (1700 A.D-1850 A.D): Introduced newer ways of doing business. By this Local industry affected. Entrepreneurship spirit was low. Europe was then the hotbed of technological innovation, the industrial revolution was then already around 80years old and Europe was fast moving from a pre-industrial state to the industrial state. The traders brought with them plenty of new ways of doing business. Seizing the opportunities that emerged, many Indians became entrepreneurs. Dwarkanath Tagore, who formed India's first Joint Venture with a foreigner, Carr Tagore Nanabhai Davar, who put up the country first textile mill in 1854. But perhaps, discontinuity was converted, for the first time, commercial capitalism (read trading) into Industrial capitalism (read manufacturing).

The colonial ERA II (1850 A.D-1900A.D): Cowasjee Nanabhai Davar's first cotton mill in Bombay. Sir J.N Tata founded Jamshedpur steelworks. Foundations of jute mills, pharmaceutical industry were laid. Major players of the era were Ghanshyam Das Birla, Goenkas, Khaitans, Jamsetjee Jejeebhoy, Mafaltal Gagalbhai, Laxmanrao Kirlsokar, Walchand Hirachand, Nusserwanjee wadia, Pirojsha Godrej, K.Gopalakrishnan, L.K.singhania, Gujar- lal Modi and Lala Shriram. Business used as a common word In 16th century, entrepreneur came to focus as a person responsible to undertake a business venture. 18th Century entrepreneur means the person who bear risk as a part of his work.

The colonial era III (1900 A.D-1947A.D): New crop arises in this Period. Change makers like JRD Tata, MS Oberai, Jammalal Bajaj lead the way for Indian entrepreneurs. Entrepreneurs and entrepreneurship came forth as an outcome of innovative products and entrepreneurs focused on their Business expansion and growth.

After Independence:

Large scale industrialization entrepreneurs like Dirubai Ambani emerge. Globalisation arrives, and with it emerged Premji, Narayana murthy, Rajesh Jain etc., Over the last 60 years, India has seen the entrepreneur evolves in different role. The modern entrepreneurs are wealth creators, communicators, change agents, entertainers etc., the third millennium honestly belongs to Indian entrepreneurs.

C.K.Prahlad (2008), Indian entrepreneurs seek domestic opportunities for serving around 400 million people living below the poverty line. There is a need to focus on creating wealth rather than sharing wealth, -The poor represent an opportunity, a source for innovation, -It's a great innovation to be able to leapfrog the west, a company cannot be so profitable despite serving customers who are basically poor.

3.3.5 Women entrepreneurs in India

Since time in memorial women are contributing a great deal to the development of any nation across the world. It goes without saying that Indian women entrepreneurs have significantly contributed to the industrial development of India. Apart from giving good citizens to the nation, women have also given good organizations to the nation. Obviously, what man can do, women can do better through their dedication and commitment. This has been proved time and again in the analysis of Indian business history. Under the stewardship of women scores of Industries have made rapid strides and progress. The business models and management styles followed women entrepreneurs worth replicating across the world. There is saying where women are respected, dwells God. Similarly where women are there in the industry dwells progress and prosperity. Following is the list of the women entrepreneurs who made a mark in their chosen business.

Table 3.1: Most powerful women in Indian business

S.No	Name of the Entrepreneur	Designation	Name of the Company / Industry
1	Vedika Bhandarkar	Managing Director & Head (investment Banking)	J.P. Morgan India
2	Arnavaj Anu Aga	Chairperson Chief Executive Officer	Thermax HSBC Group
3	Indra Nooyi	President & Chief Financial Officer	Pepsi Co.

4	Meher Pudumjee	Chairperson-designate	Thermax
5	Dr. Kiran Mazumdar-Shaw	CEO	Biocon
6	Anuradha Desai	Chairperson	Venkateshwara Hatcheries
7	Sujjala Firodia Motwani	Joint Managing Director	Kinetic Engineering
8	Mallika Srinivasan	Director	Tafe
9	Vinita Bali	MD	Britannia Industries
10	Swati A Piramal	Director, Alliances Communications	Strategic &
11	Vidya Chhabria	MD	Jumbo Group
12	Shobana Bhartia	Vice Chairperson	The Hindustan Times Ltd.
13	Lalita Gupte	Joint Managing Director	ICICI Bank
14	Kavita Hurry	Managing Director	ING Vysya Mutual Fund
15	Renu Karnad	Executive Director	HDFC
16	Naina Lal Kidwai	Deputy CEO	HSBC
17	Zia Mody	Corporate Lawyer	AZB & Partners
18	Kalpana Morparia	Deputy Managing director	ICICI Bank
19	Sunita Narain	Chairperson	Centre for Science Environment
20	Deepti Neelakantan	Chief Operating Officer	J.M.Morgan Stanley
21	Amrita Patel	Chairperson	National Dairy Development Board
22	Priya Paul	Chairperson	Appejay Surrendra Hotels
23	Gita Piramal	Managing Editor	The Smart Manager
24	Madhabi Puri Buch	Country Head, Operations & Service Delivery	ICICI Bank
25	Renuka Ramnath	CEO	ICICI Venture
26	Hema Ravichandar	Senior Vice President & Group Head, HRD	Infosys Technologies
27	Preetha Reddy	Managing Director	Apollo Hospitals Group
28	Shika Sharma	CEO	ICICI Prudential Insurance
29	Jenny Abraham	Managing Director (India & Sri Lanka)	TNS
30	Schauna Chauhan	Director	Parle Agro
31	Mahima Datla	Vice Presidnet, Strategic Business Development	Biological E
32	Tanya Dubash	Director, Marketing	Godrej Consumer Products
33	Suchitra Ella	Founder Director	Bharat Biotech International

34	Manisha Girotra	Chairperson & MD	UBS Securities
35	Radhika Haribhakti	Executive Director	J.M.Morgan Stanley
36	Pooja Jain	Director	Luxor Writing Instruments
37	Latika Khaneja	Director	Collage Sports Management
38	Cheryl Netto	Executive Director	J.M.Morgan Stanley
39	Vishaka Mulye	Head, Structured Finance and Credit Markets	ICICI Bank
40	Apurva Purohit	Chief Operating Officer	Times Television
41	Devita Saraf	Marketing Director	Zenith computers
42	Hemu Ramiah	Managing Partner	Landmark
43	Pia Singh	Director, DLF Universal	MD, DT Cinemas
44	Sangita Singh	Vice President & Chief Marketing Officer	Wipro Technologies
45	Ashu Suyash	Head	Fidelity Fund Management India
46	Sangeeta Talwar	Executive Director	Tata Tea
47	Komal Wazir	Executive Director	Shaw Wallace
48	Meenakshi Madhvani	Managing Partner	Spatial Access
49	Ravina Raj Kohli	Former President Star News	Former CEO MCCA
50	Ekta Kapoor	Creative Director	Balaji Telefilms
51	Villoo Morawala Patell	Founder & CEO	Avestha Gengraine Tech
52	Shahnaz Hussain	CMD	Shahnaz Husain Group
53	Simone Tata	Chairperson	Trent
54	Ranjana Kumar	CMD	NABARD

Source –India’s Mighty Feminine Power, Business Economics – Jan-15-2007

3.4 Problems of Women Entrepreneurship

Women entrepreneurs encounter two sets of problems, i.e. general problems of entrepreneurs and problems specific to women entrepreneurs (Desai, 1994). Various problems associated with the women entrepreneurship are discussed below:

3.4.1 Financial Problems

Finance is regarded as “life blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. Firstly, women do not generally have property on their names to use them as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. As a result, women entrepreneurs are bound to rely on their own savings only. Thus, women enterprises fail due to the shortage of finance.

3.4.2 Scarcity of Raw Material

Most of the women enterprises are plagued by the scarcity of raw material and necessary inputs. The failure of many women co-operatives in 1971 engaged in basket making is an example how the scarcity of raw material sounds the dearth-knell of enterprises run by women (Gupta & Khanka, 1996).

3.4.3 Stiff Competition

Women entrepreneurs do not have organization set-up to pump in a lot of money for canvassing and advertisement. Thus, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

3.4.4 Production Problems

Coordinating factors of production are really challenging to women entrepreneurs. Women entrepreneurs cannot easily co-ordinate the production process particularly with the ever changing technology. Very few women can endure such production instants. Women who aspire to become entrepreneurs cannot keep pace with technology progressions. This puts down their initiative to become entrepreneurs.

3.4.5 Family Ties

In India, it is mainly a woman’s duty to look after the children and other members of the family. Man plays a secondary role only. In case of married woman, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary

condition for women's entry into business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities.

3.4.6 Lack of Education

In India, around three-fifth (60%) of women are still illiterate and illiteracy is the root cause of socio-economic problems. Due to the lack of education and that too qualitative education, women are not aware of business, technology and market knowledge. Also, lack of education causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises.

3.4.7 Patriarchal Society

Male chauvinism is still prevailing in India. The constitution of India speaks of equality between sexes. But, in practice women are looked upon as 'abla', i.e. weak in all respects. Women suffer from male reservations about a women's role, ability and capacity and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This in turn, serves as a barrier to women entry into business.

3.4.8 Low Risk-Bearing Ability

Women in India lead a protected life. They are less educated and economically not self-dependent. All these reduce their ability to bear risk involved in running an enterprise. Risk bearing is an essential requisite of a successful entrepreneur. In addition to above problems, inadequate infrastructural facilities, shortage of power, high cost of production, social attitude, low need for achievement and socio-economic constraints also hold the women back from entering into business.

In the light of numerous thoughts and discussions, women entrepreneurship has been recognized as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs in the country. Consequently, there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. Therefore, it becomes important to study different problems encountered by women entrepreneurs in running their business enterprises.

3.5 Women Empowerment and Planning Process in India

The all-round development of women has been one of the focal point of planning process in India.

The **First Five-Year Plan (1951-56)** envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board, organization of Mahila Mandals and the Community Development Programmes were a few steps in this direction.

In the **Second Five-Year Plan (1956-61)** the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The **Third and Fourth Five-Year Plans (1961-66 and 1969-74)** supported female education as a major welfare measure.

The **Fifth Five-Year Plan (1974-79)** emphasized training of women, who were in need of income and protection. This plan coincided with International Women's Decade and the submission of report of the committee on the status of women in India. In 1976, Women's Welfare and Development Bureau was set up under the Ministry of Social Welfare.

The **Sixth Five-Year Plan (1980-85)** saw a definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor in pending their growth.

The **Seventh Five-Year Plan (1985-90)** emphasized the need for gender equality and empowerment. For the first time, emphasis was placed upon qualitative aspects, such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment.

The **Eight Five-Year Plan (1992-97)** focused on empowering women, especially at the grass roots level, through Panchayati Raj Institutions.

The **Ninth Five-Year Plan (1997-2002)** adopted a strategy of women's component plan, under which not less than 30 percent of funds/benefits were earmarked for women-specific programmes.

The **Tenth Five-Year Plan (2002-07)** aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children through rights based approach.

The **Eleventh Five-Year Plan (2007-12)** lays down six monitorable targets (1) Raise the sex ratio for age group 0-6 from 927 in 2001 to 935 by 2011-12 and to 950 by 2016-17; (2)

Ensure that at least 33% of the direct and indirect beneficiaries of all government schemes are women and girl children; (3) Reduce IMR from 57 to 28 and MMR from 3.01 to one per 1000 live births; (4) Reduce malnutrition among children of age group 0-3 to half its present level; (5) Reduce anaemia among women and girls by 50% by the end of the Eleventh Plan; and (6) Reduce dropout rate for primary and secondary schooling by 10% for both girls as well as boys.

3.6 Institutional Support to Women Entrepreneurs in India

When the UN declared 1975 as the International Women's Year, the approach to women entrepreneurs began to change and the government announced various schemes to bring women out from the household chores into the mainstream of industries. The various schemes of Government of India, such as Support for Training and Employment Programme (STEP), Development of Women and Children in Rural Areas (DWCRA), Integrated Rural Development Programme (IRDP) and Training of Rural Youth for Self Employment (TRYSEM) and Jawahar Rozgar Yojana (JRY) are providing help for the development of women entrepreneurs in the country. Another scheme, called the "Trade Related Entrepreneurship Assistance and Development" (TREAD) and "Indira Mahila Yojana" (IMY) are useful for the holistic empowerment of women.

Despite of several schemes/programmes established by the governments, women have no sufficient securities to offer or to take large amount of loans. To tackle this situation and to ensure adequate financial support to women enterprises, the Reserve Bank of India (RBI) took several initiatives. Women entrepreneurship is being given institutional support by types of agencies one at the national level and the other at the state level (Raghavulu, 2012). A brief description of the various types of institutional support at national as well as state level formulated and operated by such agencies are explained further.

3.6.1 All India Level Institutions

3.6.1.1 Small Scale Industries Board (SSIB)

The government of India constituted a board, namely, Small Scale Industries Board (SSIB) in 1954 to advice on development of small scale industries in the country. The SSIB is also known as central small industries board. The range of development work in small scale industries involves several departments/ministries and several organs of the central/state

governments. Hence, to facilitate co-ordination and inter-institutional linkages, the small scale industries board has been constituted. It is an apex advisory body constituted to render advice to the government on all issues pertaining to the development of small scale industries. The industries minister of the government of India is the chairman of the SSIB. The SSIB comprises of 50 members including state industry minister, some members of parliament and secretaries of various departments of government of India, financial institutions, public sector undertakings, industry associations and eminent experts in the field.

3.6.1.2 Small Industry Development Organisation (SIDO)

SIDO is created for the development of various small scale units in different areas. SIDO is a subordinate office of department of small scale industries and agro and rural industries. It is a nodal agency for identifying the needs of small industrial units and monitoring the policies and programmes for promotion of the small industries. It undertakes various programmes of training, consultancy, evaluation for needs of small scale industries and development of industrial estates. All these functions are taken care with 27 offices, 31 Small Industries Service Institutes, 31 extension centers of Small Industries Service Institutes and 7 centers related to production and process development.

3.6.1.3 Khadi and Village Industries Commission (KVIC)

The Khadi and Village Industries Commission (KVIC) is a statutory body created by an Act of Parliament in April, 1957. The KVIC is supposed to do the planning, promotion, organisation and implementation of programmes for the development of khadi and other village industries in the rural areas in coordination with other agencies engaged in rural development wherever necessary.

3.6.1.4 National Small Industries Corporation (NSIC)

In order to develop the small scale industrial units both in quality and quantity, National Small Industries Corporation helps in providing imperial and motivational inputs, directed activities and structural changes to expand its services. The corporation also provides financial assistance to purchase raw material to these units.

3.6.1.5 National Research Development Corporation of India (NRDC)

Under the section 25 of Companies Act, the National Research Development Corporation of India (NRDC) is a government of India enterprise established in December 1953 as a non-profit organization. It was specially designed to develop and exploit indigenous

know-how, inventions, patents and processes emanating from all types of research and development institutions in the country.

3.6.1.6 Central Social Welfare Board (CSWB)

The Central Social Welfare Board (CSWB) is one of the important institutional agencies in India. It has started various programmes for the welfare of children, women and the handicapped. It runs vocational training courses leading to better employment prospects for poor and needy women. The Board gives training to rural women in public co-operation to enable them to participate more effectively in the process of socio-economic development and to acquire leadership qualities.

3.6.1.7 National Alliance of Young Entrepreneurs (NAYE)

The National Alliance of Young Entrepreneurs was set up in 1975 for promotion of women entrepreneurship. The women's wing has set up in five states. In other states, Associations of Women entrepreneurs have affiliated themselves with the women's wing of NAYE, making it the most representative organization of women entrepreneurs in the country.

3.6.1.8 National Association of Women Entrepreneurs and Executives (NAWEE)

The National Association of Women Entrepreneurs and Executives was formed to perform as a cleaning house on problems and opportunities facing women entrepreneurs and executives at all levels and to assist them in their self-development and protection.

3.6.1.9 Coir Board

Coir Board is a statutory body established by the Government of India under a legislation enacted by the Parliament namely Coir Industry Act, 1953 for the promotion and development of Coir Industry in India as a whole.

3.6.1.10 Training Institutes

There are three national level training institutes in India and these are mentioned below:

- (a) National Institute of Small Industry Extension Training (NISIET), Hyderabad, which undertakes operations ranging from training, consultancy, research and education, to extension and information services.

(b) National Institute for Entrepreneurship and Small Business Development (NIESBUD), New Delhi, which conducts national and international level training programmes in different fields and disciplines.

(c) Indian Institute of Entrepreneurship (IIE), Guwahati was established to act as a channel for entrepreneurship development with its focus on the North East.

3.6.2 State Level Institutions

3.6.2.1 State Directorate of Industries (SDIs)

Under the constitution of India promotion and development of small scale industries is a State subject. Therefore, the primary responsibility for implementation of policies and programmes of assistance rests with the Directorate of Industries in each State. It acts under the overall guidance of SIDO and concerned Central institutions. It performs both regulatory and development functions. It functions through a network of District Industries Offices, industries offices and extension offices at district sub-division and block level respectively. The main functions of Directorate of Industries are as follows:

- (a) Registration of small scale units.
- (b) Providing financial assistance.
- (c) Distributing scarce and indigenous raw materials to industrial units.
- (d) Granting essentiality certificates for import of raw material.
- (e) Establishing industrial estates and industrial co-operatives.
- (f) Developing industrial infrastructure.
- (g) Undertaking industrial surveys and collecting information.
- (h) Arranging concessions and incentives for industries.
- (i) Overall administration of village and small scale industries.
- (j) Maintaining liaison with other agencies for industrial development.

3.6.2.2 District Industries Centers (DICs)

The District Industries Centers programme was launched in 1978 for effective promotion of cottage and small scale industries widely dispersed in rural areas and small towns. These centers are the focal points providing all the services and support required by small scale and

village entrepreneurs under one roof. These serves as an integrated administrative framework at the district level for industrial development. The main functions of DIC's are as follows:

- (a) It conducts surveys to know industrial potential of a district keeping in view the availability of raw material, human skills, infrastructure, demand, etc.;
- (b) It prepares an action plan for industrial development;
- (c) It appraises the various investment proposals received from entrepreneurs;
- (d) It guides and assists entrepreneurs in buying appropriate machinery and equipment and raw material;
- (e) It suggests appropriate marketing strategies to entrepreneurs;
- (f) It maintains links with research and development institutions for upgradation of technology, quality improvement, industrial training etc.;
- (g) It conducts artisans training programmes;
- (h) It has been assigned operation responsibility for special schemes to provide self-employment to educated unemployed youths.

3.7 Government schemes for women Entrepreneurs in India

1. Annapurna Scheme

This scheme is offered by the State Bank of Mysore for those women entrepreneurs who are setting up food catering industry in order to sell packed meals, snacks, etc. The amount granted as a loan under this scheme can be used to fulfill the working capital needs of the business like buying utensils and other kitchen tools and equipment. Under this loan, a guarantor is required along with the assets of the business being pledged as collateral security. Further, the maximum amount of money that is granted is Rs 50,000 which has to re-paid in monthly installments for 36 months, however, after the loan is sanctioned, the lender doesn't have to pay the EMI for the first month. The interest rate is determined depending upon the market rate.

2. Stree Shakti Package for Women Entrepreneurs

This scheme is offered by most of the SBI branches to women who have 50% share in the ownership of a firm or business and have taken part in the state agencies run

Entrepreneurship Development Programmes (EDP). The scheme also offers a discounted rate of interest by 0.50% in case the amount of loan is more than Rs 2 lakhs.

3. Bharatiya Mahila Bank Business Loan

This loan is a support system for budding women entrepreneurs looking to start new ventures in the fields of the retail sector, loan against property, MICRO loans, and SME loans. The maximum loan amount under this loan goes up to Rs. 20 crores in case of manufacturing industries and also a concession is available to the extent of 0.25% on the interest rate and interest rates usually range from 10.15% and higher. Additionally, under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), there is no requirement of collateral security for a loan of up to Rs.1 crore.

4. Dena Shakti Scheme

This scheme is provided by Dena bank to those women entrepreneurs in the fields of agriculture, manufacturing, micro-credit, retail stores, or small enterprises; who are in need of financial assistance. The interest rate is also decreased by 0.25% along with the maximum loan amount being Rs. 20 lakhs for retail trade; education and housing whereas Rs. 50,000 under the microcredit.

5. Udyogini Scheme

This scheme is offered by Punjab and Sind Bank so as to provide women entrepreneurs involved in Agriculture, retail and small business enterprises to get loans for business at flexible terms and concessional interest rates. The maximum amount of loan under this scheme for women between the age bracket of 18-45 years is Rs.1 lakhs but your family income is also taken into consideration and is set at Rs. 45,000 per annum for SC/ST women.

6. Cent Kalyani Scheme

The scheme is offered by the Central Bank of India with the aim of supporting women in starting a new venture or expanding or modifying an existing enterprise. This loan can be availed by women who are involved in village and cottage industries, micro, small and medium enterprises, self-employed women, agriculture and allied activities, retail trade, and government-sponsored programs. This scheme requires no collateral security or guarantor and charges no processing fees. And the maximum amount that can be granted under the scheme is Rs. 100 lakhs.

7. Mahila Udyam Nidhi Scheme

This scheme is launched by Punjab National Bank and aims at supporting the women entrepreneurs involved in the small scale industries by granting them soft loans that can be repaid over a period of 10 years. Under this scheme there are different plans for beauty parlors, day care centres, purchase of auto rickshaws, two-wheelers, cars, etc. the maximum amount granted under this scheme is Rs.10 lakhs and the interest depends upon the market rates.

8. Mudra Yojana Scheme for Women

This scheme has been launched by the Govt. of India for individual women wanting to start small new enterprises and businesses like beauty parlors, tailoring units, tuition centres, etc. as well as a group of women wanting to start a venture together. The loan doesn't require any collateral security and can be availed as per 3 schemes

- (i) Shishu – loan amount is limited to Rs.50,000 and can be availed by those businesses that are in their initial stages.
- (ii) Kishor – loan amount ranges between Rs. 50,000 and Rs. 5 lakhs and can be availed by those who have a well-established enterprise.
- (iii) Tarun – loan amount is Rs.10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion.

If the loan is granted, a Mudra card will be given to you which functions the same way as a credit card however the funds available are limited to 10% of the loan amount granted to you.

9. Orient Mahila Vikas Yojana Scheme

This scheme is provided by Oriental Bank of Commerce to those women who hold a 51% share capital individually or jointly in a proprietary concern. No collateral security is required for loans of Rs. 10 lakhs up to Rs. 25 lakhs in case of small-scale industries and the period of repayment is 7 years. A concession on the interest rate of up to 2% is given.

10. Mukhyamantri Yuva Swarozgar Yojana

Mukhyamantri Yuva Swarozgar Yojana (MMYSY), started on August 1, 2014 is a financial assistance scheme help people get loans from banks to setup their own small business. The main objective of the scheme is to promote entrepreneurship in Madhya Pradesh without the need for collateral security.

11. Mukhyamantri Yuva Udyami Yojana

Mukhyamantri Yuva Udyami Yojana, launched on August 1, 2014 in Madhya Pradesh, the scheme is aimed to provide financial support to all categories of people for setting up manufacturing or service industry.

12. MP Incubation and Start Up Policy

The Madhya Pradesh government has launched a policy to provide an operational fund support up to Rs. 5 lakh to incubation centers to meet their recurring expenses.

13. Tejaswini rural women empowerment program, M.P

Tejaswini means fast or elegant and brightly spreading. The aim of Tejaswini rural women empowerment program is to empower poor women to make use of various economic, social and political opportunities for their betterment. Tejaswini Rural Women Empowerment Program is based on the experience of women policy of Madhya Pradesh government and Self Help Groups of the country.

The four aspects of the Tejaswini program are as follows:-

The development of strong and sustainable Self Help Groups and their top institutions.

- Linking these institutions to micro finance.
- Empowering people to create and use new and better livelihood opportunities for groups.
- Enabling women in education and health sector through these groups, reducing their hard labor and empowering them for participation in Panchayat Raj.

3.8 Conclusion

To sum up it can be stated that the entrepreneurship has its deep roots since ancient times. We Indian has started our lives as wealth creators where majority of the populations were the masters of their own services and thus supporting the growth of country economy .Women play predominant role in society in all spheres. Government formulate various plans and policies to strengthen the role of women in society so as to make them self reliant and self sustainable. Tireless efforts have been taken at state level too so as to make women aware of the policy and plans which support them in all ways and means to establish their own ventures.

CHAPTER 4

RESEARCH METHODOLOGY

4.1 Introduction

The nomenclature of this chapter is formed by two words – “Research” and “Methodology”. These words are very well interwoven though they have different meaning. The word Research deals with “What” and word Methodology talks about “How”. In common parlance the word research can be divided into two parts: “Re” and “Search”, which means repeating the act of searching about a particular topic in order to identify something innovative and informative to the current knowledge of the subject matter. Another word is Methodology which emphasis the plan that guides us towards achieving the desired result. It identifies the steps from the start of the research to the end of it.

Thus this chapter will cover each aspect of the process of research methodology including type of research, approach of research, objective of research, data collection method, sample selection and the framework used to find out the results, techniques used for analyzing the results, interpreting the results and lastly the conclusion drawn from the study undertaken.

4.2 Research approach

The present work proposes to elaborate upon the concept of entrepreneurship in general and women entrepreneurship in specific. The study entails various dimensions of women entrepreneurship, role of public and private agencies to nurture the concept. The research is mainly to unwind the growth of women entrepreneurs at state level and the impact which has been generated on their lives after indulging into the entrepreneurial activities.

4.3 Research Design

A “research design” is a detailed plan defining each and every step of entire research. It simply gives a blue print of entire flow of research work that is to be carried out. In a descriptive research, the steps in research design are determining the objectives, deciding the methods of data collection, sample selection, data collection, tools and techniques applied for data analysis and lastly discussing the conclusion and findings.

4.3.1 Objectives

Observing the trends and patterns in the field of women entrepreneurship in Indian environment, the present study is an attempt to study the subject matter on a macro level zeroing down it into micro level and the effect it produced at this level.

Below mentioned are the objectives:

1. To understand the concept of Entrepreneurship in general and women entrepreneurship in specific and to perform a descriptive research on its emergence in India.
2. To study the interventions brought about by AISECT towards building an ecosystem of women entrepreneurship specifically in Madhya Pradesh.
3. To analyze the growth of AISECT women entrepreneurs in the selected sample area over a decade.
4. To analyze the status of women entrepreneurs in the sample area taken for the study and its impact on socioeconomic conditions.
5. To propose a sustainable model for women entrepreneurship.

For initiating a research work, researcher initially has to frame research question and also set certain assumptions. The present research work is a blend of research question(s) and hypothesis. Considering the aforesaid objective(s) below mentioned are research questions and hypothesis needs to be answered and verified eventually:

The term entrepreneurship has its deep roots since the inception of business ecosystem. Rather our economy started with wealth creators which eventually have led to the emergence of the fraternity recognized as job seekers. As the gap is being observed in the demand and supply of job creators and job seekers, the due attention has been given to the aforesaid term. The research question is mainly to understand the term entrepreneurship on macrolevel and its emergence in India. Also to state the key features of women entrepreneurship in India, role of women entrepreneurs in overall society and also in community specifically selected for the study.

Based on the research question following hypothesis are being formulated:

H1= the emergence of the facilities and methodology has given a positive drive to the women to become an entrepreneurs.

H2= As the support of public and private agency has been increased in due course of time, it led to the social upliftment of Madhya Pradesh.

H0= There is no significant effect of women entrepreneurship on economic upliftment of women before and after getting into entrepreneurial activities.

H0= There is no significant relation between number of centers owned by women entrepreneurs and the turnover generated by them in selected areas of study.

4.3.2 Data Collection Method

The entire data was collected through the blend of primary method and secondary methods. For the collection of primary data structured questionnaire was being used and also to develop successful short case stories Interview with women entrepreneur has been conducted in the selected districts of Madhya Pradesh. The main idea of the questionnaire was to derive the demographic information of the respondents taken for the study and also to gather the relevant data to draw inferences related to the concept undertaken for the study. The data for the study have been collected from 51 districts of Madhya Pradesh.

4.3.3 Tools and Techniques Used

4.3.3 (a) The Study

The study is quantitative and qualitative in nature.

4.3.3 (b) Sample design

A sample design is a critical component of a research which generates samples of customers, clients and employees and so on to compile their overviews .In this research the sample taken from the entire population is 450 women. Further as per the performance level, individual interview has been conducted with 59 women so as to gather the basic insights of their feel to work as an entrepreneur and their social and economical level in their surrounding society.

4.3.3 (c) Population

The population for the study would include women of Districts of Madhya Pradesh and the centers led by women in the region.

4.3.3 (d) Sample Frame

The sample frame would include the women entrepreneurs operating AISECT centers in 49 districts of Madhya Pradesh. The sample also include the secondary data of the period of thirteen odd years pertaining to the number of centers owned by women in the selected study region and the total revenue generation by the respondents under the study period.

4.3.4 (e) Sample technique

The sample technique used is **cluster sampling**. The respondents have been selected from the

total centers operational in selected 51 districts of M.P. where Women are the owners of the centers.

4.3.5 (f) Sample size

The Cochran formula allows you to calculate an ideal sample size given a desired level of precision, desired confidence level, and the estimated proportion of the attribute present in the population.

Cochran's formula is considered especially appropriate in situations with large populations. A sample of any given size provides more information about a smaller population than a larger one, so there's a 'correction' through which the number given by Cochran's formula can be reduced if the whole population is relatively small.

The Cochran formula is:

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

- e is the desired level of precision (i.e. the margin of error),
- p is the (estimated) proportion of the population which has the attribute in question,
- q is 1 – p.

4.3.3 (g) Tools used for data collection:

Structured questionnaire has been used to collect primary data and personal interview has been conducted with women taken under the sample frame.

4.3.4 Tools used for data analysis

Reliability coefficients based on internal consistency through Cronbach's Alpha was used to ascertain reliability.

4.3.4 (a) Descriptive Statistics

Descriptive Statistics helps to get the first hand information from the raw data. In simple terms it gives succinct information about what data shows in easy and plain manner. Frequency and percentage analysis has been calculated. Mean and standard deviation has been calculated.

Mean

Mean is the simplest and most commonly used measure of central tendency. It is also known by other names like average and arithmetic mean. It helps to locate the central value of the data. It is calculated by adding all the values given in the data and dividing the same with number of values. It is calculated as follows:-

$$\mu = (\Sigma X_i) / N$$

Standard Deviation

Standard deviation represents the variation of the each value from the average value of the data set. It is widely used to calculate the dispersion. In other words, it is the square root of variance and computed as follows:-

$$\sigma = \sqrt{\frac{1}{N} \sum_{i=1}^N (x_i - \mu)^2}$$

Coefficient of Variation

Coefficient of variation is relative measure and is calculated by dividing the standard deviation with the mean. It is helpful to know about the stability of data by comparing the mean values with the values in the given data set. It is computed as:-

$$\text{Coefficient of Variation} = \text{Standard Deviation} / \text{Expected Return}$$

Correlation

In order to identify the relation between the variable Karl Pearson coefficient of correlation has been calculated and the level of relationship is checked at 5 % level of significance.

4.3.4 (b) Inferential Statistics

Inferential Statistics, the name itself explain the meaning i.e. to infer or to draw or arrive at some conclusion about the population from the sample selected for the study purpose. In other words, it investigates the subset of population i.e. sample to make some judgment about the universe i.e. population. It is used for parameter estimation and hypothesis testing. T test, ANOVA, MANOVA, Regression Analysis are the statistical models that are used for inferential statistics.

4.4 Hypotheses in Paired T Test

Paired T Test was used as the two samples are taken from same population. It is useful in studying the before and after impact of a particular event that took place in a specific time period. In simple words, it is applied to know whether there is any difference on the samples in pre and post scenario.

The paired sample t -test, sometimes called the dependent sample t -test, is a statistical procedure used to determine whether the mean difference between two sets of observations is zero. In a paired sample t -test, each subject or entity is measured twice, resulting in *pairs* of observations. Common applications of the paired sample t -test include case-control studies or repeated-measures designs. Suppose you are interested in evaluating the effectiveness of a company training program. One approach you might consider would be to measure the performance of a sample of employees before and after completing the program, and analyze the differences using a paired sample t -test.

Like many statistical procedures, the paired sample t -test has two competing hypotheses, the null hypothesis and the alternative hypothesis. The null hypothesis assumes that the true mean difference between the paired samples is zero. Under this model, all observable differences are explained by random variation. Conversely, the alternative hypothesis assumes that the true mean difference between the paired samples is not equal to zero. The alternative hypothesis can take one of several forms depending on the expected outcome. If the direction of the difference does not matter, a two-tailed hypothesis is used. Otherwise, an upper-tailed or lower-tailed hypothesis can be used to increase the power of the test. The null hypothesis remains the same for each type of alternative hypothesis. The paired sample t -test hypotheses are formally defined below:

- The null hypothesis (H_0) assumes that the true mean difference (μ_d) is equal to zero.
- The two-tailed alternative hypothesis (H_1) assumes that μ_d is not equal to zero.
- The upper-tailed alternative hypothesis (H_1) assumes that μ_d is greater than zero.
- The lower-tailed alternative hypothesis (H_1) assumes that μ_d is less than zero.

The mathematical representations of the null and alternative hypotheses are defined below:

- $H_0: \mu_d = 0$
- $H_1: \mu_d \neq 0$ (two-tailed)
- $H_1: \mu_d > 0$ (upper-tailed)
- $H_1: \mu_d < 0$ (lower-tailed)

Note. It is important to remember that hypotheses are never about data, they are about the processes which produce the data. In the formulas above, the value of μ_d is unknown. The goal of hypothesis testing is to determine the hypothesis (null or alternative) with which the data are more consistent.

Assumptions

As a parametric procedure (a procedure which estimates unknown parameters), the paired sample t -test makes several assumptions. Although t -tests are quite robust, it is good practice to evaluate the degree of deviation from these assumptions in order to assess the quality of the results. In a paired sample t -test, the observations are defined as the differences between two sets of values, and each assumption refers to these differences, not the original data values. The paired sample t -test has four main assumptions:

- The dependent variable must be continuous (interval/ratio).
- The observations are independent of one another.
- The dependent variable should be approximately normally distributed.
- The dependent variable should not contain any outliers.

Level of Measurement

The paired sample t -test requires the sample data to be numeric and continuous, as it is based on the normal distribution. Continuous data can take on any value within a range (income, height, weight, etc.). The opposite of continuous data is discrete data, which can only take on a few values (Low, Medium, High, etc.). Occasionally, discrete data can be used to approximate a continuous scale, such as with Likert-type scales.

Independence

Independence of observations is usually not testable, but can be reasonably assumed if the data collection process was random without replacement. In our example, it is reasonable to assume that the participating employees are independent of one another.

Significance

There are two types of significance to consider when interpreting the results of a paired sample t -test, statistical significance and practical significance.

Statistical Significance

Statistical significance is determined by looking at the p -value. The p -value gives the probability of observing the test results under the null hypothesis. The lower the p -value, the lower the probability of obtaining a result like the one that was observed if the null hypothesis was true. Thus, a low p -value indicates decreased support for the null hypothesis. However, the possibility that the null hypothesis is true and that we simply obtained a very rare result can never be ruled out completely. The cutoff value for determining statistical significance is ultimately decided on by the researcher, but usually a value of .05 or less is chosen. This corresponds to a 5% (or less) chance of obtaining a result like the one that was observed if the null hypothesis was true.

Practical Significance

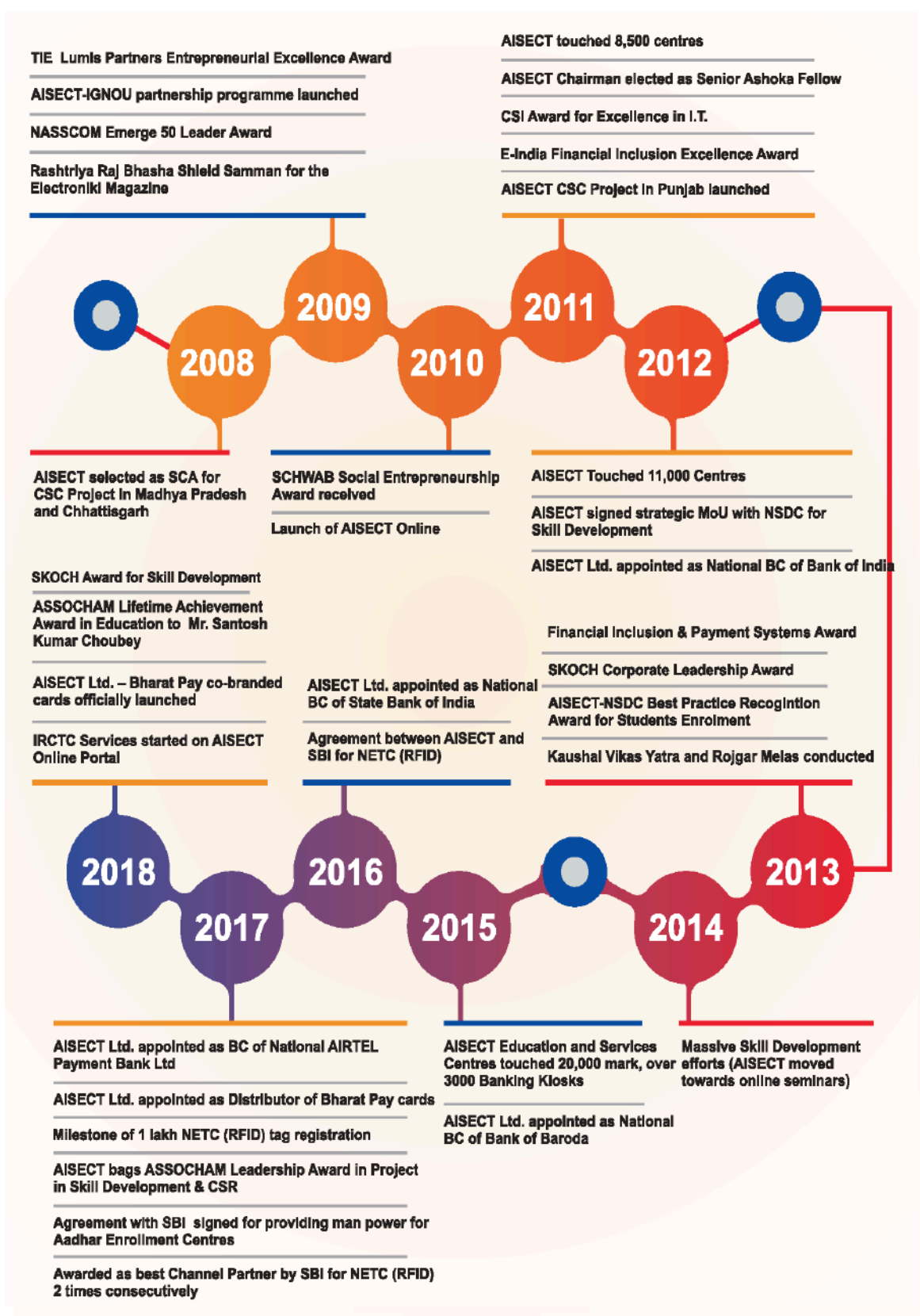
Practical significance depends on the subject matter. It is not uncommon, especially with large sample sizes, to observe a result that is statistically significant but not practically significant. In most cases, both types of significance are required in order to draw meaningful conclusions.

4.5 Conclusion

In order to carry a good research work, the researcher used primary data or the secondary data. Primary data as the name suggests is original and relevant to the topic of the research leading to better degree of accuracy. This data can be assembled in a number of ways interviews, telephone surveys, questionnaire, focus groups etc. In case of secondary data, collection of the data has been done before hand and its validity has also been analyzed hence the current research feels comfortable using the existent data. The major sources of secondary data are censuses, information collected by government departments, company records etc.

CHAPTER 5

FRAMEWORK OF AISECT CENTERS



AISECT Ltd. is today India's leading Social Enterprise, which is working tirelessly for the betterment of rural and Semi-urban community of India, through a host of products and services, delivered through an unparalleled network of centers, spread at the grassroots level across the country. Set up in the year 2006, AISECT Ltd. has emerged from the vast

experience of the very renowned AISECT Group, of working in the rural areas through ICT based services and solutions and fostering rural entrepreneurship. From a company focused solely on spreading digital literacy using Hindi language as a tool in rural areas of Central India in its early years, AISECT Ltd. is today a pan-India Company delivering various products and services to various consumers and customers. This was a conscious decision taken by the organization to separate commercial activities from the social initiatives of the group. Today, AISECT Ltd. operates in the following areas:

1. Skill Development and Specialised Courses, in partnership with Universities and leading Clients of Education Industry
2. Financial Inclusion
3. Online Services
4. UID and Aadhaar Services
5. NETC — National Electronic Toll Collection System
6. Online Database Management and Support Solution for Educational Institutions
7. Content Development Publications
8. Insurance Services
9. Consulting Services

5.1 Background of AISECT

AISECT is a 35 years old organization working in the field of skill development, higher education, financial inclusion, e-governance, online services and schools. The biggest achievement of AISECT has been the successful and sustainable expansion of the AISECT Multipurpose Center in Rural Areas Model to over 20,000 centers today, which basically equips an entrepreneur with an array of offerings and services including skill development and vocational training, which in turn help the entrepreneur sustain himself over the years. From teaching computers, AISECT's offerings were expanded to teaching through computers and through vernacular languages especially Hindi. We kept adding various skills-based courses to our portfolio based on the needs of the local community and also a lot of modules on vocational training and skill development developed in Hindi and other regional languages. All our efforts in the training and education space over the last three decades, whether it is the launch of universities and higher education institutions or the development of multimedia content for K-12 Schools or even the recent launch of pre-schools, have been in response to a demand-supply gap that we came across in the remote areas of India in terms

of quality primary, secondary and higher level education.

AISECT, established in 1985 is today India's leading Skill Development, Training and Education Services network with an unrivalled spread of over 20,000 centers across 29 states and 3 Union Territories in the country. A recipient of several National and International Awards, AISECT has till date transformed the lives of over 2 million students through a host of skill development programs. Through its unique model AISECT has generated over 15,000 rural entrepreneurs in the country and has indirectly provided employment to almost 40,000

•AISECT

•Consulting Services

•Financial Inclusion

•Online Services

•Online Database Management

•Content Development and Publication

•Insurance Services

people who work at these centers. AISECT is primarily engaged in skill development and training, capacity building, development of models and teaching methodologies to strengthen the non formal education

sector, services dissemination across semi urban and rural India and execution of e-Governance and training and skill development projects for the central and state governments, all of which are aimed at achieving an objective of addressing the skill and service gaps pertinent to the emerging needs of a rapidly growing economy.

5.2 Innovations of AISECT

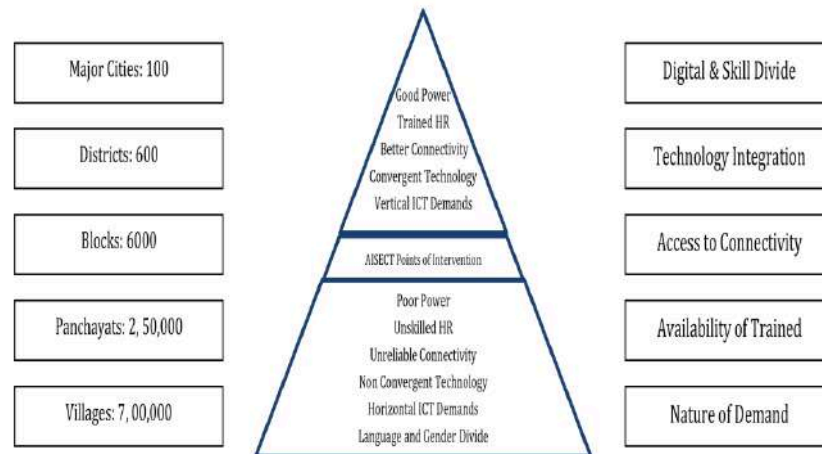
Over the years, the organization has intervened with strategic innovations to reach out to its target audience which comprises primarily of semi-urban and rural masses. AISECT has always targeted the districts, blocks and panchayats as the philosophy of the organization lies in taking the advantages of technology to the weaker sections of the society thus empowering them to employable and independent. The innovations which AISECT has deployed in promoting entrepreneurship in rural areas are as follows:

Setting up of Multipurpose IT centers in rural Areas

The nature of intervention in the rural areas needs to be multipurpose and flexible on account

of the multifaceted demands which exist there. Activities undertaken at a typical AISECT Centre can be categorized under training and skill Development, Information window, maintenance and Repair, Sale of allied Products and services etc.

AISECT Target Segments



5.1 The Indian Pyramid and its Digital and Skill Divide

Forging Developmental linkages

The centres were used to effectively link the activities with ongoing developmental programs in the areas of literacy, education, watershed management and health.

1. Adopting regional languages

IT was critical that the IT centre communicated with people in their own language. AISECT was the pioneer of IT content creation in Hindi and other regional languages.

2. Encouraging rural Entrepreneurship

The sustainability and scalability aspect of the business model comes from the fact that the network is set up by a host of individual entrepreneurs across the country.

3. Designing the first ever I. T. Yatra in India

AISECT organised the first ever Information technology yatra of rural india with a view to initiating IT awareness and demystifying the aura around usage of computers.

4. Enlisting School and Panchayats (village clusters) as carriers

Utilizing existing infrastructure becomes very important in order to maximize reach.

5. Setting up of a University in a Tribal Area

Acknowledging the need of students today to obtain university certified education,

AISECT set up Dr. C. V. Raman University in the tribal area of Bilaspur, Chhattisgarh, Rabindranath Tagore University, Bhopal, Madhya Pradesh, AISECT University, Hazaribgh, Jharkhand and Dr. C. V. Raman University, Vaishali, Bihar. AISECT has pioneered the 'Multipurpose Centre' Model which utilizes the existing infrastructure of an Education & Training Centre to offer numerous services including skill development, capacity building, information window, maintenance and repair, sale of allied products and services, e-Governance through Common Service Centers (CSC), banking and insurance services, etc. In order to communicate with people in their own language, AISECT pioneered IT content creation in Hindi and other regional languages. AISECT's mission is to promote a variety of skills in rural India to empower people, generate employment for the youth and unfold entrepreneurship based initiatives to create an inclusive society. In line with this, AISECT has also been involved in financial inclusion activities in a big way over last two years. AISECT has been working through its CSC network with SBI to promote Banking Correspondent (BC) and Banking Facilitator (BF) Activities in states of MP and CG. This involves training and skill development of the village level entrepreneur in becoming a BC or BF. AISECT already has more than 4000 installed BC kiosks working towards financial inclusion in rural areas. While Metros and other major urban centers have charted unprecedented growths owing to their ability to attract investment, technology and manpower to build the current day industry, the rural and backward areas of India in stark contrast remain untouched by any technological development. Hence, geographically, we have picked our points of intervention between the District and the Panchayat (cluster of villages), which would include most semi urban and rural settlements. In addition to this, AISECT since its inception has been involved in developing content and training modules in the local languages so as to reach the masses. Major verticals where AISECT works and has been in expanding its bouquet of services to create sustainable enterprises across the country is:

1. Skill Development and Specialized Courses, in partnership with Universities and leading Clients of Education Industry:

AISECT has 14 academies under which a 127 courses are offered. These courses are NSQF aligned and have components of soft skills and computer skills integrated in all the skills so as to prepare industry ready candidates.

2. Financial Inclusion:

Financial Inclusion aims to extend hassle-free savings, loan facilities and other banking services at an affordable cost to the underprivileged and unbanked population of the country through nationalized banks – State Bank of India and Bank of Baroda through a vast network of 4000 banking kiosks across the country.

3. Online Services :

AISECT online is a One Stop Window integrated with Government departments, Private Business Houses and other organizations that provide various services in the field of Academics, Recruitment, Online Counseling, Online Assessment Examinations and B2C Services. Currently, AISECT online is delivering its services through the wide network of nearly 12000 centers of AISECT spread all over India. The Vision for AISECTonline.com centers is to make various digital services accessible to the common man in his locality throughout his life through an integrated service delivery platform thereby ensuring efficiency, transparency and reliability at affordable costs to meet his basic needs.

4. UID and Aadhaar Services :

AISECT Ltd. has been empanelled by UIDAI as an Enrollment Agency for various registrars to establish and operate Permanent Enrollment Centres (PECs) through the various centres located across India. To cater to the needs and benefits of the rural population with UIDAI services, AISECT Ltd. has established PECs on their pre-existing centres at the Panchayat level. AISECT Ltd. through this initiative has benefitted more than 1.25 crores resident and more than 1 crore residents have received their Aadhaar numbers.

5. NETC – National Electronic Toll Collection System:

National Electronic Toll Collection System" (ETC) enables users to travel across national high ways through Toll Gates without stopping vehicles by utilizing RFID Tag. AISECT Ltd through its vast network, has tied up with SBI and has been working under this project since 2016. Till now AISECT has reached a no. beyond 1,00,000 vehicles which have been tagged.

6. Online Database Management and Support Solution for Educational Institutions

AISECT Ltd. offers end to end solution to Educational Institutions for online management of student database, student enrolments, maintaining communication with students, providing access to Learning Management Systems, developing and sales of course material in hard copy and soft copy as per guidelines received from the Universities, facilitating filling up of exam forms and collection of fees.

7. Content Development and Publications:

AISECT Publication under AISECT Content Development Group was established in year 2010 with an aim to meet continuously evolving need of high quality content for a better training of the aspirants in the Skill ecosystem. AISECT Content Development Group is backed by pool of highly qualified faculty, SM Els, researchers & developers with rich industry and practical experience. Combination of these professionals offer world class content as a part of uniquely designed courses of our own academy programs as well as NSQF aligned job roles, through which participants are able to gain comprehensive understanding about the job role they get trained. Apart from these AISECT has come out with various other content and books in the field of Hindi literature, preschool books, books on legal literacy with a total of 7 sectors under which content has been developed. 8. Insurance Services: AISECT offers insurance services as Corporate Agent as approved corporate agent from IRDAI for General Insurance. It provides services of the New India Assurance Co. Ltd and IFFCO Tokio General Insurance co. Ltd and performs all insurance activities i.e. provide insurance related information to customers, information about new products and assistance in claim settlement.

8. Consulting Services:

SILICON Consultancy Services —is the newest vertical of AISECT that leverages the 35 years of experience and expertise of the group and provides in the form of consultation to new entrants in the various sectors. It is an association of extensively experienced learned professionals with in-depth

5.3 AISECT National Network

These subject matter experts provide comprehensive and profound consultation as One Stop solution to the Investors, Entrepreneurs, Organization and Companies. SILICON Consultancy Services would act as a bridge between the Govt. investor /Entrepreneurs/Organization/

Companies.

The widespread network of the organization and our wide range of service offerings are testament to the success that our business model has achieved over the years. The jobs that AISECT has generated directly or indirectly at the district, block and panchayat levels should be considered to be our greatest achievement. Our network has generated over 20,000 rural entrepreneurs. Around 45,000 people are employed within the network while our various vocational courses have helped lakhs of people from all sections of the society, be it school or college students, housewives, Government Officials, working professionals or below poverty line youth, in enhancing their skills and having access to better job prospects. Since AISECT's inception, we have been focusing primarily on semi-urban and rural India as this is a huge but largely fragmented segment still waiting to be tapped. Our core endeavor since then has been the empowerment of semi-urban and rural population of the country through ICT & skills. In the 30 years that followed, AISECT spread out to over 29 States and 3 Union Territories in the country including Madhya Pradesh, Chhattisgarh, Maharashtra, Gujarat, Rajasthan, Uttar Pradesh, Bihar, Orissa, Andhra Pradesh, Tamilnadu, Kerala, Pondicherry, Andaman and Nicobar, Delhi, Punjab, Sikkim, West Bengal, Jammu & Kashmir, Jharkhand, Uttarakhand, Haryana, Himachal Pradesh, Nagaland, Manipur, Tripura and Karnataka. Building up a viable and sustainable model of ICT intervention in rural areas - now incorporated as successful case study in the I.I.M-World Bank compilation of case studies from India, pioneering computer education in Hindi and other Indian languages, building up institutions in information technology, vocational education and I.T. enabled services and setting up facilities for web design and C.D. preparation are some of the recent initiatives, taken up by AISECT. The AISECT Model is a self-sustainable, demand led model which reflects the demand side of communities for various skills and services required in the unorganized sector. To ensure sustainability and scalability, the network was set up involving a host of individual entrepreneurs across the country. Today, the organization is India's biggest entrepreneurial driven network at the district, block and panchayat levels. Currently, there are over 15,000 rural entrepreneurs associated with AISECT network and having an annual income ranging from Rs. 2 lakh to 1 crore.

5.3.1 Organizational Spread

AISECT supports about 20,000 centers in 29 states and 3 union territories of the country. The effort in the recent years was to improve the quality of teaching learning in these centers. Attempts were also made to increase the geographical coverage of

AISECT and through participatory management scheme, penetrate further to vacant districts and blocks. The district coverage during this period went up to districts. The table below gives statewise details of aisect supported centres in various states:

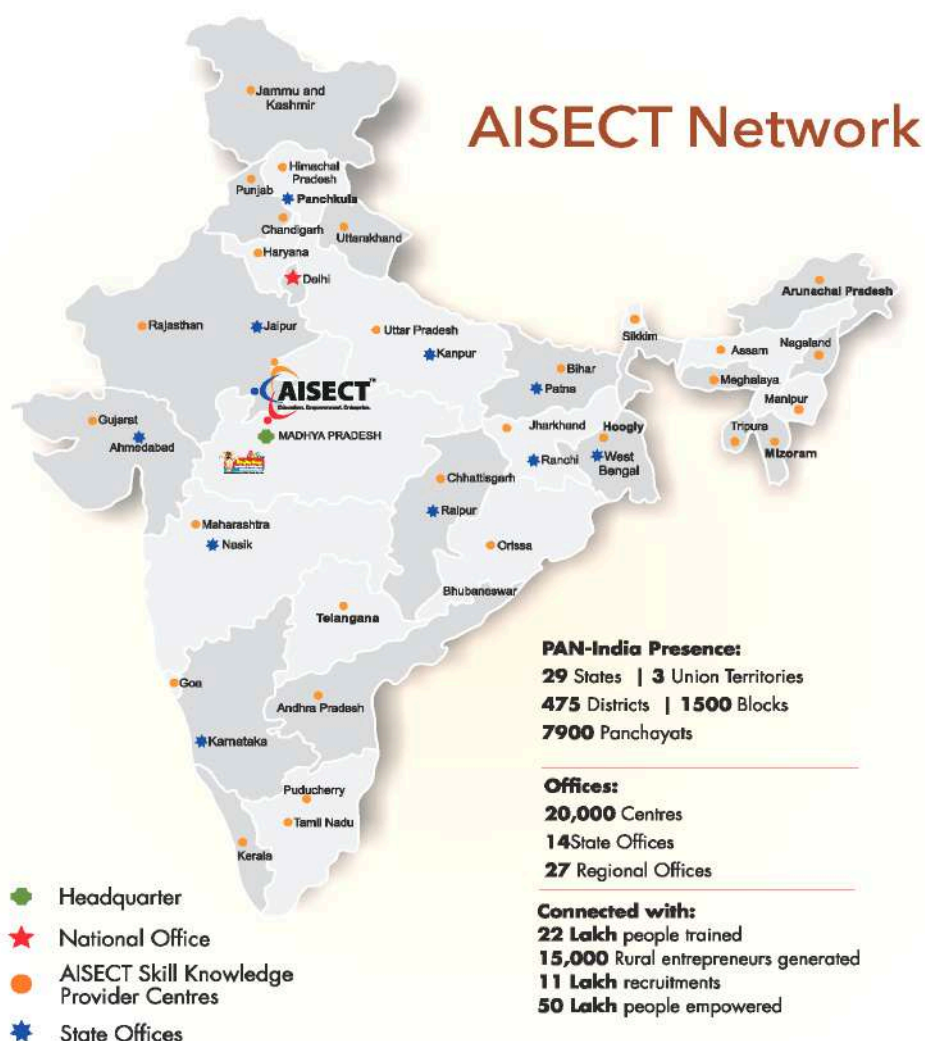



Table 5.1 State Wise Number of Supported Centres (as on 31.03.2019)

S.No.	State Name	Number of Centres
1	Madhya Pradesh	9500

2	Chhattisgarh	4780
3	Punjab	827
4	Uttarpradesh	
5	Rajasthan	
6	Maharashtra	
7	Gujarat	
8	Odisha	
9	West Bengal	
10	Himachal Pradesh	
11	Jharkhand	
12	Bihar	233
13	Tamil Nadu	107
14	Haryana	100
15	Jammu & Kashmir	92
16	Karnataka	84
17	Tripura	56
18	Uttarakhand	41
19	Assam	40
20	Delhi	40
21	Arunachal Pradesh	37
22	Andhra Pradesh	37
23	Kerala	37
24	Manipur	22
25	Telangana	6
26	Goa	6
27	Nagaland	6
28	Sikkim	4
29	Pondicherry	3
30	Chandigarh	3
31	Mizoram	2
32	Andaman And Nicobar Islands	1
	Grand Total	19224

5.4 Skilling the Nation

Skills and knowledge are driving forces of economic growth and social development for any

country. India is a developing country and around 50% of its population is under the age of 25. According to the UN report, India has the largest youth population in the world. So skill development becomes very important

Skill development has emerged as a key strategy to realize the potential of demographic advantage of having the youngest workforce with an average age of 29 years in comparison with the advanced economies to create human resource for improving country's competitiveness and growth. The National Skill Development Mission launched by the Government of India envisions skilling at scale with speed and standards with focus on strengthening Institutional Training, Infrastructure, Convergence, Training of Trainers, Overseas Employment, Sustainable Livelihoods and Leveraging Public Infrastructure. The National Policy for Skill development and Entrepreneurship 2015 provides an enabling framework to realize the vision. The National Policy targets to skill and reskill about 400 million by 2022. It's a huge challenge considering that the percentage of the formally trained in India are low at 4.69 per cent of the total workforce compared to countries like Germany with 75%, Korea with 96%. According to the WTO, World Trade Organization, the GDP level can increase up to 3%-5% in 2035, if India focuses on skill development and training. Skills are no longer a matter of choice. It has become mandatory to be skilled for a better future prospectus in the professional world. The main objective and mission of skill development are to : Set up a workforce that is proficient with the necessary skills and knowledge. Skilled employees yield higher productivity and have the ability to work effectively and efficiently. This influences the growth and development of the company and contributes to the GDP of India. Keeping the vision of National Skill Development Mission in mind and aligning with the National priorities, AISECT Ltd. offers a host of Skill Development Programs in association with various Universities, all of which are aligned to the National Skills Qualification Framework or NSQF. Currently, AISECT offers close to 100 Certificate, Diploma and PG Diploma Programmes under the following Academies:

1. AISECT Academy for IT-ITes
2. AISECT Academy for Electronics and Telecom
3. AISECT Academy for Banking, Financial Services and Indurance
4. AISECT Academy for Agriculture
5. AISECT Academy for Teachers Training
6. AISECT Academy for Retail

7. AISECT Academy for Tourism and Hospitality
8. AISECT Academy for Textile and Apparel
9. AISECT Academy for Beauty and Wellness
10. AISECT Academy for Fire Safety and Security

All the above Programmes are designed in association with Universities and are now aligned with National Skills Qualification Framework, which ensure right skills in the hands of our youth, in turn increasing their employability.

The main support provided by the AISECT LTD. in these programmes is provision of online and offline course content to students. In addition AISECT also help conduct online examinations through its associate companies. AISECT also provides Data Processing Support to University and project students.

A comparative chart showing year on year total enrolment of students in the above mentioned courses for the last five years is provided as follows:

AISECT also offers 100% placement support to all the candidates getting trained in various employable courses through AISECT Academies. This is done through Rojgarmantra - a rural job portal, which is the placement wing of AISECT. Rojgarmantra has a large pool of 400 employers from all sectors like IT/ITES, Retail, Automobile, Electronics, Agriculture and Textile. Rojgarmantra offers placement opportunities in these companies through both online and offline methods. Online registration of all the candidates happens on Rojgarmantra portal through which they can upload their resumes and opt for placement opportunities online. The offline approach involves conducting Rojgarmelas on the ground at district and block levels by tying up with local employers thus retaining the candidate in their native places and solving the problem of migration too.

5.5 Financial Inclusion

In the year 2006, the Government of India (Gol) introduced the Financial Inclusion policy with the aim of providing comprehensive financial services to the underprivileged communities in India. Focused on bridging the financial gap in the previously untapped/unbanked areas of the country, the policy rolled-out Savings, Credit, Remittance, Insurance and Pension services in a cost - effective manner. Featuring technology-based solutions, the

policies aimed at improving process efficiencies and reducing transaction costs by providing linkages between the existing network of the banks and the informal and formal agencies engaged with the poor

Factors for driving change:

Majority of population in India still unbanked

Only 33,495 rural branches of SCBs (including RRB) in 61akh villages in India

Only 55% deposits accounts and 9% credit accounts with banks

145 million households still unbanked in India

1 bank branch per 14,000 people

Less than 20% has life insurance and 9.6% has non-life insurance coverage

Keeping in mind the urgent need for Financial Inclusion in the country, AISECT has successfully established a Financial Inclusion model that has been synchronizing more and more services through the AISECT's Multipurpose ICT enable centres in rural areas.

Financial Inclusion aims to extend hassle-free savings, loan facilities and other banking services at an affordable cost to the under privileged and unbanked population of the country. As the banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination becomes one of the foremost developmental objectives of our country.

- 2011 E-India Financial inclusion Excellence Award
- 2012 Manthan South Asia Pacific Best Financial inclusion Organization Award
- 2013 Financial Inclusion Payments System (FIPS) Award
- 2014 Skoch Financial Inclusion and Deepening Award
- 2015 Significant Contributor Business Correspondents in APY by SBI-PFRDA
- 2016 State Bank of India Financial Inclusion Excellence Award
- 2017 2nd position In State Bank of India Financial Inclusion Excellence Award In Active CSP, 2nd position in State Bank of India Financial Inclusion Excellence Award in Seeding of Aadhar.

AISECT's Role in Financial Inclusion

In 2009, AISECT joined hands with State Bank of India (SBI) to provide banking services in the under banked and unbanked areas of Madhya Pradesh, Chhattisgarh, Punjab and other states. The performance of AISECT in the field of Financial Inclusion was widely

acknowledged
 appreciated
 soon became
 Business
 and Business
 State Bank of
 Madhya
 Chhattisgarh,
 2011. Moving

State Bank of India		National Business Correspondent & Business Facilitator
Bank of India		National Business Correspondent
Madhyanchal Gramin Bank		Circle Business Correspondent
Punjab Gramin Bank		Circle Business Correspondent
Bank of Baroda		National Business Correspondent
Airtel		National Business Correspondent

and
 and AISECT
 the National
 Correspondent
 Facilitator of
 India in
 Pradesh and
 in the year
 ahead,

AISECT was appointed as the National Business Correspondent of Bank of India in 2012. Subsequently, AISECT became Business Correspondent of Madhyanchal Gramin Bank for the state of Madhya Pradesh in 2014 & Punjab Gram in Bank for the state of Punjab. In 2015, AISECT has been appointed National Business Correspondent for Bank of Baroda and has commenced its Financial Inclusion operations all over India.

Business Correspondent (BC) with Nationalized & Rural Banks

AISECT works under the Business Correspondent model which envisages the use of identified institutional agents! Organizations and other entities for supporting the Banks in extending financial services operating from different locations away from bank branches

Basic Services at Kiosk

- Customer Enrollment for collection of biometric and other details
- Cards provided (ID card, Debit Card, Credit Ca rd and PIN) to customers
- Transactions that enables depositing/ withdrawal money not exceeding 20000/ in each case
- Outward Remittances of small value not exceeding' 20000 to same or any other bank
- Balance Enquiry and issuing of Receipts Statement of Accounts
- Disbursal of credit facilities to borrowers involving small amounts
- Collection and prima facie scrutiny of loan applications including verification of primary data
- Facilitating the repayment of dues owed to the bank by its customers /guarantors

Fig. 5.2
inclusion
held at



Financial
convention
Bhopal

Services Offered In kiosk banking:

- No Frills Savings Bank accounts to bring more and more people to the banking fold
- Opening of Recurring Deposit Accounts to motivate customers to save
- Remittance facility (cash & Transfer) to non-home branches and home branches of a Bank. to assist the customers to remit funds to their needy relatives and friends
- Fixed Deposit
- Overdraft/ Retail loans
- Loans against TDR/N SC/KVP etc.
- Pradhan Mantri Jan Dhan Yojana (PMJ DY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima (PMJJ BY)
- Atal Pension Yojana (APY)
- Mudraloan
- Generating green PIN for RuPay ATM cards

- Gold loans
- General purpose Credit Card (GCC)
- Kisan Credit Card (KCC)
- Opening of Savings Bank account with a minimum deposit of Rs.100/- to

Inculcate savings habit among the customers

- Term Deposits
- Using Aadhar as KYC to open Savings Bank accounts to ensure that the benefit of various government schemes are directly passed on to the customers
- Deposit & Withdrawal limit increased from Rs.10000/- to Rs.20000/- per day/per account
- Funds Transfer (Cash & Transfer) to other Banks under IMPS to assist the customers to remit funds to their relatives and friends and maintaining their accounts in other Banks
- +Arranging Aadhaar seeding in all existing accounts and putting valid contact numbers on record

Kiosk banking enablers:

- Technology Models deployed for Banking
- Internet based kiosk banking solutions
- GPRS/Web enabled micro ATM devices
- Customer authentication using smart cards and/ or biometric fingerprints and/or by UIDAI

Business Correspondent Workflow

1. Withdraw money from a BC/CSP
2. BC/CSP logs into bank's kiosk banking portal (CSP biometric authentication)
3. BC/CSP accesses account (citizen biometric authentication required)
4. BC/CSP enters amount to be withdrawn
5. BC/CSP settlement account is checked for adequate balance
6. BC/CSP pays citizen withdrawal amount in cash
7. Settlement with BC/CSP's settlement in real time

Kiosk Banking Benefits

- Real time banking through a bank's CBS using an online portal
- + Customer authentication through their biometric

- + Completely online and eliminating the need for smart cards and POS

Methodology

- The State Level Bankers Committee (SLBC)
- Allocates locations to individual banks. The banks, in turn, advise their Business Correspondents to identify prospective Customer Service Provider (CSP) at these locations and forward their
- Proposals to the banks for the generation of CSP codes. In addition to the above, the bank with a view to de-congest certain branches also identify such locations for providing Financial inclusion services and ask their Business Correspondent to submit the proposal for the generation of CSP code at these locations. The person identified as prospective CSP, is required to fill up application form in the prescribed format and sign the consent letter. The data of the prospective CSP is created and submitted to Financial Inclusion section for review and generation of CSP code.



The list of the CSP codes to the bank in the prescribed approval.

be generated is submitted to format for their review and

After receipt of the

approved list of CSP codes,

the concerned CSPs are required to deposit affiliation fee, cost of device and deposit for cash limit and execute the agreement.

The kiosk site is installed and CSP code is sent to the concerned Regional Business Office (RBO) for terminal mapping. Then an authorization letter in duplicate is submitted to the concerned RBO, a copy of which is also marked to the concerned link branch.

The training to operate a kiosk banking site is arranged by the Business Correspondent (AISECT).

Now the CSP is ready to open the accounts and perform the transactions.

Supervision & Monitoring

Supervision & monitoring of the kiosks are primarily done under the supervision of the State Coordinators and the Regional Managers through the 30 FICs posted at states and regional offices across the country. Moreover, an adequate number of personnel is provided at the Head Office in Bhopal I to attend to accounting, handle the technical aspects and manage to troubleshoot at the kiosks. A well-equipped the portal & call centre is also provided to enable quick and efficient troubleshooting at the kiosks. The FICs are required to conduct periodical visits to the kiosks that come under their jurisdiction and submit a report to the AISECT Head Office in a prescribed format. The report of these visits is subsequently reviewed by AISECT and follow-up reports are sent to the kiosks to ensure rectification of defects. A copy of this letter Is sent to R BOs of the respective banks also.

The FICs are also entrusted with the responsibility of creating fresh enquiries for opening new kiosks

AISECT ltd. has technically advanced the portal by ensuring availability of:

- Grievances Redressal cell online for solving problems arising from the CS Ps with in 24 hours
- Information relating to Settlement of funds, Kiosk banking manual, product information, business statistics and BC commission statements
- Banking software tools for the benefit of CSPs. The movement of the FICs and their visits to the kiosks can be tracked through monitoring tools loaded on the portal and mobile. This ensures maximum utilization of staff and material at disposal.

AISECT ensures availability of such services from 8.00 AM to 8.00 PM on all 365 days of the year to facility daily settlement of funds and provide technical support to all CSPs

S.No.	States	2014-15	2015-16	2016-17	2017-18	2018-19
1	Bihar	0	0	25	25	24
2	Chhattisgarh	230	112	52	389	454
3	Delhi	1	0	0	0	1
4	Gujarat	9	7	9	110	55
5	Haryana	7	0	0	3	0
6	Jharkhand	11	24	26	64	64
7	Maharashtra	9	27	20	65	65
8	Madhya Pradesh	602	642	225	2348	2218
9	Odisha	29	28	19	84	79
10	Punjab	48	0	0	24	22
11	Rajasthan	2	2	26	52	86
12	Uttar Pradesh	6	41	23	73	122
13	West Bengal	2	0	0	2	2



Fig 5.3 Eager customers waiting outside banking kiosks | Customer service point in action AISECT Annual Report 2018-19

Geographical Coverage

AISECT Ltd. has successfully established Financial Inclusion initiatives in 13 states with 3469 Kiosks AISECT Ltd. is working in these 13 states through its state offices located at Bhopal, Raipur, Ranchi, Patna, Bhuwaneshwar, Nasik, Ahmedabad, Kanpur, Jaipur and Delhi.

Moreover, services provided at AISECT Kiosks are further strengthened by 15 regional offices established in various parts of Madhya Pradesh and Chhattisgarh. An experienced and talented workforce of 30 FICs in 13 states and another 30 staff posted at Bhopal ensures the maintenance of high standard and supervision & monitoring of the Kiosks. AISECTs Financial Inclusion initiatives cover 165 districts of the country through 3469 kiosks. Of these 3469 kiosks, around 90% kiosks are located in rural/semi-urban areas to fulfill the objectives of Financial Inclusion.

Training of CSPs

AISECT Ltd. has established a proper training module to train Customer Service Providers (CSP). Meticulous product training and guideline that helps the CSPs to run the kiosk banking site is provided at the time of the kiosk installation.

A detailed training program is organized at the district level which covers all the Kiosks of that area

Live training, is provided by the AISECT faculty in association with SBI officials, that helps in the opening of Saving accounts, Flexi RD, STD Raccounts, AEPS, imps remittances, fund transfer transactions and accounts under social security schemes, i.e., PMJJ BY, PMSBY, APY, etc. the modalities of settlement of funds and smooth functioning of kiosk banking site, branding & maintenance of records.

Moreover, AISECT Ltd. also organizes quarterly refresher training programs at the regional level. Such pieces of training provide a detailed account of the latest developments in system and procedures of kiosk banking, new products & advantageous schemes that would make the kiosk more economically viable.

Financial Literacy

In a bid to increase financial literacy and make banking services more easily accessible to the previously untapped/ unbanked areas of the country, AISECT Ltd. is focused on establishing strategies that inculcate a banking habit and help their valued clients and CSPs by ensuring that their financial interests are well protected. The household survey of each family is meticulously arranged to prepare the database and suitable strategies tailor-made to fit the requirements of the villagers are established to instill a banking habit. The publicity of the project is done on large-scale through publicity in local newspapers, radios, and TVs, display of films relating to financial literacy, nukkad natak, wall painting, distribution of banners& pamphlets, Gram Panchayat meetings, etc. Moreover, few villages were adopted and transformed into digital villages to further promote financial literacy through financial Inclusion initiatives. The social and economic welfare schemes promoted by the Govt. of India are publicized on a grand scale as a part of the financial literacy initiative for the common man, with special reference to the Pradhan Mantri Jan Dhan Yojana. This helps in the opening of bank accounts, PMJJBY/PMSBY/APV under social security schemes, Aadhar

seeding/mobile seeding of bank accounts and also DBT to ensure that the funds reaches the beneficiary. AISECT Ltd. has also taken major steps to promote cashless transactions post demonetization and distributed Micro ATM machines to the Kiosks. RuPay cards were also distributed in collaboration with different banks and customers were encouraged and educated about the benefits of cashless transaction. The gamut of Financial Inclusion initiatives, range of banking products, financial literacy, grievances redressal mechanism and all information relating to a kiosk and the CSP is available at the portal, www.aisectfi.com.



Mr. Rajiv Pratap Rudy, Minister, Skill Development and Entrepreneurship (GoI) visited Ahmedabad Banking Kiosk



Mahatma Gandhi Gramin Rajgar Guarantee Yojana beneficiaries at a Banking Kiosk



CSP opening Bank accounts



Customer at Banking Kiosk



Withdrawal of money at CSP



ID card issued to customer by CSP



Account opening of pension holders



Issued bank passbook to customers

5.6 UIDAI (Unique Identification Authority of India)

The Unique Identification Authority of India (UIDAI) is a statutory agency established on 12th Jul'16 by the Government of India, under the Ministry of Electronics and Information Technology (MeitY), in accordance with the Aadhaar Act 2016. Responsible for implementing the Aadhaar scheme, a unique identification project which issues a 12 digit

unique-identity number to all Indian residents based on their biometric and demographic data. The number is linked to the resident's basic demographic and biometric information such as a photograph, ten fingerprints and two iris scans, which are stored in a centralized database

Prior to its establishment as a statutory authority, UIDAI was functioning as an attached office of the Planning Commission of India.

The brand name of the Unique Identification number (U I D) is Aadhaar. The name and logo for the unique numbers to be issued by the U I DAI have been developed keeping in mind the transformational potential of the program. Together, they communicate the essence and spirit of the UIDAI's mandate to people across the country.

Objectives –



Highlights –



Registrars

The UIDAI has a well-defined process for appointing Registrars to assist in the enrollment process. "Registrar" is any entity recognized by the U I DAI for the purpose of enrolling the individual Is for UID numbers. Registrars are typically departments or agencies of the State Government/Union Territory, public sector undertakings and other agencies and organizations who interact with residents, in the normal course of implementation of some of their programs, activities or operations. Examples of such Registrars are Rural Development Department (for NREGS) or Civil Supplies and Consumer Affairs Department (for TPDS), insurance companies such as Life Insurance Corporation and Banks.

CSC e-Governance Services India Ltd. (CSC SPV) has been appointed as Registrar by UIDAI to engage CSCs across the country, to become permanent Enrollment centres of

UIDAI. Enabling CSCs to act as Permanent Enrollment Centres would facilitate the citizens to have their UID enrollments in their locality itself. This would help in obtaining cent percent coverage of U I D enrollments in an effective and efficient manner.

AISECT Ltd. has been on-boarded by UIDAI Regional Offices (RO) of states for operation of UID Enrollment.

Enrollment Agencies

Enrollment Agencies are entities hired by the Registrars to undertake demographic and biometric data collection for UID enrollment. Enrollment Agencies must ensure continued empanelment by UIDAI in order to be engaged by the Registrars. If-impaneled agencies are engaged by Registrars, they are also subject to the same terms and conditions as the impaneled agencies.

AISECT in UIDAI Project

AISECT ltd. has been impaneled by UIDAI as an Enrollment Agency for various registrars to establish and operate Permanent Enrollment Centres (PECs) through the various centres located across India.

To cater to the needs and benefits of the rural population with UIDAI services, AISECT Ud. has established PECs on their pre-existing centres at the Panchayat level. AISECT ltd. has signed an MOU with Registrar, CSC e-Services India ltd., in Oct'12 in the States of Madhya Pradesh, Punjab, and Chhattisgarh.

In order to establish the PECs at the centres, AISECT ltd. has been on-boarded by various UIDAI ROs under the registrarship of CSC e-Services India Ltd. AISECT ltd. started its UIDAI operations with the district Panna Of Madhya Pradesh and established Its first centre at village Brljpura. Soon Its centres were established in more than 30 districts of Madhya Pradesh.

After Madhya Pradesh, AISECT ltd. started its operations in Punjab and Gujarat and soon expanded to states like Chhattisgarh and Bihar. At present, there are more than 186 PECs operating In Chhattisgarh and Bihar with a consolidated 224 enrollment stations.

AISECT ltd. through this initiative has benefitted more than 1.25 crores resident and more than 1 crore residents have received their Aadhaar numbers.

Citizens can get themselves enrolled and avail post-enrollment services like modification of demographic details in Aadhaar Card (Name, Address, Date of Birth, etc.) through these

centres. Moreover, they can update their biometric data and link their email and mobile number with their Aadhaar number at these centres.

These Permanent Enrollment Centres serves as a single point-of-contact offering Aadhaar based services to citizens. Moreover, citizens can also get their e-aadhaar letter to avail beneficial Government schemes like Direct Benefit Transfer (DBT), after paying a nominal sum to the centres.

The internet-enabled centres also allow citizens to get their Aadhaar number by simply providing their name and biometric impression.

AISECT Ltd. has a Iso been impaneled with the State Registrar, M PSEDC M Pin Sep'14.

Till date, AISECT has registered more than 750 machines which are being used to enroll residents as well as to provide after-enrollment services like the demographic and biometric update, e-aadhaar downloading, etc. AISECT Ltd. has also imparted U I D services through more than 90 stations in the state of Uttar Pradesh, under the Registrar of Dena Bank.

Highlights

- Over 1450 machines used to enroll citizen
- 1.25 crore benefitted
- 1 crore Aadhaar numbers distributed

AISECT UID Project Team

Focused on providing quality and timely UID services to residents, AISECT Ltd. has periodically updated the centres with new initiatives taken by UIDAI and to that effect established a dedicated project team for UIDAI project. This team is based at AISECT's Head Quarters in Bhopal and also at the various State and Regional I Office across the country.

Methodology

The objective behind the U I DA I scheme is to provide a 12 digit unique-identity number to all Indian citizens and this necessitates a uniform enrollment process across the entire eco-system of Registrars to successfully build the residents' database. Achievement of such uniformity requires that the team involved in the enrollment process at the field level is thoroughly trained to accomplish the job.

AISECT Ltd. has developed a comprehensive Training Delivery Methodology and Training Content for all stakeholders. Understanding the need for a comprehensive mechanism to assess the person's skill and proficiency in carrying out the enrollment process, AISECT Ltd. has prescribed mandatory Testing & Certification for enrollment personnel to ensure adherence to quality aspects.

To ensure uniform quality of the Enrollment process and thorough understanding of all the processes involved in the Enrollment Eco-System, the training for the Enrollment Staff is conducted by the Registrars and Enrollment Agencies. Moreover, AISECT's State/Regional Offices also deliver need-based training through various programmes like Classroom Training, Master Trainer's Training!TOT and Orientation /Refresher



programme of EA staff. Mega Training camps are also conducted by ROs to create a large pool of Enrollment Staff.

There are other stakeholders including Officials from PR I/U LB, District Level Officers (DLOs), Introducer and Verifier which need to be sensitized about the Aadhaar Programme and their role in the Aadhaar Enrollment Process. From time to time, AISECT Ltd. also organizes various programmes for these stakeholders.

One of the training is to make the Enrollment Staff understand how to set up and manage an Enrollment Centre, use various devices required for enrollment, familiarizing the audience with the Aadhaar Enrollment process and how to handle exceptional cases through these programmes.

Training

The Operator and Supervisor are given a mandatory Induction Training which Illustrates In details the various activities involved in the enrollment process and also explains the different equipment and gadgets involved. They are also trained on transliteration skills in the local language that enables them to understand and adjust to the local situation.

It is mandatory for Operators and Supervisors to have the appropriate certification from testing and certifying agency authorized by UIDAI. Setting up of Permanent Enrollment Centre (PEC) Registration & Activation of Enrollment Operator/ Supervisors at UIDAI

Operators/Supervisors must have their Aadhaar numbers generated and certification test passed for getting activated in accordance with UIDAI guidelines prior to commencing enrollments. AISECT Ltd. adds these Operators and Supervisors to its admin portal and issues them unique IDs to do the enrollment at PECs.

5.7 Online Services

An online service refers to any information and services provided over the internet. These services not only allow subscribers to communicate with each other, but they also provide unlimited access to information. Online services can range from simple to complex. A basic online service may help subscribers gain needed data through a search engine, while a complex one might be an online mortgage application from a bank. Online services may be free or paid

In majority of cases it is the supply/ delivery of products or services using SAAS (software as a service) for order booking. With the technology penetrating deep into human lives, online services have now become so common, prevalent and often even free that most subscribers do not even realize that they are using one.

The range of online services can be very wide, right from selling a product like a pin to providing high end consultation services.

Various online services that are actively used in India are:

- On line Shopping (Includes all the possible products that one can think of)
- On line Banking and Money transfers
- Online Investments
- On line Consultations (Range can be very wide - Medico to Legal)

- Online Pharmacy
- Online Food ordering system
- Online Ticketing
- Online Travel and Tourism
- Online Education
- Online Bill pay services
- Online Application for various services
- Online form filling for School/College/University for Admission/ Registration / Examination
- Online KYC Services

Structure of Online Services

Online services have been broadly classified into three segments:

G2C services: Government to Customer services

Government-to-citizen (G2C) services refer to online communication between Government and consumer/individuals. It is an online interaction between local, central Government and private individuals which help in making public services and information accessible to all. It has been seen that the transaction cost for services have also come down drastically and service delivery through online centers have given citizens easy access to many services such as online form filling, bill payments, municipal certificates, etc, or complex applications like distance education, e-Learning, and telemedicine. G2C Services are classified broadly into three types based on their operation processes as following:.



Various Government Services like Birth/Death Certificate, Forms Download and Submission, Property Tax and Registration, Bus Pass, Railway Ticket, Passport, Licenses, Permit Subsidies, etc. are provided by designated Online centers at one place for the convenience of citizens. Detail of services provided by centers is as

- Insurance Services
- Passport
- Premium Collection Services of LIC, 581, ICICI Prudential, Other Insurance Companies
- E-Nagrik & E-District Services {Birth/ Death Certificate etc.}
- Pension Services
- NIOS Registration
- N I E LIT Services
- Aadhar Printing and Enrollment
- PAN Card
- Electoral Services
- E-Courts and results Services
- State Electricity and Water Bill Collection Services
- IHHL Project of Mo U D (Swachh Bharat)
- Digitize India
- CyberGram
- Services of Department of Post
- State Government Projects

B2C Services: Business to Customer Services

Business to consumer (B2C) is business or transactions conducted directly between a company and consumers who are the end-users of its products or services. The business-to-consumer as a business model differs significantly from the business-to-business model, which refers to commerce between two or more businesses. While most companies that sell directly to consumers can be referred to as B2C companies.

B2C services include all the products and services that are intended to be utilized by the end user. By virtue of this definition, the scope of B2C service becomes very large and can include (but not limited to) the following:

- E-commerce
- Agri Products
- Financial Services
- Consultation
- Bill Pay Services
- Education Services
- E-Learning Services (MOOCs)
- Insurance Services

- Travel and Tourism
- Food Ordering System
- Specialized and Customized Services

B2B Services: Business to Business Services

The products and services of the business are marketed to other businesses. Examples include advertising agencies, web hosting and graphics design services, office furniture manufacturers and landlords who lease office and retail space. Business-to-Business relationships are developed and ongoing, and the sales processes involved take longer than business-to-Consumer relationships. B2B decision making may take place at more than one level.

Typical cases of B2B services are:

- Telecommunications
- Merchant Cash Advance Lending
- Tech Hardware
- Customer Relationship Management Software
- Advertising and Marketing
- pas (Point of Sale) and Credit Card Processing Systems
- Recruiting/Headhunting
- Small Business Banking
- Payroll Processing
- Printing & Shipping Services

AISECT in Online Services

AISECT online portal was initiated with a vision to provide various services belonging to B2C (Business to Customers) and G2C (Government to Customers) segments to the citizens of India. During the relatively short term of its establishment, the benefits of the portal have penetrated deep into the urban as well as rural areas, and today AISECTonline.com delivers a very wide spectrum of services.

AISECT online is a One Stop Window integrated with Government departments, Private Business Houses and other organizations that provide various services in the field of Academics, Recruitment, Online Counseling, Online Assessment Examinations, and B2C Services.

Currently, AISECT online is delivering its services through the wide network of nearly 12000+ centers of AISECT spread all over India. The Vision for AISECTonline.com centers is to make various digital services accessible to the common man in his locality throughout his life through an integrated service delivery platform thereby ensuring efficiency, transparency, and reliability at affordable costs to meet his basic needs.

Category wise, AISECT works in the B2B segment where the services available on www.aisectonline.com are available to the AISECT branches only who in turn translate these services into G2C and B2C services and deliver to the end user (a customer).

G2C Services:

- Application Form Filling Services (M.P. Open School)
- Electricity Bi II Payment Services
- PAN Card Application Services
- Railway Reservation Services
- Cooking Gas Bill Payment Services
- Landline Telephone Bill Payment Services

B2e Services:

- Mobile/DTH Recharges & Landline Telephone Bill Payment Services
- Lead Generation services
- EMI collection services
- Financial services (Fixed Deposits/ Mutual Funds)
- KYC Services
- Money Transfer
- Insurance Services

E-Store Services:

- Solar Products
- Home Utility Products
- Electrical Appliances
- Academic Books
- Fiction & Literature Books

- Computers & Internet Books
- Books on Research
- Business, Finance & Management Books
- Skill Development/Self learning Books Children Books

G2C Services:

Application/Form Filling Service (M.P. Open School):

The MP Open Form filling service is where a student can fill the online registration form of Madhya Pradesh State Open School from AISECT Online portal for class 12th and 10th. The service provides options where a student can fill the form under 5 different schemes. AISECT Online facilitates the option to fill the form at selected AISECT centers located at Panchayat and Block levels. AISECT Online call centers also assist the students in filling the forms. Further AISECT Online call centre also intimates the students about opening and closing dates of form filling via SMS and Calls.

Electricity Bill Payment Services:

This is one of the most important recurring services. AISECT Online has initiated tie-ups with various Electricity boards for online payments of Electricity bills. Very soon, the bills can be paid for almost all of the Electricity boards of the country making this service available on Pan-India basis.

Pan card Application Services:

In the financial world, one of the most important tools that we have on hand is our PAN CARD. For many, applying for a PAN CARD still remains a distant dream because of various hurdles and financial jugglery involved in the application process itself. AISECT Online has streamlined the entire process of PAN CARD application that is just right for the customer.

Railway Reservation Services:

This is one of the most sought after service on www.aisectonline.com. This facility helps the branch book all Categories of railway tickets for their customers.

Landline Telephone Bill Payment Services:

AISECT Online allows the user to pay for the landline bills of BSN L/ MTN L on the portal.

Cooking Gas Bill Payment Service:

AISECT Online brings the utility gas bill payment service exclusively for cities where piped gas is available. The service allows for hassle-free payment of bills of 4 major players of the gas utility supply chain: Mahanagar Gas Limited, Indraprastha Gas Limited, Gujarat Gas Company Limited, and ADANI Gas.

B2e Services:

Mobile I DTH Recharge Services:

“In current IT Communication and The entertainment world, the Mobile & DTH recharge is the most usable services by nearly every house/person. AISECT Online portal provides this service where customer can easily recharge/pay your mobile and DTH bills of all the available operators across India.

Lead Generation Services:

Given the spread and reach of AISECT An online network, this service is one of the most promising services to look ahead. Currently, AISECT Online is generating leads for sale of Bajaj two-wheelers. AISECT Online centre simply needs to fill in the required details of the prospective customer and the rest of the follow-up activity is done and managed by the principal company.

Financial Services:

AISECT Online has tied up with Mahindra & Mahindra Financials Ltd for mobilization of Fixed Deposits. This service aspires to enable customers of AISECT Online to mobilize their savings whilst striving to maximize the returns.

Tele-Medicine (Online Consultation) :

The primary purpose of this service is to enable customers access to expert Medicos across the country. This service is delivered via video conferencing or telecalling. AISECT Online has tied up with Doctor Insta to offer this service to its customers.

EM I Collection services:

This is an important and beneficial service for AISECT Online centers present at Block and Panchayat levels. Currently, AISECT Online is offering EM I collection services for Bajaj

Finance Ltd.

Tele-Medicine (Online Pharmacy):

One of the most sought after service for delivery of prescribed medicines on doorsteps of the customer. The service offers magnanimous discounts on prescribed medicines making it the best alternative to physical purchase from the medical store next door. AISECT Online has tied up with Netmeds for the execution of this service.

AISECT E-store:

The e-store is our own designed market place offering various products to the customers at competitive prices. The e-store offers convenience in terms of the order processing, better availability of multiple products, door delivery of products.

E-store currently offers products under categories like:

- Solar Products
- Electrical Product
- Home Appliances+ Academic Books
- Fiction & Literature Books
- Computers & Internet Books
- Books on Research
- Business. Finance& Management Books
- Skill Development/Self learning Books
- Children Books

Online Services Manual:

AISECT Online has designed a service manual for each of the available services. This manual elicits the exact usage of these services, modalities Involved, procedural layouts so that the user of this service can avail or use these services without any external assistance. The manuals have been designed with screenshots taken for each of the Individual services so that at any given moment of time the user knows what window he would be expecting next. A typical user manual for one of the service is depicted in further pages to help the user understand the benefit of these manuals. The user manuals are placed in PDF format towards the right side of the screen as shown In the screenshot below.

Training sessions:

AISECT Online continually organizes training sessions for branches for various services. Majority of services need critical inputs from the parent company as well. In this scenario, joint training sessions are organized in consent with the concerned regional office.

The major trainings delivered so far are :

- MPSOS -various locations in Madhya Pradesh
- Green light Solar Products - Chhattarpur I Panna I Indore I Ujjain I Jaipur I Jodhpur
- Lead Generation Services -Indore I Ujjain I Bhopal
- EM I Collection Services - Bhopal
- Mahindra Finance - Anuppur
- Doctor Insta - Indore/Ujjain

The training is usually delivered by senior people responsible for the execution of that service in conjunction with Parent company if required.

Field Offices

To streamline the training and service I product delivery on various services, Online Service coordinators have been designated at each of our offices. These coordinators act as a single point of contact for all the branches in that region. Further, these coordinators also act as service simulators to push these services in their respective regions. These coordinators are trained at periodic intervals to update them on new developments

Help Desk

The help desk has been created for various services available on www.aisectonline.com and same has been placed on our portal as well. This helps the branches to identify the right person to be approached for a particular service ensuring the right solution at the right time. Students filling online Form for MPSOS Advertisement I Promotional material (campaigns Run by HO)

AISECT Online has designed various leaflets to promote and popularize its services amongst its centers. Various promotional campaigns are run continually by Head Office to popularize the services available on www.aisectonline.com.



5.8 Data Processing Services

These days, automation and computerization have become the need of the hour for universities and Educational Institutions to manage student enrollment, admissions, fees collection, conducting an examination, etc. AISECT Ltd. offers end to end solution to Educational Institutions for online management of student database, student enrolments, maintaining communication with students, providing access to Learning Management Systems, developing and sales of course material in hard copy and soft copy as per guidelines received from the Universities, facilitating filling up of exam forms and collection of fees. The benefits of such a system for an Educational Institution are:

1. Maintains authenticity of Data The online system curbs the manipulation and mismanagement of u data that is accessible to staff and administrative staff for further usage.
2. Generate Reports, Receipts, and customized MIS: Analytics and reports that can be printed as and when needed which regards to any module or plug-in or internal functions to maintain records are provided.
3. Data Security And Backup: Backup is automatic, time-saving and easily retrievable. Data is secured by encrypted password and modern security tools.
4. Software Customization: Provision for customization in software helps personalize the experience of the user and encourages users of technology to make the project successful.
5. Eliminates Manual Work and Saves Cost: The solution eliminates data entry and manual work which is repetitive, tedious and heavily time-consuming to increase the efficiency.
6. Online And Offline Support: We provide offline and online support for the smooth functioning of system so that processes are automated as fares possible.

For the above Clients, AISECT Ltd. is offering services which are basically divided into two parts i.e., On Campus Services and Off-Campus Services. For Off-Campus students, the services provided by the company are Development and sale of course material. AISECT Ltd. Data Processing Center or DPC undertakes to develop the content of the course material for the students, which shall adhere to the standards/syllabus set by the University, such content/course material shall be sold directly to the students by DPC. DPC also provides data processing and other online support services through AISECT Online portal which includes Student Data Processing, Student Registration, Maintaining student personal information and system management, Enrollment and examination support like a compilation of results, sharing of results, online test creation, Collection of registration and examination fees, Online content uploading of course material. For On-Campus students DPC provides Student Data Processing which includes facilitating student Registration, maintaining student personal information.

For the purpose of data processing, DPC is responsible for collecting, processing and the safekeeping of all forms of data collected by it in furtherance of providing any services since any data collected by DPC is of sensitive nature as it includes the names, addresses, personal contact information, etc. of different applicants applying for different courses at the University. DPC takes the utmost precaution in keeping all data secure at all times. Data Processing Centre constantly carries out regular updates to its servers to match up with the highest cyber security standards.

CHAPTER 6

DATA ANALYSIS AND FINDINGS

6.1 Introduction

The concept of women entrepreneurship has made its marks in the recent past. For women it is always seems beneficial to work on her terms and conditions so as to maintain her work life balance and also to get way to explore their hidden talents. Women have become increasingly active in opting the option of become self reliant and taking steps to support the women community. Apart from the conventional areas where in women can work independently, like Agarbatti making ,Pickle manufacturing ,parlor services ,handicrafts and such other activities, AISECT has given altogether a different dimensions to women to become master of their own and can showcase their expertise in technology and other service related areas . The complexity of technology and its intervention in financial products and other services is clearly visible. The area of skill development, financial inclusion and online services has gained the momentum in recent times. Observing the waves of the transformations AISECT joined hands with the government schemes and initiatives to empower rural community with upgraded technology, inclusive banking and other online services. For this purpose AISECT has further get into the idea of indulging women to get involved in operating the aforesaid activities.

The strongest motivation towards pursuing research in this topic is that the concept Women Entrepreneurship is the buzzword in today's era. Though the area is not new to researchers still the topic has gained recent importance and viewed as a tool of women empowerment. Through this research the researcher tries to get in to the in-depth analysis of the concept of women entrepreneurship, how it evolves and how the public and private agencies supporting the spree of women entrepreneurship. The present chapter is focusing on the analysis of the data pertaining to districts of Madhya Pradesh. (to add more reference and details if required)

6.2 Relevance of Data Analysis

Women plays predominant role in every aspect of life thereby needs a great balance between work, personal life, family life and social life. It is imperative to understand the scenarios of women in society and the measures and techniques which are being used to uplift the segment in order to bring in the sustainability. It has been observed and traced that Rural India and Rural women is being supported by various government and private schemes and thus the scenario is getting changed at 360 degree level. Keeping aside the urban scenario, the focus is more on to develop rural society and in this the much more focus is on to develop women entrepreneurship among rural areas. The present research is covering the analysis of selected Districts of Madhya Pradesh state in terms of women entrepreneurs. To get the insights of the concept taken under study the analysis is being carried out at three levels. First level of the analysis is depicting the data which represent the growth of the women entrepreneurs over a period of five years (2011-2017) supported by AISECT group. The data reflects services rendered by the women Entrepreneurs and the revenue generated from those services over a span of five years. The second level of the data analysis reflects the demographic profile of the sample covered in the study along with the career profile. The analysis reflects the change in the economic level of the sample as due to the intervention of the concept of women entrepreneurship in their lives. The third and the final level of the analysis covers the successful journey the women entrepreneurs have travelled so far and demonstrate that how there is change in their social status after getting in to the world of becoming their own masters .

In the wake of leading to sustainable nation the need is to understand the emerging concepts and to draw the conclusions and models so as to replicate it further across the other section of society. Thus the present research is touching upon the points which can be surely helpful to understand the ways and means of developing entrepreneurial ecosystem and thus in turn will led to support to develop it on a large scale.

6.3 Profile of the respondents

In the current research a questionnaire has been used to estimate the demographic information of the women who are indulge in entrepreneurial activities. The sample population residing in rural and semi urban areas (with special reference to Districts of Madhya Pradesh). The total respondents were **450**.

The respondents have been selected from the 51 districts of Madhya Pradesh as the AISECT centers are operational in these areas and the research is based on these areas. As the study is focused on women entrepreneurship, the districts are selected in such a way where the women led centers are operational predominantly.

6.4 Data Interpretation and Results

The entrepreneurial traits and the areas where women are really inclined to start their own enterprises is an interesting issue to address with. The data collected from women entrepreneurs depicts about their literacy level, their social and economical background and the type of work they are handling with AISECT. The interpretation on the secondary data explains the patterns of revenue generated from various centers operational in 49 districts of Madhya Pradesh. The data also reveal the correlation between the number of center operational in the selected region and the revenue generated from the centers over a period of five years. With the help personal interview, researcher developed short cases on the entrepreneurs who have made their mark in their surrounding society with their entrepreneurial spirit.

6.5 Reliability statistics

For the purpose of conducting survey, researcher has used the structured questionnaire as a tool to collect the data. In order to ascertain the reliability of the tool, reliability statistics has been calculated. To calculate the reliability statistics SPSS 21 licensed version is being used and the value of **Cronbach's alpha** is being calculated. The value of Cronbach's alpha comes out to be .56 for 13 items. The value indicates that the present tool used for the analysis is reliable enough to collect the data and to analyze the same. The items are related to assess the demographic details of the respondents, their literacy level, their association with AISECT and the change in income level as with the initiation of their entrepreneurial venture.

6.6 District wise Center Analysis

As mentioned in the earlier part of this chapter that the data pertaining to the AISECT centers owned and led by Women has been collected at District Level ,this segment of analysis bring out the facts about the number of centers led by women in districts of M.P. and their revenue generation.

**Table 6.1 All India Centres Data (Man & Women Entrepreneur)
as per Year 2007 to 2017**

S.No.	Particular	STAR+PMKV Y CENTRE	SKILL CENTRE	CSC CENTRE	FI CENTRE	Grand Total
1	ALL India (Total)	835	3934	6895	3816	15480
2	ALL India (woman)	91	524	1024	532	2171
3	ALL India (Man)	744	3410	5871	3284	13309
4	ALL M.P. (only woman)	26	147	569	331	1073
5	ALL M.P. (only man)	235	1014	3 466	2172	6887

The table 6.1 indicates the total number of AISECT centres operational in India during the period 2007 to 2017. The data states that from the total number of centres operational in selected districts of Madhya Pradesh (7960), 1129 centres are led by Women. Although the percentage is less than 50 percent of total centres of Madhya Pradesh, still it is considered as a beginning of the intervention of woman in entrepreneurial world as M.P. is recognized as conservative states in terms of women empowerment and support.

Further getting in to the details of the number of centres led by women on YOY (Year on Year Basis), Table 6.2 reveals that over a period of 10 years the number of centre led by women has increased in the 51 districts of Madhya Pradesh. Although the year wise growth is neither incremental nor consistent in all the states yet it shows the overall increase in numbers of centre over a period of ten years. On the basis of the total number of centre led by women, each district has assigned a rank on the base of number of centres district is operating in single service model. The single service model mean the centre is providing the single service (PMKVY, CSC, FI, Skill trainings).

Table 6.3 depicts category wise centres including four major categories, CSC project centres, Skill centre, FI (Banking), PMKVY. The data from 2007 to 2017 reveals that year 2007 have mainly two categories i.e. CSC project centre and Skill centre. Later on the inclusion of FI (Banking, PMKVY services introduced in the subsequent years. This

inclusion of the add on services reflects that AISECT as an organization keep updating its skill service profile and introduce the changes so bring out at the state and at the national level.

Table 6.4 depicts the ranks of the districts on the basis of number of centers perational in that area over a period of ten years (2007-2017). Rank 1 has been assigned to the district having maximum number. While observing the ranks Rewa, Satna, Hoshangabad, Sagar, Chhatarpur, Panna, Shahdol, Sidhi, Tikamgarh and Bhopal Stand out as top Ten Districts .

Table 6.5 depicts the total number of Districts with the Revenue they have generated over a period of 5 years (2011-2017) .The table indicates the total turnover in decreasing order . It is observed from the table that revenue generated by districts are not in proportion of the number of the centres they own ,rather it is on the basis of the services they are offering and their delivery mechanism . This justification can be made as Katni with 27 centres is having total revenue of 55, 33,182 in comparison to hoshangabad with 79 centres 29,50,370 rupees. .observing this, researcher have tried to establish the relationship between the number of centers with the revenue generated by them. To draw the inference on this relation of Kernal Pearson method correlation method of analysis has been applied which is further been signified by t test statistics. To apply the correlation method the null hypothesis is being stated as

H0 = There is no significant relation between number of centers in districts and the total turnover generated by them in study area.

H1= There is a significant relation between number of centers in districts and the total revenue generated by them in study area

Table 6.5 (a) Descriptive Statistics of Centers and Total Revenue

	Mean	Std. Deviation	N
No. of Centers in District	91.6939	107.74762	51
Total Revenue	1678964.0408	2080474.90868	51

Table 6.5 (b) Correlation Matrix (No. of Centers and Total Revenue)

	No. of Centers in District	Total Revenue

No. of Centers in District	Pearson Correlation	1	.334*
	Sig. (2-tailed)		.019
	N	51	51
Total Revenue	Pearson Correlation	.334*	1
	Sig. (2-tailed)	.019	
	N	51	51

*. Correlation is significant at the 0.05 level (2-tailed).

Table 6.5 (b) depicts the value of Pearson correlation coefficient (.334, significant at 5 % level of significance. The positive value indicates that there is a positive correlation between the number of centers and the total turnover generated by them. Thus the null hypothesis is being rejected.

Table 6.6 Top Ten centre District wise and Total Turnover (2011-17)

S.No.	District	Number of Centres	Total Turn Over	Average Turnover	Rank to District on the basis of average Turnover
1	Katni	27	55,36,182	205043.8	1
2	Anuppur	28	51,23,545	182983.8	2
3	Sagar	71	42,90,771	60433.39	5
4	Hoshangabad	79	29,50,370	37346.46	7
5	Tikamgarh	40	26,87,208	67180.19	4
6	Bhopal	38	26,51,494	69776.16	3
7	Sidhi	52	22,07,967	42460.91	6
8	Shahdol	59	13,32,689	22587.95	8
9	Satna	88	11,98,937	13624.29	9
10	Niwari	20	314611.83	15730.59	10

Table 6.6 reveals the summary of the Total turnover of the top 10 districts and their average turnover. The table indicates the value in decreasing order and the rank has been assigned to district as per the average revenue they incurred.

Descriptive Analysis of the Respondents:

After performing the analysis on secondary data pertaining to the number of centers and their performance in terms of revenue generation, the next section of the analysis focused on to draw the demographic analysis of the respondents taken under study. The analysis is mainly performed so as to develop an understanding about the basic level of qualification and other

related socio economic dimensions which in order to support draw relevant conclusions.

For the purpose of the confidentiality the names of the respondents have not been mentioned and also the women were from the rural and semi urban region the age has also not been shared by the respondents.

Table 6.7 (a) Marital status 1=Married,2=Unmarried,3=Widow,4=Divorced

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	382	87.0	87.0	87.0
	Unmarried	57	13.0	13.0	100.0
Total		439	100.0	100.0	

Interpretation: It is evident from the table 6.7 (a) that majority of the respondents falls into the married category. It further reflects that the women operating the centers belong to an average group and are mature enough to understand the need of being independent in career in the present scenario.

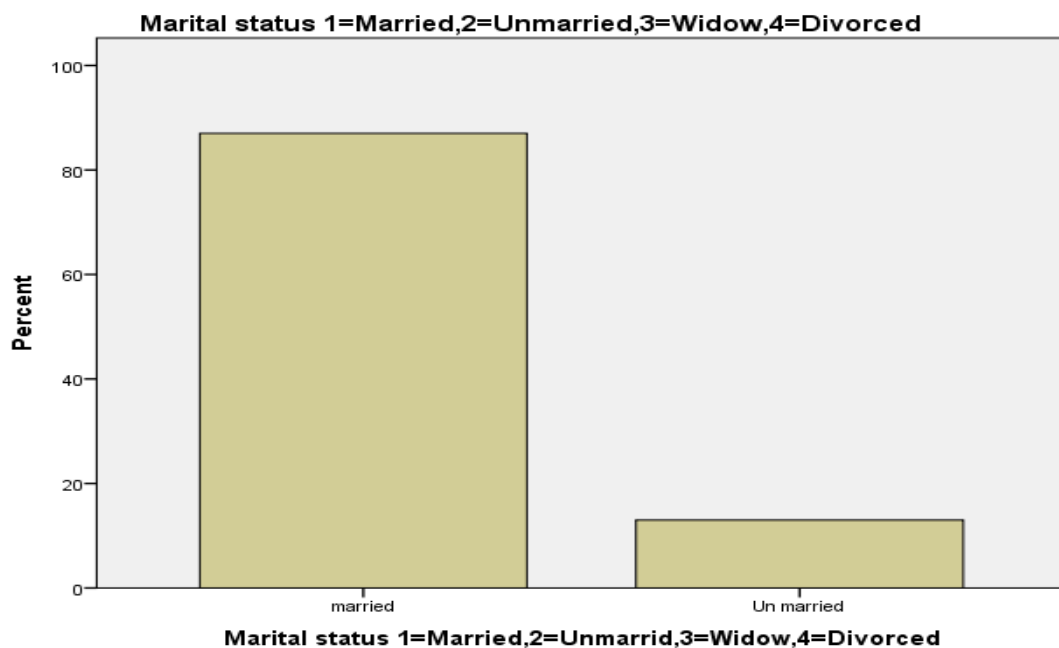


Table 6.7 (b) Education qualification 1=8th, 2=10th, 3=12th, 4=Graduate,5=Post Graduate

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10 th	49	11.2	11.2	11.2
	12 th	65	14.8	14.8	26.0
	graduate	125	28.5	28.5	54.4
	post graduate	200	45.6	45.6	100.0
	Total	439	100.0	100.0	

Interpretation: Table 6.7 (b) indicates the education qualification of the respondents. As a matter of surprise, data reveal that majority of the respondents are having post graduation as their educational qualification. It can be interpreted from this that the sample under study is well educated to understand the rights and duties of women and must be having an understanding of the present country and state environment in terms of growth and sustainability.

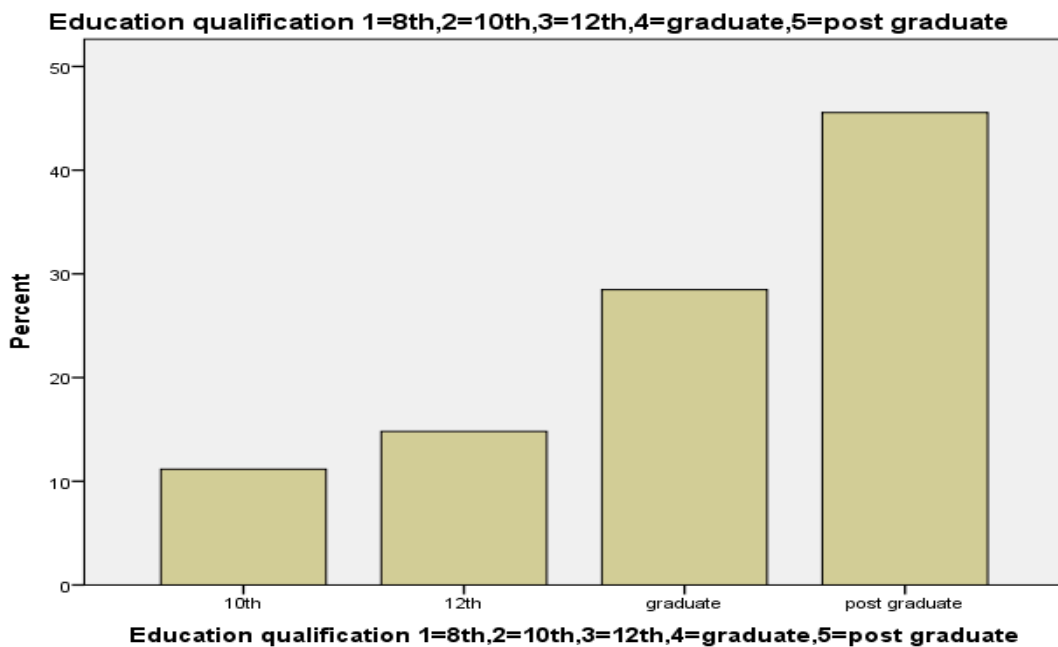
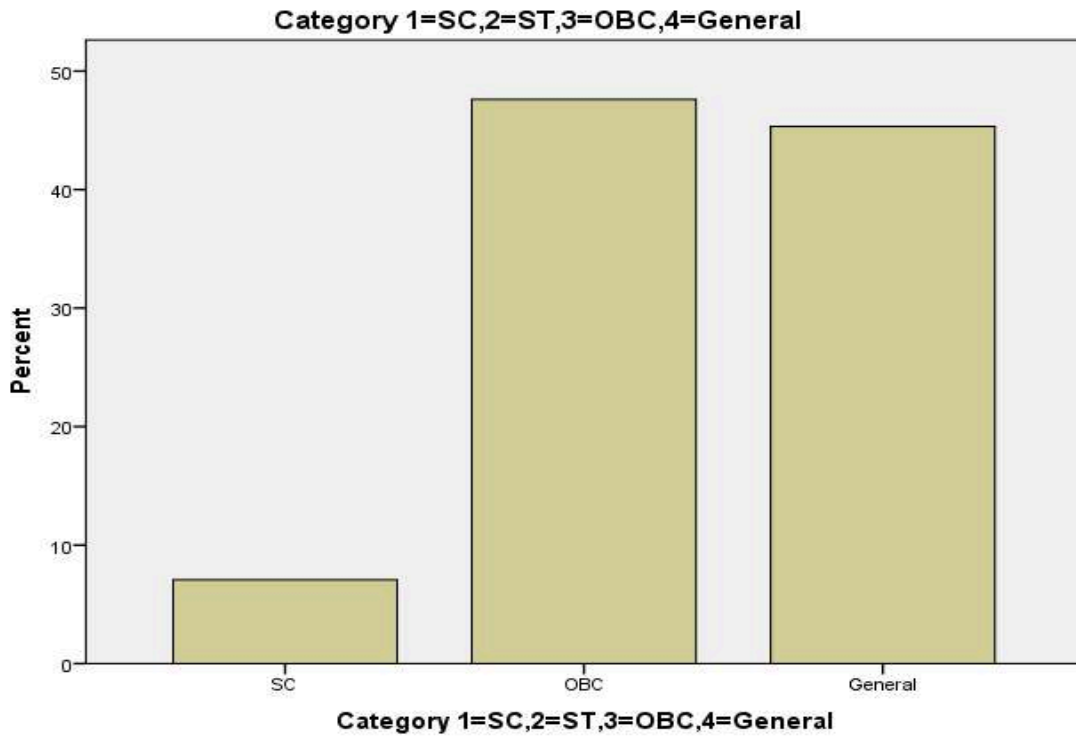


Table 6.7 (c) Category 1=SC,2=ST,3=OBC,4=General

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SC	31	7.1	7.1	7.1
	OBC	209	47.6	47.6	54.7
	General	199	45.3	45.3	100.0
	Total	439	100.0	100.0	



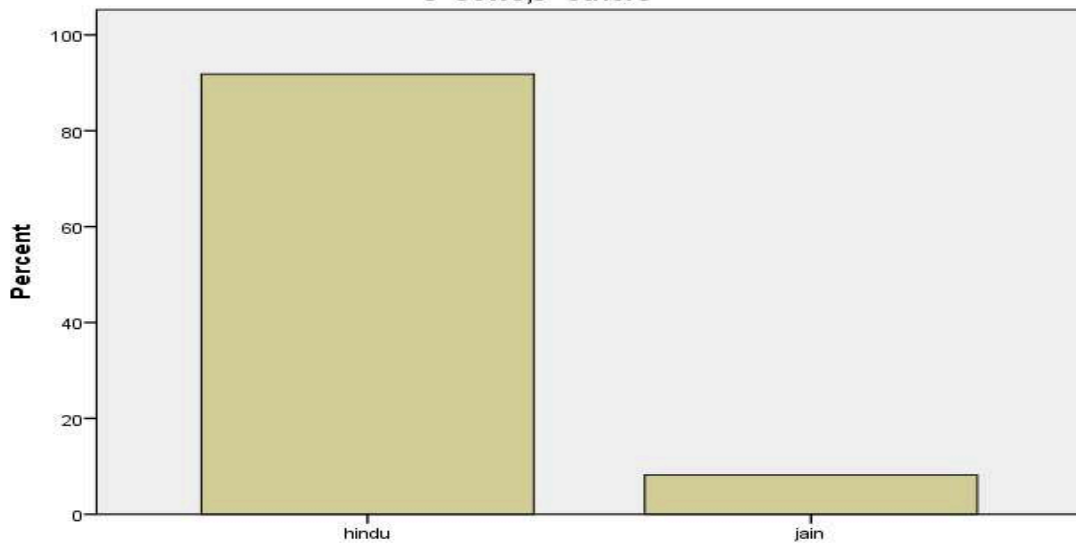
Interpretation: table 6.7 (c) reveals that majority of the respondents are skewed towards the OBC and General Category.

**Table 6.7 (d) 1= Hindu, 2=Muslim,3=Christian,4=Jain,5=Buddhist,
6=Parsi,7=Sikh,8=Jews,9=Other**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Hindu	403	91.8	91.8	91.8
	Jain	36	8.2	8.2	100.0
	Total	439	100.0	100.0	

Interpretation: Out of the total respondents majority of the respondents belong to Hindu community. The data has been taken from Madhya Pradesh, which is predominantly being surrounded by Hindu. Thus the data is also supporting the fact.

Religion 1=Hindu,2=Muslim,3=Christian,4=Jain,5=Buddhist,6=Parsi,7=Sikh,
8=Jews,9=others

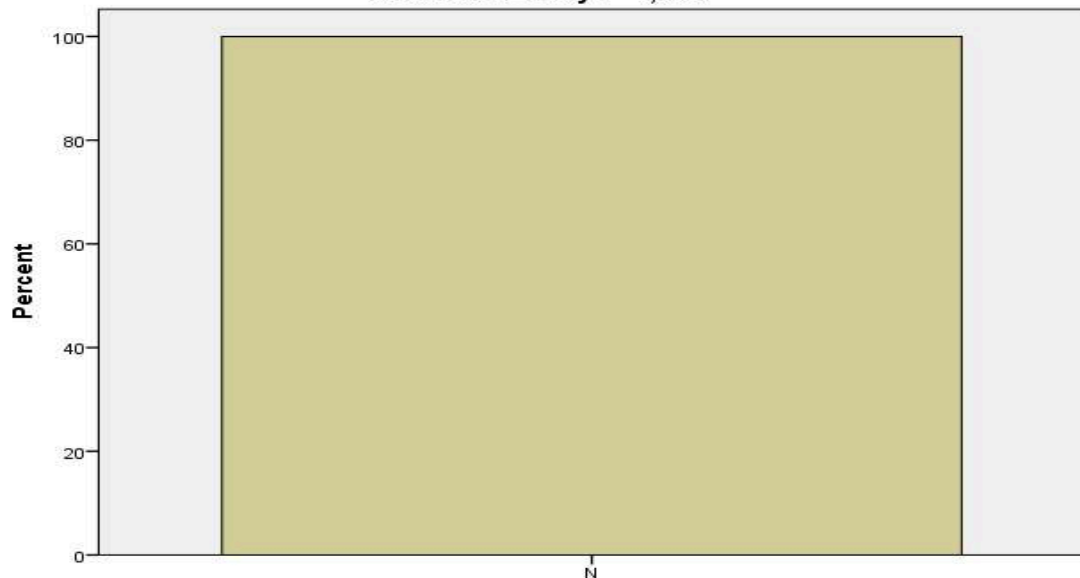


Religion 1=Hindu,2=Muslim,3=Christian,4=Jain,5=Buddhist,6=Parsi,7=Sikh,
8=Jews,9=others

Table 6.7 (e) Whether Minority 1=Y,2=N

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	N	437	99.5	100.0	100.0
Missing	System	2	.5		
	Total	439	100.0		

Whether Minority 1=Y,2=N

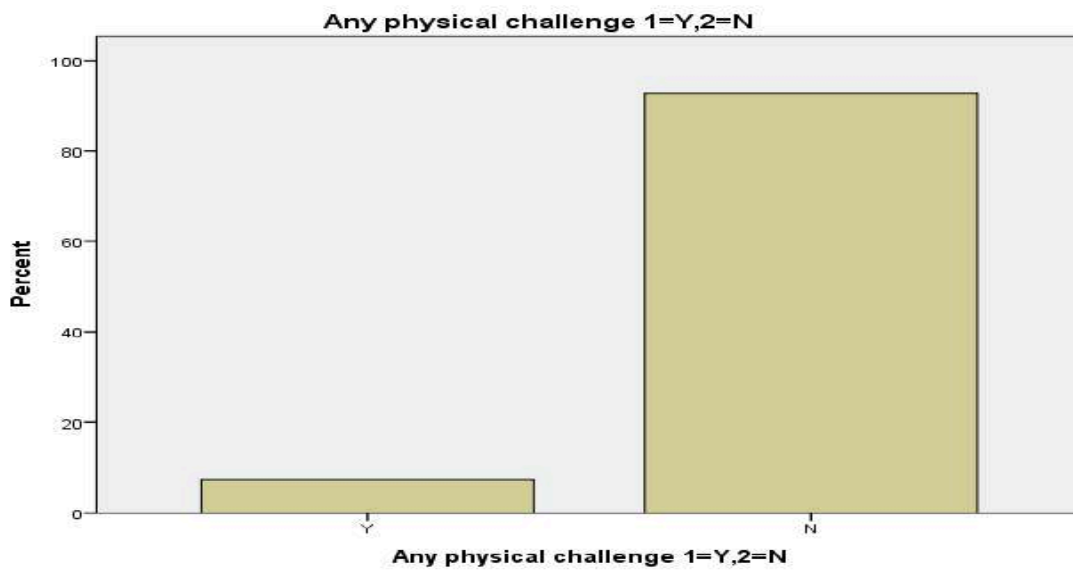


Whether Minority 1=Y,2=N

Interpretation : Out of the total respondents no one belongs to minority .

Table 6.7 (f) Any physical challenge 1=Y,2=N

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Y	32	7.3	7.3	7.3
	N	405	92.3	92.7	100.0
	Total	437	99.5	100.0	
Missing	System	2	.5		
Total		439	100.0		



Interpretation: Table 6.6 f indicates that out of the total respondents' majority of the respondents are physically fit, although some of the respondents are having physical challenges. Despite of the fact of some women face physical challenge, still they are indulge in the entrepreneurial activity is a great effort to reckon with.

Table 6.7 (g) No. of Dependent in family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	29	6.6	7.8	7.8
	2.00	104	23.7	27.8	35.6
	3.00	32	7.3	8.6	44.1
	4.00	60	13.7	16.0	60.2
	5.00	97	22.1	25.9	86.1
	6.00	51	11.6	13.6	99.7
	7.00	1	.2	.3	100.0
	Total	374	85.2	100.0	
Missing	System	65	14.8		
Total		439	100.0		

Table 6.7 (h) No. of Members in Family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	.5	.5	.5
	3.00	89	20.3	20.3	20.7
	4.00	110	25.1	25.1	45.8
	5.00	157	35.8	35.8	81.5
	6.00	51	11.6	11.6	93.2
	7.00	30	6.8	6.8	100.0
	Total	439	100.0	100.0	

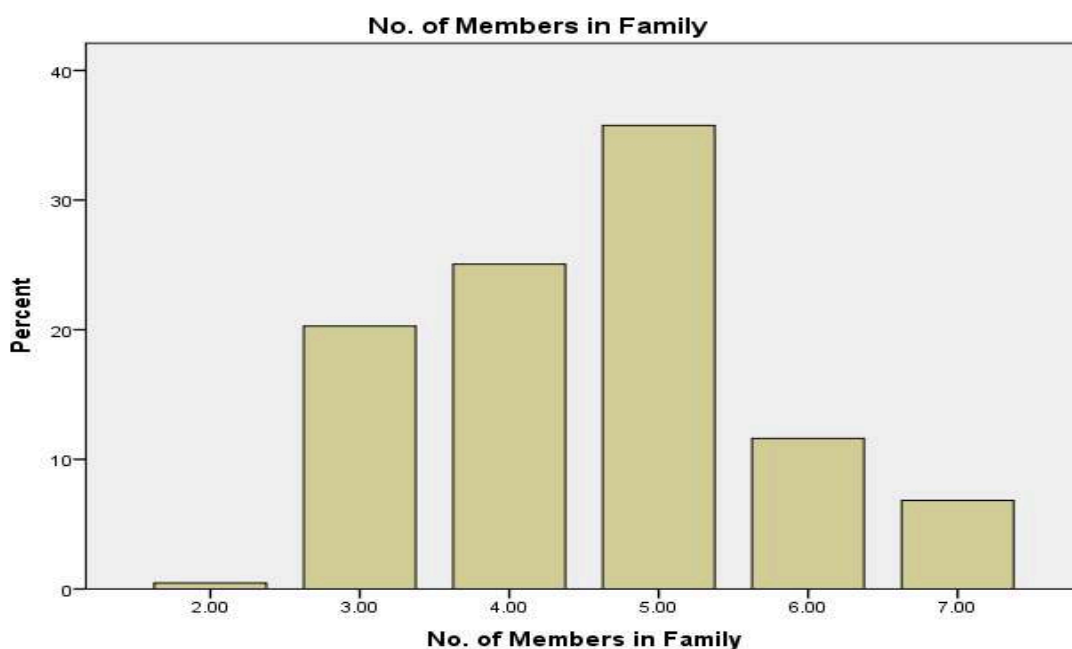


Table 6.7 (I) Types of Centre 1=CSC,2=Banking Kiosk,3=AISECT Academy 4=All

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CSC	54	12.3	12.3	12.3
	Banking Kiosks	155	35.3	35.3	47.6
	AISECT Academy	55	12.5	12.5	60.1
	All	175	39.9	39.9	100.0
	Total	439	100.0	100.0	

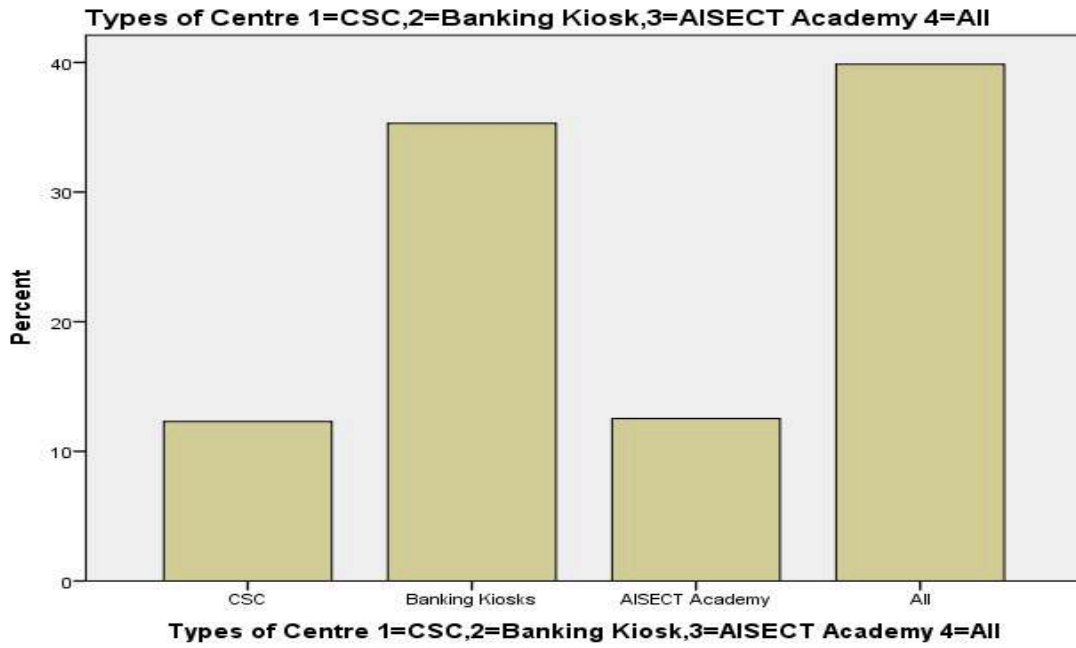


Table 6.7 (j) No. of Year of Association with AISECT

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	31	7.1	8.4	8.4
	2.00	92	21.0	24.8	33.2
	3.00	29	6.6	7.8	41.0
	4.00	32	7.3	8.6	49.6
	5.00	84	19.1	22.6	72.2
	8.00	51	11.6	13.7	86.0
	9.00	22	5.0	5.9	91.9
	11.00	30	6.8	8.1	100.0
	Total	371	84.5	100.0	
Missing	System	68	15.5		
Total		439	100.0		

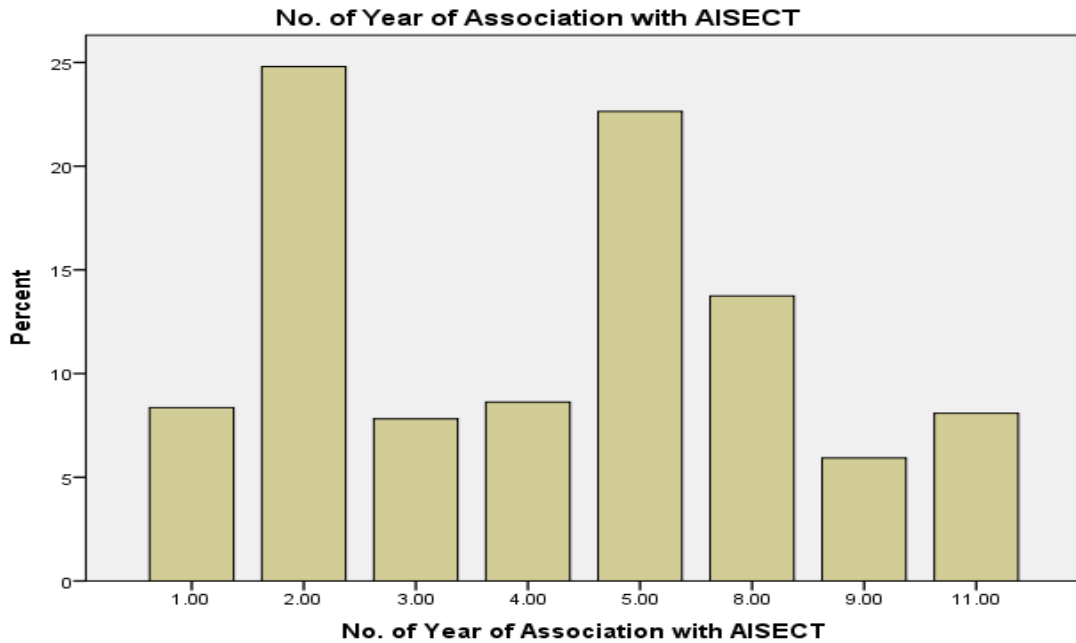


Table 6.7 (k) Previous Career 1=job,2=self employed 3 =housewife

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Job	279	63.6	63.6	63.6
Self	25	5.7	5.7	69.2
housewife	135	30.8	30.8	100.0
Total	439	100.0	100.0	



Inferential Statistics:

After extracting the basic information about the respondents, the next level is to understand and analyze the economic effect produced as the respondents indulge in work. For this descriptive and inferential statistics has been applied to draw the inferences and to signify the hypothesis:

Ho = There is no significant effect on income level in family before and after getting into enterprise activity.

H1= There is significant effect on income level in family before and after getting into enterprise activity.

Interpretation: In order to draw the inferences from the data pertaining to change in income level of the respondents after getting into the entrepreneurial activity supported by AISECT in partnership with government initiatives to support the entrepreneurial ecosystem, inferential statistics has been applied . For this paired t –test has been applied between the variable 1 (Income in the family before enterprise) and Variable 2(Income in the family after enterprise). Table 6.7 reveals the descriptive statistics; Mean score of both the variable 1 and variable 2. It is clearly evident from the mean scores of variable 2 i.e. Income in family after getting indulge into enterprise activity is higher in comparison to before getting into it. It clearly indicates the rise in the income level of the respondents after being the master of their own and thus has been able to generate income at high level as compare before. The value of Standard deviation calculated as a measure of dispersion further suffice the fact that as the mean score of second variable is high , the level of variation is also high. The fluctuation in the income can also be correlated with the level of efforts and activities performed by the respondents taken under study. Presently the researcher main focus is to understand the effect of the entrepreneurial activity taken by the respondents over the income generation so as to get the understanding of the economic level of the respondents. **Table 6.7** reveals the paired sample statistics in which the value of t is (12.12) significant at 5 % level of significance at 2 tail. The value and the p –value (.000) which is less than .05 give the inference to reject null hypothesis .

Table 6.8 Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Income in the family before enterprise	15537.9310	435	31193.21104	1495.59999
Income in family income after enterprise	27902.2989	435	48724.23336	2336.14818

Table 6.8 (a) Paired Samples Test

	Paired Differences					T	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Income in the family before enterprise - Income in family income after enterprise	-12364.36782	21104.38713	1011.87791	-14353.15826	-10375.57737	-12.219	434	.000

The results of the statistical measures suffice the fact that as with the due efforts of AISECT group and with the willingness of women taken under study, entrepreneurial journey so far have supported the target group to become economically viable. The results have clearly stated that a group of women society has been able to uplift their earning level in a considerable way. AISECT initiatives and support, provided a pathway of success and sustainability to a large group of women in Madhya Pradesh in a span of five years merely.

To get the insights of the thoughts of the target group under study and to understand the situation that help them to transform their lives ,with the help of FGD’s researcher developed short cases of women who have made their marks in their surrounding society . As with the limitation of time and reach ,59 cases has been developed .Below mentioned cases provides the reflection target group had and shared their own experiential journey in their own ways.

6.7 Case Studies of Successful Women Entrepreneurs (M.P.)

Name	District	Type of Centre
1. Ms. Sandhya Chourasia	Tikamgarh	AISECT Banking Kiosk
<p>With the increase in government focus on rural banking, Sandhya wanted to expand her work and help people in Tikamgarh to access all financial schemes and benefits through her kiosk. From being a teacher in a private school to an entrepreneur in rural banking space, she has travelled a long way to establish her individual identity and, her efforts reflect in the appreciation and respect that she has earned in society. As a successful Women Entrepreneur, she has been able to earn the trust amongst people through her work hard, so as to have a substantial increase in their annual income by adding on to the amount deposited at her customer point. Sandhya has proved to be a true inspiration for a lot of women around her.</p>		

Name	District	Type of Centre
2. Mrs. Kavita Singh	Sehore	
<p>When there is a will there is always a way people who curse their fate for the failures they face, Kavita Singh stood strong, confronted her difficulties and carved her own stairs to success. Having her roots from a small traditional place, she had a societal norms periphery around her, compelling her to work within the conventional structure of a mother. However, with a strong will and patience to fulfill her dreams, Kavita dedicatedly held the helping hand put forth as an “Entrepreneurial Development Programe” by AISECT and completed the first phase of her challenging journey towards chasing her dreams. Belonging to a very small Place with a population of merely 10,000 People, Where traditional lifestyle was the norm, Kavita Singh was unlike most people residing in Budhni. She Dislike doing a 9 to 5 job and wanted to do something different. Her desire to stand out from the rest led to a certain amount of interest when she saw a newspaper advertisement published in February 2004 about the Entrepreneurship. Development Programme (EDP) offered by AISECT and decided to attend the 1 month programme in Bhopal.</p> <p>Unfortunately, the first day of EDP was not a good one for Kavita as she reached home at around 10:30 PM and in addition to this, her 8 month old daughter fell from the bed that very day. Thus, her family was against the idea of her undertaking the journey to Bhopal alone every day, especially when her child was at such a tender age. But keeping all such problem and oppositions aside, Kavita continued o travel 2 Hours a day to complete the programme. Presently she has developed her separate identity across society and living a standard life, imparting support to her family.</p>		
Name	District	Type of Centre

3. Mrs. Manisha Kankane	Katni	AISECT Education Centres
<p>People criticize you when they cannot be at par with you. Society tried to destroy her will through “criticism of being a modern woman” but, Manisha used it as a rain to nourish her skills. And when the table turned round with Manish on its side as a successful entrepreneur, the sword of criticism transformed into a honey of flattery. Manish Kankane’s AISECT Journey began in 2001 amidst strong criticism from the local community with people questioning her family for allowing the women of the house to go out and work. The subsequent 360 degree turn that her professional life and people’s attitude towards her took were no less than a happy-ending climax of a Bollywood movie.</p>		

Name	District	Type of Centre
4. Ms. Praneeti Jain	Mandsor	Common Service Centre, Banking Kiosk, AISECT Academy
<p>The progress of any community should be measured by the degree of progress a woman, residing in that community, makes. Hailing from a small town in Mandsor, Praneeti started off as a teacher in a private school. She knew the importance of having knowledge and moreover, the morphology behind it i.e. Knowledge is one of those rarest things, the more you give the more it elevates. So she decided to walk for the societal upliftment which led her to AISECT. . She started her own centre of AISECT Academy and then diversified into banking kiosk and added a common service centre to the same. Praneeti has been earning around 20,000 rupees per month and has been able to increase her income after joining AISECT Network. She feels that there has been an improvement in her economic condition and she has earned the respect of her family members. Praneeti is a proud AISECT entrepreneur. Not only is she an example for women in her village but she also sets an Example for women from small towns. She is a happy women who is financially independent and supported her family regularly. Praneeti Jain has been associated with AISECT Since 9 years.</p>		

Name	District	Type of Centre
5. Ms. Jyoti Agarwal	Tikamgarh	Banking Kiosk
<p>Jyoti hails from a small town of Tikamgarh District of Madhya Pradesh . Jyoti Found it extremely hard to cope with the realities of Modern life and wanted to give her family a comfortable lifestyle. Three years back, Jyoti came in contact with AISECT and embarked a journey that changed her fortunes. She Established a banking kiosk on her own with her family’s support in her village, being a class 12th pass, she is adept with kiosk banking and proficiently carries out banking transactions, being a smart entrepreneur, she added service like Photocopy and photography in her kiosk, making her a prominent point of contact in her village for these service. Almost all the village folk especially the women are her major customers. She earns up to 8000 per month and is now a very confident women. She is financially independent and become informative. Not only had she been able to support her family but she has earned a lot of trust and respect at her village. Jyoti feels empowered and is happy women now . She plans to diversify her kiosk into other services in future and aims to earn more. She wants to expend her centre and reach out to the last persons of her village.</p>		

Name	District	Type of Centre
6. Ms. Sheela Rajput	Sagar	AISECT -SBI Banking Kiosk
<p>It was due to her parent’s decision to educate her and her Husband’s motivation to work that Sheela Rajput is today a blooming women entrepreneur operating an AISECT-SBI Banking Kiosk in Sagar. Sheela Rajput, proud entrepreneur operating AISECT – SBI Banking Kiosk, sees her family as a compass that has not only been her inspiration to reach to the heights but, has been her pillars when she faltered.</p>		

Name	District	Type of Centre
7. Ms. Kaniz Bano	Anuppur	AISECT Academy
<p>Kanizi Bano hails from a small town of Bijuri District of Madhya Pradesh. Life was difficult for her after the death of her husband. She found it extremely hard to take care of her family of five. Determined to do something, Kaniz bano fought all the odds and started out with employment oriented programmes like data entry operator. Realizing that English speaking is the need of the hour today. She diversified into English speaking courses and soft skills. From a very meager salary, kaniz today earns around 5 lakh per annum. She believes that there has been a tremendous change in her confidence for the positive and this has made her a very optimistic person. Kaniz bano is a happy woman and takes care of her children in a very efficient manner. She is proud AISECT Entrepreneur and is very enthusiastic about expanding her work and reaching out to more number of youth.</p>		

Name	District	Type of Centre
8. Ms. Mandbe Sahu	Tikamgarh	Common Service Centre banking kiosk,UID
<p>Mandbe Sahu, a resident of a very small village of Chandera in Madhya Pradesh, always wanted to study. She wanted to learn computer from an early age but couldn't help her circumstances. Her family of five could not afford computer education for her. Very keen on learning technology, Mandbe since her childhood was a bright student. Around 8 year back, She got in touch with AISECT and underwent a course in ICT. She started working as a computer operator in rural banks and would earn around 5000 rupees. Simultaneously she completed her post graduation in computers and became the first person in her village and train them in computer education. With a small loan of Rs. 25,000 Mandbe started an AISECT CSC cum Banking Kiosk. She later went to add UID Services as well. Having been associated with AISECT for over 8 Years now, Mandbe earns up to Rs. 25,000 per month. Defying all the challenges present in the society today for a woman, Mandbe is a great example for a Modern day women achiever. She not only feels empowered and confident, but also feels respected in the society. She has taken upon herself to disseminated ICT education in her village Mandbe for her brilliant work was awarded the AISECT Successful entrepreneur awarded the AISECT successful entrepreneur award in the year 2010 and AISECT e-governance award in 2015. She now plans to take issues related to gender equity and women empowerment. We salute Mandbe's spirit.</p>		

Name	District	Type of Centre
9. Ms. Manjula Mishra	Anuppur	Common Service Centre
<p>Manjula Mishra, Comes from Kudma, Anuppur, M.P. and She is currently working in Kudma which is also a tribble belt. She is associated with AISECT for 5 Years now. She offers service to her Villagers through her CSC and AISECT Education Center. She is a respected figure in her Village and through her MP online portal and computer education centre she is helping people in the betterment of their lifestyle and standard of living. She in last has not only improved her family financially but she has also gained a lot of respect from her family and society. She is now determined to start providing financial services to her village through banking Kiosk</p>		

Name	District	Type of Centre
10. Ms. Alka Gupta	Shahdol	AISECT Academy
<p>Alka Gupta has always been an independent woman by running her own business of a Beauty Parlour and training Centre Before she was a part of the AISECT family. 17 years back when she joined AISECT her prime objective was to not only upraise her standard of living but also of all the women around her. After being associated with AISECT she has started conducting skill development training programmes under various government projects such as PMKVY at her center. A part from this she also offers banking services and online services at her centers. The nature of this kind of work has added further value to her own personality. Today she is a known, face in her area and hence chairs various public meetings in order to educate and empower women. As one of the confident Entrepreneurs of AISECT she plans to educate more and more women about various service and make them independent individuals.</p>		

Name	District	Type of Centre
11. Ms. Anita Rajput	Sagar	banking Kiosk
<p>Anita Rajput, is from a small village named Gadhakotra in Sagar District of Madhya Pradesh. She is a post graduate and wanted to work but due to her marriage and family pressure she was brought down to the role of a housewife only. Later she started the banking kiosk in her village and not only doubled the financial income of her family but also she witnessed a huge psychological shift in the mindset of people towards her, including her very own family member. She is now not just a mouth piece but also takes part in every decision making of her family. In future she wants to start new center and also wants to provide data entry training to her fellow villagers</p>		

Name	District	Type of Centre
12. Ms. Bhavana Sharma	Gwalior	AISECT Academy
<p>From her early days of employment as a private school Teacher to an entrepreneur running her own institute, Bhavana has made good contribution in the field of knowledge, skills and education. Bhavana Has been associated with AISECT for a period of almost 10 years now successfully running the AISECT Academy for IT and Management at Morar. Bhavana's goal is to reach larger population and mobilize youth towards skills development. She would also like to popularize the offerings of AISECT and get more candidates to enroll in future. Also she is keen to explore new offerings with AISECT to constantly revitalize the centre. She also feels that skill india programme gives her a lot of scope to change the dynamics of her local milieu. She wants to develop local youth in various NSDC supported skills and help them get employed consequently. Along with earning a respectable income to support her family. She has also brought an overall development to her personality. A Wide exposure through her work is what motivates her the most. In the near future she is keen on running more government project given by AISECT</p>		

Name	District	Type of Centre
13.Ms. Rashmi Verma	Damoh	AISECT Academy and banking Kiosk

Rashmi Verma was a faculty at Royal Heritage Residential public School, Jabalpur before she became part of the AISECT family. However even though as a teacher she always felt that she could use her skills and expertise to a greater value and from here on with the help and support of her husband and family she started her own AISECT Academy centre. Today apart from AISECT Academy she also owns a banking kiosk. The various services offered by her centre includes , education of computer related course offered by AISECT along with D.Ed, Various government project related to computer training such as SC-ST students' training programme, OBC student's computer training programme, Handicapped student's training programme, DUDA project, labour department projects and other government assigned projected from time to time Apart from this she also provides the 'ABACUS' training to kid (which is a mental development training for kids between 5 years to 14 Years) These distinguished facilities that Rashmi Avails to her village is a remarkable achievement in itself . About her benefits from AISECT she says "I could utilize my educational skills and abilities in this profession. Since my profession is related to the education centre, I got respect and honor from relatives and society. Rashmi was brought a Digital revolution to her village where now almost everyone can use a computer. She has tried to bring a 360 degree turnaround in this lives of so many people by conducting IT yarta in order to bring awareness in IT sector and compute Technologies" Best Treasurer " award "Best Computer Training" award 'best compute performance" award and "Happy Women's Club" award are some of the prestigious recognitions in her kitty. However it seems that these awards are not enough to stop Rashmi is any way and further taking motivation from these in the near future she plans to expand in the education sector by coming up with Play School Middle School and other D.Ed and B.Ed colleges.

Name	District	Type of Centre
14.Ms. Indu Singh	Anuppur	Banking Kiosk

Indu Singh is from Anuppur, Madhya Pradesh. She has been associated with AISECT for last 3 years. This has helped her in a variety of ways by not only uplifting her social and financial status, but also she has witnessed a huge behavior change in the society after she became an entrepreneur and an earning member of the family. She wants to keep on improving herself and in future she wants to start a computer center and an AISECT

Academy in her village.

Name	District	Type of Centre
15. Ms. Reeta Jain	Damoh	Common Service Centre , Banking Kiosk and AISECT Academy
<p>Reeta Jain, Hails from Damoh, Madhya Pradesh and has been associated with AISECT for almost a decade now. She was low in her confidence level and a quiet lady but thanks to her family support she has managed to create a glorious career and a dignified path for herself and for her family. Her hardships have managed to double the family income and now her family enjoys all kinds of amenity and comfort. She at her centre offers services like UID, PAN card and different services related to kiosk banking; Also NBLM activities has been undertaken through the center She was felicitated in the VLE conference held in New Delhi for her brilliant work. The conference helped her in gaining a lot of optimism and in future she wants to undertake more government projects for her region.</p>		

Name	District	Type of Centre
16. Ms. Sushma Thakur	Damoh	AISECT Academy and Banking Kiosk
<p>Sushma Thakur has been associated with AISECT for last three years and she was having no prior experience in entrepreneurship or any private or government job. But she took the opportunity on herself to start a banking kiosk and AISECT Academy for her block. In a period of just over three years she has gained a lot and she feels ecstatic in expressing her feelings. In last three years she has not only helped in raising the family income but also she is now seen with more respect and dignity. She takes part actively in various programs and also she is in the managing committee of some. All these changes took place in her life after her decision to become an entrepreneur. She in future wants to take the benefit of different government scheme related to skill development and vocational training.</p>		

Name	District	Type of Centre
17.Ms. Arti Vishwakarma	Shahdol	Common service centre, AISECT Academy and Banking Kiosk
<p>Aarti Vishwakarma had a very ordinary life before being associated with AISECT. 4 years back when she joined AISECT, her hard work as an Entrepreneur has helped her generate substantial income to support her and has also provided her a social stature in the society. The various services offered by her are CSC, MP online, AISECT Online, SBI banking Kiosk, Government project, Data entry, Education portal, Photocopying Machine, Photo Studio etc. People are also availing banking services like account opening, making saving and deposits. Getting scholarships in account has infused school students with new energy and it has provided financial support to their economically weak families. Aarti has also introduced new service like DTH recharge, Mobile recharge and English and Computer training to Rural Youth and Women at her centre.</p> <p>Aarti is now planning to work in the Higher education space and she also wants to establish an ITI and generate skilling opportunities for the Rural Youth.</p>		

Name	District	Type of Centre
18.Ms. Chandrakala Lodhi	Ashok Nagar	AISECT Academy
<p>Ms.Chandrakala Lodhi has been a contributor in AISECT's Campaign of taking IT library to the remotest corner of the country. She through this association has been offering Aadhar Registrations, setting up banking Kiosks and IT Awareness programmes. In last 10 years she has benefitted the youth in the age group 18-30 Years by organizing training programmes for course like DCA, PGDCA etc which helped them in getting government jobs at panchayat and Janpad Office .In future Ms. Lodhi Wants to shoulder the responsibility of offering more skill development programmes and hence do her part in the development of society.</p>		

Name	District	Type of Centre
19.Ms. Gayatri Sahu	Anuppur	Banking kiosk
<p>Gayatri has worked as a teacher in private school prior to her association with AISECT but she always wanted to contribute for the family well being and support her husband who was the only earning member in her family, with the help of her brother she started banking kiosk services of AISECT and in less than a year, her household income was increased 4 times .Her work is being appreciated in her community and many more females are looking up to her as an inspiration. She is offering services other than banking service which include photocopy facility and AISECT online services she wants to establish a bigger center and reach out to the last person of her village.</p>		

Name	District	Type of Centre
20. Ms. Ruchi Sharma	Jabalpur	Banking kiosk
<p>Prior to her association with AISECT, Ruchi Sharma owned an internet café and photocopying machines with this association she could increase the portfolio of services at her internet café. Currently she offers banking related service such as remittance, account opening, pensions etc. With the commission she earns through these services, her monthly income has increased 6 times in last 4 years. Apart from the financial independence, she is being respected in her neighborhood which inspires her to expand her work. She has also been recognized at various community events like Vijay Nagar Pragati Manch and Kachnar City samiti for her work. She wants to continue her good work and contributed to the society</p>		

Name	District	Type of Centre
21.Ms. Manju Namdev	Umariya	Common Service Centre
<p>Being an entrepreneur by nature, Manju Namdeo owned an internet café and online service portal before associating with AISECT. She along with her husband established AISECT Common service Centre and provided G2C service like MP online services to the local people .To increase in income and expands her business she also started AISECT banking kiosk. With her hard work she has brought financial service and banking services at the door steps of rural people. Her hard work has always been recognized by AISECT at various forums</p>		

Name	District	Type of Centre
22. Ms. Damyanti Rai	Jabalpur	AISECT Academy
<p>Ms Damyanti Rai was a teacher prior to her association with AISECT. 7 years back she started her AISECT Centre with the objective to work for the social development of people. Through this center she offers training in order to resettle the army personals. Her enthusiasm in activities related to the social development have won her many accolades such as the “Mahila Ratan Award-2014” and “Social Work Award 2014” She has also received a letter of appreciation from the IG of Jabalpur .such recognition have not only given her a social status but has also inspired a lot of women around her . in future Ms. Damyanti Rai wants to continue the good work and inspire many more women.</p>		

Name	District	Type of Centre
23. Ms. Usha Vishwakarma	Jabalpur	AISECT Academy
<p>Before Associating with AISECT, Ms.Usha Vishwakrama use to provide tailoring and sewing classes at her home. She got to know about AISECT Academics and found it to be an opportunity to expand her work and contribute to the society. She has established IT/ITes Academy in her home town for providing skill Trainings and placements to youth of her area. She is working towards reducing digital divide among women and offering digital education to them. Additionally, she is also engaged in data entry work for Panchayat and Municipal Corporation and Aadhar Card registration. In future she plants it start more such Centres to provide various other AISECT services.</p>		

Name	District	Type of Centre
24. Ms. Geeta Singh	Rewa	Banking Kiosk
<p>Geeta Singh had joined the AISECT family 3 year back, with an objective of reaching out to the people of her village and enabling them to avail the various bank related facilities. Through her effort and hard work, she has not only gained self recognition in society but has also been successful in brining a lot of facilities at the doorsteps of the people in her village. In the near future, this aspiring lady wants to expand her banking services to as many as possible with the upgraded as well as updated versions.</p>		

Name	District	Type of Centre
25. Ms. Yogita Thakur	Jabalpur	AISECT Academy
<p>Yogita Thakur who worked as a social worker with an NGO is only two year old as an entrepreneur , however her remarkable achievements in this short span has made her a well known name in her hometown .At 30, Yogita has a lot in her kitty, her centers train students in courses related to skill Development like NDLM,PMKYY etc. Other than this the focus areas are activities related to social awareness .From a traditional women to a professional lady the journey of Yogita has been quite inspiring .AISECT has not only provided a profession dimension to her personality but also changed her overall attitude towards life. Today Yogita feels powerful, independent and has certain zeal to keep going. Felicitated by Samagra Samajik Naitik Vikas Sansthan Award.Yogita now aspires to make more and more people self Dependent so that they have a sustainable source of livelihood</p>		

Name	District	Type of Centre
26. Ms. Archana Shukla	Shahdol	Common Service Center
<p>Archana Shukla used to work as a Computer Operator in a form. However after she joined AISECT not only was there a remarkable change in her annual income but she also earned a very respectable position in society. In her tenure of 5 years she has catered to a range of B2C service such as Mobile recharge, payment of Insurance premium, electricity bill payment etc, Her Centre also played an important role that of an advisory body on behalf of the Panchayat in order to generate awareness about programmes such as MNREGA. A lot of young crowd have benefitted through these centers as basic technical training is also availed to them .Archana through her centers has brought various services to the doorsteps of the village people and not only their day to day requirement of services such as mobile.DTH recharge is availed but also certain important services as exam form filling, placement etc are taken care of successful in her own way in future a Archana wants to expands her center as a fully equipped computer training centre so that the needy could acquire true skills and be employed.</p>		

Name	District	Type of Centre
27. Ms. Seema Agarwal	Satna	Common Service Center
<p>As a working professional Seema Agarwal Always had the spark of becoming an Entrepreneur. Thought her common service center Ms. Agarwal Helped a lot of young students in order to fill their exam form, provided them training and also helped in their Aadhar Card registrations. Apart from her own self development and income generation what Seema was focusing on was the overall development and income generation around her. She wanted the youth of the village to be equipped with the latest service available and hence worked towards it hard work, greater Efficiency and perseverance have always been a mantra to Seema's Success.</p>		

Name	District	Type of Centre
28. Ms. Bindu Lata	Panna	Banking Kiosk
<p>Bindu lata is a post-Graduate and an entrepreneur for last 2 years. in a world dominated by men, she being a widow and a mother of two, has managed to carve a niche for herself in her society, family and her friend .She offers financial assistance through her banking kiosk .this activity of hers has helped in raising her financial income. in future she wants to take up more challenging work in order to increase the financial gain and also to help other downtrodden single mother to lead their life independently and with dignity.</p>		

Name	District	Type of Centre
29. Ms. Savita Upadhyay	Damoh	Banking Kiosk
<p>Savita Upadhyay is from Damoh, Madhya Pradesh. She has been associated with AISECT for last 3 years, not only she has gained financially but also she has achieved a lot socially he through her center offers LIC, Aadhaar Card and also provides data entry job training to the</p>		

people of her locality. She in future wants to start new center in her village and wants to train more and more people for the data entry jobs.

Name	District	Type of Centre
30. Ms. Savita Thalkur	Sagar	Banking Kiosk

Savita Thakur hails from Sagar, Madhya Pradesh. She has been associated with AISECT for last 4 years. She in her block offers Aadhar Card and other banking kiosk related activities to the clients in Sagar. She through her centers has now started making a good financial gain. In the four years span as an entrepreneur she has seen a drastic change in the mindset of society towards her, also she has seen a huge change in her interpersonal skills. In future she wants to start a new AISECT Academy in her block.

Name	District	Type of Centre
31. Ms. Dropati Mahadela	Damoh	Banking Kiosk

Dropati Mahadela, has been associated with AISECT for last 8 years. She operates a banking kiosk and has tripled her family income in less than a decade. She with her hard work and determination has brought her family to a very comfortable position. At her kiosk she offers all banking related services which has helped people of all age groups. She also won accolades and recognition for her service. In future she wants to start new centers and wants to provide data entry job training to all the students of her village.

Name	District	Type of Centre
32. Ms. Prabha Shukla	Shahdol	Common Service Centre banking Kiosk

Prabha Shukla, a resident of Beohari, Madhya Pradesh has been associated with AISECT since last 6 years. A post graduate by qualification, Prabha was a housewife. She wanted to contribute to her family income and thus contacted AISECT. She started a common service center and added a banking kiosk to it. Today, she earns around 7000 Rupees per month and

is able to help her husband in running their household. She is a well known face amongst her community and is very confident. She is content with her work and wants to expand her centre by adding more G2G Service.

Name	District	Type of Centre
33. Ms. Sarita Yadav	Anuppur	Banking Kiosk

Sarita Yadav was working as a school teacher at a private school. Born and brought up in a small village of Barre in in Madhya Pradesh, sarita was always a go geter. A post graduate by qualification, she wanted to earn more for her family and give them a comfortable lifestyle. Around 2 years back, sarita's association with AISECT started through a banking kiosk. Over these two years, she became adept with kiosk banking and today proficiently carries out banking transactions. She now earns around Rs.20,000 per month and is a very proud women. She is able to contribute to her family income and feels respected by her community. Sarita is an example to a lot of young women wanting to make it big in life. She now wants to open a learning center along with her kiosk to offer courses for employment

Name	District	Type of Centre
34. Ms. Rajni Jain	Chhatarpur	AISECT Banking Kiosk

With increase in government focus on rural banking, Rajni wants to expand her work and help people in Chhatarpur to access all financial schemes and benefits through her kiosk. From being a teacher in a private school to an entrepreneur in rural banking space, she has travelled a long way to establish her identity in society. Her effort reflects in the award that came her way one year ago from SBI life that has recognized her efforts in insurance product sale. Being women, she has generated more trust amongst people who have made deposits at her customer service point. With a substantial annual income in the town chhatarpur, she has been successful in supporting her family of four along with her husband.

Name	District	Type of Centre
35. Ms. Gitika Chatruvedi	Ujjain	AISECT Academy
<p>Gitika Chaturvedi was a housewife before associating with AISECT 8 years back. In these eight yours Gitika’s center has benefitted people of all age groups other than youth, she is organizing training for retired people, army personnel, women etc. under various government schemes like NULM, PMKVY SGSY. Her center has excellent infrastructure to conduct both short term and long term course .The Labs are well equipped to provide hands on training to participants of these programs. Gitika’s efforts have always been appreciated at various forums and for last 3 years her centre is being awarded as AISECT’s best centre in future. Gitika wants to expand her business by increasing service offered at her centre. She also aims to modify her centre in such a way that in the coming years this center become an employment exchange point.</p>		

Name	District	Type of Centre
36. Ms. Garima Jain	Mandsaur	AISECT Academy
<p>As a private working individual Garima Jain finally found her calling as an Entrepreneur. Two years back when she joined the AISECT family .Her objective was not only to improve her financial stability and standard of living but also create her own status in society. Her centers ideally provide various skill development courses to the local youth. They also outsource work from government department. All these initiatives and efforts have definitely changed the overall perspective of Garima towards life. However this is just the start and in future Garima definitely wants to expand her business as well as reach out to as many rural</p>		

people as possible.

Name	District	Type of Centre
37. Ms. Minakshi Pathak	Narsinghpur	AISECT Academy

Ms. Minakshi Pathak, a post graduate from Kareli village of Narsinghpur is a much more confident and self-determined women. Last 4 years as an independent entrepreneur has changed her status and mindset of people towards her for good. She is a known figure in her village thanks to her expertise in Dance, Music, and Cooking etc. She has also managed to win many awards and accolades for her work. Her reputation has helped her in gaining clients when she decided to start an AISECT Academy at Kareli Village. This center has made her more independent both financially and mentally. Her education center boasts of more than 200 students and she actively participates in various government schemes like PMKVY, NDLM etc. In future she wants to expand her operations and wants to cater a much bigger area.

Name	District	Type of Centre
38. Ms. Neelam Singh Rajput	Shahdol	Banking Kiosk

Though having no prior entrepreneurial experience, Neelam Singh Rajput, hailing from the Karuatal village of Shahdol District in Madhya Pradesh, got associated with AISECT in the year 2014 with the desire of opening up a banking kiosk in her village thereby, rendering doorstep facilities in her neighborhood.

With her family's backing and financial loan support, Neelam was able to establish her own kiosk that not only uplifted her financial income by almost 50% but, also enabled her to gain

societal recognition. Seen as a successful woman entrepreneur, Neelam has played an important role in breaking down the psychological barriers of working woman.

In the near future, Neelam wants to open up more of such banking kiosks along with other AISECT's activities.

Name	District	Type of Centre
39. Ms. Shobha Vishwakarma	Panna	AISECT Academy and Banking Kiosk

AISECT's Philosophy of "Multipurpose IT enabled education centres" get its due from entrepreneurs like Shobha who is a proud owner of AISECT education centre along with a banking Kiosk (customer service point) at Panna, Madhya Pradesh.

Though being deprived of a qualification beyond HSC, Shobha has put in immense efforts to give the benefits of her business to the local citizens.

Further, the experience she has earned over the years of her entrepreneurial journey, Shobha has been capable of contributing in the financial upliftment of her family.

Her future aim is to become one of the best performing AISECT branches and get recognized for higher levels of achievements

Name	District	Type of Centre
40. Ms. Pratibha Dwivedi	Shahdol	Banking Kiosk

Having been worked with the ethnic groups who excel in pottery making, Pratibha Dwivedi wanted to create a market value chain so as to ensure that their work not only gets recognition but, also fetches its absolute worth in the market.

Thus, she started off with the AISECT Academy that is not merely a banking kiosk but also renders other facilities such as CSC, MP online, AISECT online, SBI Banking kiosk, DTH recharge, mobile recharge, computer Training to rural youth and women etc., which has helped her generate substantial income to support her family. Her participation and recognition in social activities has improved. It is her efforts that made Financial inclusion possible in her area. Her association with AISECT has helped her introduce new service like DTH recharge, mobile recharge and English and compute Training to rural youth and women.

Because of these efforts of Pratibha, there is increased level of awareness in society about educational and Digital literacy.

Name	District	Type of Centre
41.Ms. Nutan Pandey	Anuppur	Banking Kiosk

Nutan Pandey, hailing from Rajnagar Madhya Pradesh, started her entrepreneurial career with AISECT one year back. Some of the major offerings at her center are UID related services, e-registration and basic ICT based service like digital photography, DTP, audio video titling etc are.

Nutan says that she always wanted to work for her community and reduce the digital divide prominently prevailing in her village. As a confident entrepreneur, Nutan is now working for women empowerment by organizing training programs for young females, in order to make them realize their true potential.

Her future plans revolve around expanding her centers to the most remote areas of the villages with the purpose of overall societal upliftment.

Name	District	Type of Centre
42. Ms. Shweta Dubey	Hoshangabad	AISECT Aademy

Ms Shweta Dueby, a post graduate from Hoshangabad has set up AISECT common service Centre 8 year ago in Hoshangabad only. Since she was new to this field she initially faced a lot of hiccups but she has managed to overcome it all through her hard work and commitment. She has managed to make her AISECT center a huge success in her block. She provides various services related to AISECT from data Entry Training to MP online portal. She is also running different programs of Dr.C.V.Raman University in IODE mode from he center. She has managed to carve a niche for herself. Now her family is financially secured and her children are getting quality education. Not only her family, she is an idol for her block and many girls went to become an entrepreneur like her. In the near future she wants to

start her own school and college in the area around her block, so that she can touch lives of a lot more people in a positive way.

Name	District	Type of Centre
43.Ms. Rachna Bidwal	Dewas	AISECT Academy
<p>Rachana Bidwal, from Dewas district of Madhya Pradesh. She is a post graduate but due to family and societal pressure decided to be a homely housewife. After marriage due to financial crisis she decided to be helping hand for her family, financially. She then decided to set up a banking kiosk, After the successful execution of kiosk, she gained confidence and motivation to set up an AISECT academy. In the last 5 years through her association with AISECT, she is now able to provide a good education to not only her children but hundreds of youth of Dewas region. Her AISECT Academy offers training in various skills development courses and also helps them in getting a good placement. She wants to undertake more government initiatives in future especially for the girls of her village. Entrepreneurs like Rachana are indeed a guiding light to many.</p>		

Name	District	Type of Centre
44.Ms. Jyoti Mukesh Sahu	Jabalpur	AISECT Academy
<p>Jyoti is a self-motivated person, who believes in continuous improvement in her initial years of employment, Jyoti Mukesh Sahu Undertook a vocational training centre in the field of apparel However the zeal to excel and move ahead in life led to open her own AISECT Academy . Under the academy she undertakes government related projects and other office work. Today she is a role model for other women of her society who encourages them to communicate and be self-dependent in life. She aspires to extend her service and equip her academy with the latest technology.</p> <p>Her association with AISECT has turned her into a confident as well as a self reliant individual who is now, a source of inspiration for other women to work for their</p>		

independency.

Name	District	Type of Centre
45. Ms. Kamna Keshri	Shahdol	Banking Kiosk
<p>Post graduate from Shahdol district Madhya Pradesh, Kamna Keshri knocked the doors of AISECT Academy 4 years back and is now, a proud entrepreneur of a camp that is working towards disseminating various government schemes to the concerned people along with the provision of other facilities such as aadhar registration, banking kiosk, digital literacy etc. as well. Kamna Keshri has helped over a thousand people from her village Bedra aware them about the initiatives like 'Jan Dhan Yojna', 'Pradhan Mantri Suraksha Bima Yojna', 'Pradhan Mantri Atal Pension Yojna' her camp to dispense information about different government scheme is the highlight of her tremendous work in the village</p> <p>She feels proud in narrating how her journey has transformed from being a housewife to a confident entrepreneur. she even has a vision for the future and wants to offer different skill development programs to the rural youth.</p>		

Name	District	Type of Centre
46. Ms. Ranjana Soni	Mandla	AISECT Banking Kiosk
<p>Ironically, Ranjana Soni was an Employee at a centre which was run by her Husband with due course of time she realized that she was well equipped to herself own a centre. This thought led to an entrepreneur Ms. Ranjana Who is her own small way wanted to reach out maximum people and help them improve their way of life. Through her banking kiosk she helped people of her village to open their account and dealt with other Banking Related issues for them today almost every individual in her village have their own accounts which has improved a lot of their issues related to money transactions . Ranjana says in today's scenario she feels more confident not only professionally but also personally. A part from her</p>		

own financial independence she feels a sense of achievement through her work. For the future Ranjana is open for all kinds of opportunities coming her way and is ready to take up any new venture with AISECT.

Name	District	Type of Centre
47. Ms. Vimla Dubey	Anuppur	Common Service Centre
<p>Vimla's childhood aspiration of becoming a successful entrepreneur led her to AISECT. Prior associating with AISECT Academy, Vimla started off her entrepreneurial journey by establishing a boutique however; her desire of expansion motivated her to open up CSC with AISECT, 7 years back.</p> <p>Vimla believes that CSC has given a new hope of changing the dynamics of local milieu. Now, she wants to work for the development of the local youth by scheduling various training programs relating to the NSDC skills and consequently help them in fetching employment.</p> <p>Her future plans surrounds around her interest of contributing in the numerous government schemes so as to benefit the society as a whole.</p>		

Name	District	Type of Centre
48. Ms. Usha Karan	Morena	AISECT Academy
<p>With the desire to serve the village's primary need of a good quality education centre, Usha Karan, started of a vocational training centre, in association with the ASIECT group. Further, she is even organizing special training programs for the OBC students with the Department of OBC's and Minorities.</p> <p>Her future planning aims towards adding more facilities to her centre and also, wants to work with other government projects like PMKVY.</p>		

Name	District	Type of Centre
49. Ms. Mukti Rai	Gwalior	AISECT Academy
<p>Mukti Rai, a faculty in one of the coaching centers of Gwalior, started off her journey with AISECT academy 5 year back, by inaugurating a service center for providing vocational trainings, skill development programs and E learning programs to the people of her town.</p> <p>As an Entrepreneur, Mukti has managed to bring a positive change in the people's mindset towards "working women" which in turn is credited to AISECT Academy, as Mukti feels that her relation with AISECT is providing equal opportunities to women for growing and making a mark in the society.</p> <p>Today Mukti is a confident lady, who is motivated to work more in the field of education.</p> <p>In the near future, she plans to have a bouquet of services at her centre.</p>		

Name	District	Type of Centre
50. Ms. Chitrarekha Singh Rathore	Anuppur	Common Service Centre
<p>Chitrarekha Singh Rathore is resident of Mahuda, Madhya Pradesh. She has been associated with AISECT for last 6 years. To manage her own enterprise in her village has been life Changing experience for Chitrarekha. However with the help of AISECT Chitrarekha gained social acceptance and financial independence to run her own CSC center She quote "I would appeal that there is no dearth of business opportunities for women, we just need to break psychological shackles to be a successful entrepreneur" Various service like Online B2C.</p>		

UID related service, e registration and other such ICT based service are some of the major facilities available at her centre. The rural youth have benefitted a lot through these services in near future she wants to expand her portfolio of service and keep inspiring other women

Name	District	Type of Centre
51. Ms. Nirmala Gupta	Shahdol	AISECT Banking Kiosk
<p>From a housewife to an Entrepreneur ,journey of MS Nirmala Gupta has been an inspirational to a lot of women in her 3 years of association with AISECT, MS Nirmala Gupta has achieved a lot in terms of social Acceptance, self development and Financial Stability. Her banking kiosk offers service like aadhar card enrollment, MP online Kiosk ,E-Panjiyan etc. Through these service Ms. Nirmala Gupta has brought lot of facilities at the doorsteps of people .Nirmala says "After her association with AISECT she feel empowered with the knowledge and exposure that she has received is further motivating her to keep doing good work" People of all age groups have benefitting from her centres. Labour payments, scholarship are some other services benefitting the local people .In future this inspiring lady wants to work towards facilitating all government scheme to the Rural people and also wants to expand her business by starting an insurance Agenc .</p>		

Name	District	Type of Centre
52.Ms. Priyanka Dhakkad	Shivpuri	AISECT Banking Kiosk
<p>Priyanka Dhakkad, without any entrepreneurial experience, got associated with AISECT and started off a banking kiosk so as to provide banking service to the unbanked people of her village.With her hard work and perseverance, Priyanka has gracefully succeeded in transforming from a homemaker to a successful social entrepreneur. Journey of Priyanka Dhakkad has been an inspiration to many non working females of her village</p>		

Name	District	Type of Centre
53. Ms. Geetanjali Mourya	Sagar	Common Service Centre

Hailing from a male dominated society with a label of backward caste, Geetanjali Mourya got associated with AISECT five years back, with a hope of being able to beat all odds and come out as a blooming flower so as to attain the respect and recognition in her community. Even her community member's extensive revolt did not stop her from taking up the challenge of being financially independent women, and to everyone's surprise, she fulfilled her dream and is now ready to take up more challenging initiatives under the guidance of AISECT Academy.

Name	District	Type of Centre
54. Ms. Roshni Gupta	Sedhi	Common Service Centre

Roshini Gupta had been fortunate enough to have her family as well as friends backing for starting up her own centre, seven years back, in association with AISECT. She started off as online and vocational training centre which now includes an additional facility of photocopy and stationary as well.

The digital reform led by Roshni brought an immense transition in the youth of her village who earlier, were digitally illiterate are now, extensively participating in various competitive exams thereby, and bringing laurel to the village.

A proud reformist, Roshni has been facilitated by the Chief Minister of Madhya Pradesh, Shri Shivraj Singh Chauhan,, for her amazing contribution in the upliftment of her community.

She is an empowered women and is ready to take up larger social responsibilities by establishing schools, technical institutions etc in her village.

Name	District	Type of Centre
55.Ms. Arpana Verma	Jabalpur	

For the last 3 years, Aparna Verma a post graduate from Jabalpur, has been working not only for her financial stability but, is also holding a huge percentage of stake in contributing towards the betterment of her community by conducting numerous training programs for unemployed youth of her region like DCA, PGDCA, BA, BCOM etc. She is also making an extra effort in providing placements to her students by organizing job fairs and liaising with

potential recruiters.

Her contentment of being able to work for the betterment of her town's youth motivates her to have additional future plans with AISECT academy in different geographical areas.

Name	District	Type of Centre
56. Ms. Shilpi Tiwari	Shahdol	AISECT Banking Kiosk

Shipli Tiwari a post Graduate from Shahdol District of Madhya Pradesh has worked hard to fulfill her dreams and over the period of six months, has shown a positive growth through her banking kiosk under the guidance of AISECT's philosophy of "Multipurpose IT enabled Education Centres".

The benefit which her village members reap as well as the confidence she has attained through this kiosk, has motivated her to add further more services to it thereby, making it a one stop destination in the neighborhood.

Name	District	Type of Centre
57. Ms. Rekha Kushwah	Shivpuri	Banking Kiosk

Rekha Kushwah, the owner of a coaching centre, got associated with AISECT' network when her centre was not generating financial returns, sufficient enough to meet all ends. With the AISECT's support, she could diversify her business by adding a banking kiosk to it and to her surprise the kiosk started gaining an amazing response because of which she could earn a handsome commission.

In addition to it, communicating with different customers of all age groups, she is now a confident lady with the courage to handle any and every situation with grace and poise.

Name	District	Type of Centre
58.Ms.Uma Tripathi	Satna	Common Service Centre
<p>For last seven years, Uma Tripathi has been a part of AISECT network. Even though she stopped her educational journey after 12th but, it did not stop her to ride on the road of gaining experience in life. With the help of AISECT, she started off with a common service centre that provides G2G services, aadhar enrollment, online services and photocopy facility, as well. In short, her centre is not only a one stop hub in the town but, is also a ray of hope for the other women in the neighborhood to work for their self respect in the society.</p> <p>She is striving hard to expand her business by adding additional services to it in the near future.</p>		

Name	District	Type of Centre
59.Smt.Chandarani Jain	Sagar	AISECT Academy & banking Kiosk
<p>With no prior experience of entrepreneurship or any private as well as government job, Smt.Chandarani got associated with AISECT five years back and her belief in herself motivated her to start the AISECT Academy by further adding a banking kiosk to it. In these last five years, through her academy she has not only uplifted her family's status in the society but is now greeted with honor as well as respect by her community members. Her active participation in various programs such as Government project, Rojgar Melas, Banking, computer course etc. helped her to climb the ladder of experience in the field of entrepreneur as a result of which, she is now the member of a few managing committee.</p> <p>Her belief and hard work is now seen as an inspiration by many to overcome the fear that</p>		

“without an entrepreneurial background, one cannot achieve anything in life”.

CHAPTER 7

SUGGESTION AND CONCLUSION

The increasing number of women entrepreneurs signifies the overall economic development of the country. Constituting nearly 50% of the entire population, late women entrepreneurs have been successful in marking their presence in a field of “entrepreneurship”, which was formerly under the dominance of male. Further, the impact of women led business enterprise has been pivotal for the monetary as well as societal upliftment.

The objectives of the study have brought about certain conclusions with respect to the study. The socio demographic profile of the respondents reveals the fact that 87% of the women ventured into entrepreneurship after being entitled with the marital status majorly because of the growing family needs, expenses or to meet their desire of becoming self independent. Further discussions with the respondents also support the fact that as their spouses were of immense support, they could strike a balance between their personal as well as business life.

Similarly, majority of the female respondents are post graduated. Education qualification definitely plays a pivotal role in determining the entrepreneurial capability as it opens up an arena in which women can compete with men and prove their independency by being more confident as well as capable enough to explore the potential areas of the same. Also, it enables them to understand the extensive proceeding in context to other external factors like indentifying as well as approaching the relevant organisations for financial terms and progressively articulating the day to day business activities. In addition to this, education protected them from being fooled in the areas of accounts and finances.

Category and religion form the basis of the laws as well as the belief for the community,

respectively. These two factors were taken into consideration as certain communities and religions do not encourage women entrepreneurship. With respect to the category of women respondents, majority of the women belong to the OBC and General category. Further discussions with these respondents reveal that though some of them faced no or less intrusion from the society but there were few who had to face the societal rage for becoming the entrepreneurs.

However with respect to the religion, major region covered large number of Hindu community women who ventured into entrepreneurship.

Family type, there were fewer respondents from the nuclear family because of the unavailability of the required help at home as a result of which they had to force themselves within the boundaries of their household chores. The lengthy procedures of accumulating the physical as well as financial support for their business activity made it almost impossible for the women to cope with the stress of balancing both the family as well business.

However in case of joint families, though in laws are perceived as one of the fewer problems in the pathway of women entrepreneurs, but the discussion with these respondents reveal that majority of them were able to build up their dream business because they had the advantage of leaving their house to the in laws so that they can focus on their organization.

During the study it was identified that even two years of association with the AISECT University, had fetch immense results to the women entrepreneurs as majority of these respondents are rendering all the facilities at their kiosk so that none of their communal members remain deprive of the skills, knowledge as well as the required government aid for ensuring a better future.

The study also brought to light that most of the respondents have brought a change in their financial positions thereby improving upon the standard of living as well as giving a positive push to their and other women's self esteem for working towards their independency.

7.1 Suggestions

The findings of the study noticed that Madhya Pradesh is a potential area for bringing about entrepreneurship development but is not being utilized to its optimum capacity due to the unawareness of the locals.

Suggestions/ Remedial measures for change to be brought.

1. Requirement of Proactive Role of Government and Non Government Organizations/ Institutions

As the entrepreneurial wakeup call mostly happens due to the mid life crisis especially due to the economic crisis, it is very essential for the Government as well as the NGO's to work with the women at a close level so as to educate them with the benefits of women entrepreneurship as well as economic independence because mere presence of the policies will not help in the successful entrepreneurial development amongst the women.

Classifying target groups so as to educate them about the various aspects of being successful entrepreneurs and the initiatives being rendered for their support and upliftment by the Government as well as NGO's is of the core importance.

At last 15 years, MP Government has launched many schemes for girls such as Beti Bachao Abhiyan, Lado Campaign, Surya Dal, Mangal Diwas Yojana, Swagatam Lakshmi Yojana, Usha Kiran Yojana, Gaon Ki Beti Yojana, and Balika Shiksha Protsahan Yojana but they are only confined to protecting the girls and not empowering them with the title of self independency.

2. Training Programme for women Entrepreneurs should be more specific and practical oriented

● Technical Module

Success is where preparation and opportunity meets. In order to have successful women entrepreneurs, it is essential to train the women for the forthcoming opportunities as well as threats in the field of entrepreneurship. Thus, introduction of proper modules needs to be articulated so as to strengthen their steps towards the goal.

● Support Module

It is difficult to win the race without the support of the family. In addition to the technical skill drawback, set back from the family is another major obstacle in the path to become a successful women entrepreneur. Even though women's business activity start off with their early earnings but they are ultimately dependent on their family to sustain.

Thus, it is of utmost importance that along with women even the decision makers of their lives such as family and husband must be educated with the fact of how they can transform from a decision maker to a supporter for their business.

● Modern Business Module

The village bodies in conjunction with the govt and non government organizations might facilitate the formation of skilled bodies where the entrepreneurs might establish linkages for mutual profit.

Information of resource and resource linkages for entrepreneurship development from the Government ought to be developed at the headquarters of these organizations so that they can educate women on the valuable incentives rendered for their upliftment.

Involvement of academicians in conjunction with government and non government organization is suggested so as to ensure overall grooming of the women entrepreneurs.

3. Requirement of Proactive Role of Government as well as Private Educational Institutes

Education is the most powerful weapon that is used to change the world. Instead of only nurturing the women entrepreneurs who start off their journey so as to combat the pains and needs, we must also focus on reaping the budding entrepreneur when it is a seed so that our society has more of “wishful entrepreneurs” rather than “forceful entrepreneurs”.

Thus, universities and colleges must start initiating policies or courses which inculcate the clear picture of the challenges a women entrepreneur has to face at the conception, inception and operation stages of enterprise building.

● School Curriculum Module

Women entrepreneurship must be promoted through education by the addition of “Entrepreneurial development” subject in the curriculum after 8th standard as this is the age wherein students are able to conduct a self assessment of themselves with respect to the required traits for becoming a successful entrepreneur.

Further, target groups must be made on the basis of the assessment analysis so as to disseminate the training for the purpose of acquiring skills and knowledge in all the functional areas of business management.

● Higher Education Module

Vocational training must be provided by the Government as well as private colleges which would be a complete package focusing on the need based training covering the areas such as product selection, market, investment information, managerial/entrepreneurial/behavioural skills and competencies.

Also, these skills can be put to work through training cum production workshops. For further motivation so as to provoke more women to enrol themselves for such courses Infrastructure advantages can be granted in the form of “special zones” so as to reduce down her burden of setting up her on infrastructure.

4. Organizational features for AISECT

- **Awakening of the women entrepreneurs**

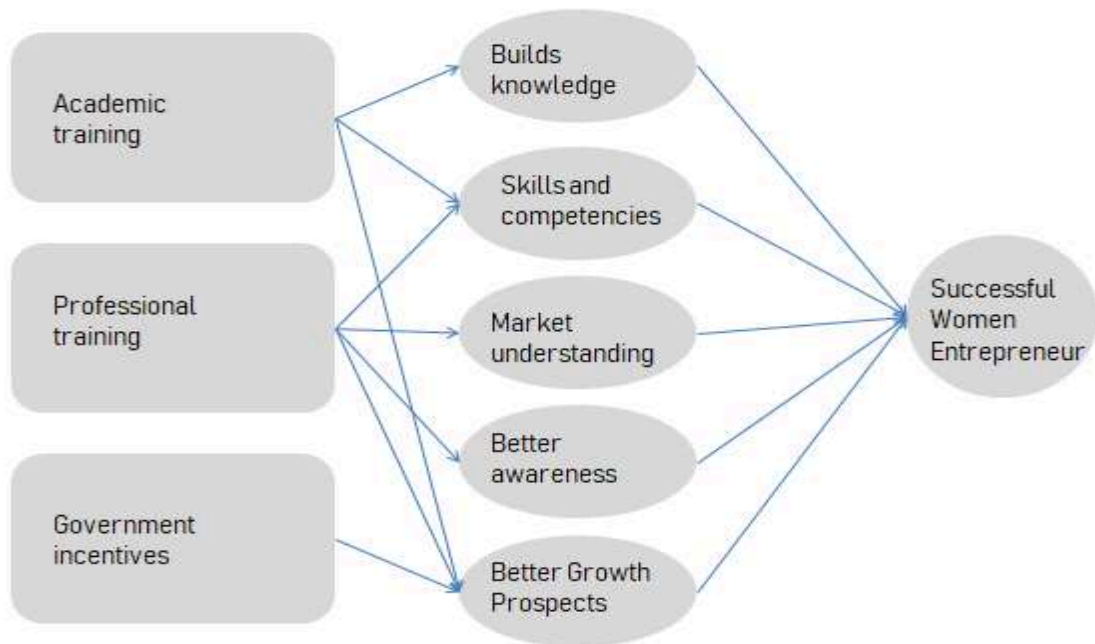
An awareness program to be conducted at regular intervals as a call for its women clients about the incentives offered by the group and thereby, motivating a large number of women to take up entrepreneurial activities.

- **Centre to facilitate transition process**

Along with the numerous entrepreneurial incentives, AISECT must also focus on facilitating the transition process of “from income generating programs to enterprise development programs wherein, women are provided with the vision to look beyond family needs. Instead of ending up as a family need satisfier they must strive to grow as a professional enterprise that not only fulfils the family needs but also inculcate the spirit of enterprise as well self reliance.

- **Follow up programme**

Feedback is the key to improvement. It is easy to start but challenging to survive. Thus, AISECT must start off with the post training follow up programme so as to maintain the motivation level of the new entrepreneurs by helping them in identifying the loopholes in their business activity and how it can be turned into an opportunity for the same.



Source: Researcher Proposed Model (Figure 7.1)

After the comprehensive research conducted, the proposed model developed by the researcher state that there are mainly two stages by which a successful women entrepreneur can be coined. The first stage comprise of three major components as stated in the figure academic training, professional training coupled up with Government incentives. These trainings given to the target section will enable them to develop the market understanding of the subject they wish to focus on and also to establish their venture .The incentives facilitate to begin with the operations at initial level and support the beginners to start with their ventures. The understanding of the core skills and the awareness led the learner to develop the in-depth understanding of the process of being self earner and to support the surrounding society. There is an urgent need to work on the proposed model in order to develop women entrepreneurship spree among the rural and semi urban areas not only across M.P. but across PAN India.

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DETAILS OF FEMALE ENTREPRENEURS WITHIN AISECT NETWORK
(आईसेक्ट केंद्र का संचालन करने वाली महिला उद्यमी की जानकारी)

1. Branch Code:-.....

ब्रांच कोड:-

2. Name of the entrepreneur:-.....

उद्यमी का नाम:-

3. Village or town or City:-.....

गांव / शहर का नाम

4. District:-.....

जिला:-

5. State:-.....

राज्य:-

6. Education Qualification

शैक्षणिक योग्यता

8th pass 10th pass 12th pass Graduate Post Graduate
8 वीं पास 10 वीं पास 12 वीं पास स्नातक स्नातकोत्तर

7.

Material Status

वैवाहिक स्थिति

Married Unmarried Widow Divorced
विवाहित अविवाहित विधवा तलाकशुदा

8.

Category

जाती

SC ST OBC General
आजा आजजा पिछड़ा वर्ग सामान्य

9. Religion

धर्म

Hindu Muslim Christian Jain Buddhist
हिन्दू मुस्लिम ईसाई जैन बौद्ध

Parsi Sikh Jews Other
पारसी सिख यहूदी अन्य

If others, please Specify:

.....
.....

अन्य कृपया विवरण दें

.....
.....

10. Whether Minority.

अल्पसंख्यक

Yes
हाँ

Yes
ना

11. Any Physical Challenge:

शारीरिक रूप से विकलांग

Yes
हाँ

Yes
ना

Please specify, if

any.....

.....

अन्य कृपया विवरण दें

.....
.....

12. Number of dependents (Family members who do not earn and are dependent on entrepreneur's income)

.....
.....

उद्यमी पर आश्रित सदस्यों की संख्या (परिवार के सदस्यों की संख्या जो उद्यमी पर आश्रित हैं।)

.....
.....

13. Number of Members in Family:

परिवार के कुल सदस्यों की संख्या:-

.....
.....

14. Type of Center

केंद्र के प्रकार

CSC
सी. एस.
सी.

Banking Kiosk
बैंकिंग
कियोस्क

Aisect Academy
आईसेक्ट अकादमी

15. Number of years

of

Association with

AISECT:-.....

आईसेक्ट के साथ कितने वर्षों से कार्य कर रहे हैं

:-.....

16. Previous Career

पूर्व कार्य का

Job
कार्य

Job
स्वयं का कार्य

विवरण

Please Specify details of previous career:-.....

कृपया अपना पूर्ण कार्य का विवरण बताएं :-.....

17. Income of the family before associating with AISECT:-
.....

पूर्व कार्य से परिवार की आय:-.....
.....

18. Increase in Family income after association with AISECT:-
.....

आईसेक्ट से जुड़ने के बाद परिवार की आय में वृद्धि:-.....

19. Who has supported her in setting up her center: (Support from any government scheme, self finance Support from any institution/ organization etc):

आपको केंद्र स्थापना में किसने सहायता की (किसी सरकारी योजना के माध्यम से, किसी संस्था द्वारा वित्तीय सहायता इत्यादि।)

20. Other benefits of associating with AISECT: (Psychological change, Change of attitude of community, self development, exposure etc):

आईसेक्ट से जुड़ने के बाद अन्य क्या लाभ प्राप्त हुये (समाज के व्यवहार में बदलाव, मनोवैज्ञानिक

बदलाव, स्वयं में विकास, विस्तार)

21. Major works/ projects undertaken by the Entrepreneur at Centre: (Mobilization of community, Liaising with Government Organizations. Data Entry, Overall Management etc)

उद्यमी के द्वारा केंद्र पर संचालित प्रमुख कार्य/प्रोजेक्ट का विवरण (सामाजिक कार्य, सरकारी विभाग में सम्बन्ध करना, डाटा इंट्री एवं अन्य कार्य)

22. Details of people benefitting from the centre (Example Age Group of beneficiaries, Experience of beneficiaries with the entrepreneur, Benefits that they got by the services offered by the entrepreneur, Change that they see in the community, Testimonial)

आपके केंद्र के लाभार्थी की जानकारी (किस उम्र के लाभार्थी को लाभ मिल रहा है, उनके साथ, आपके अनुभव, आपके द्वारा प्रदान की जाने वाली सर्विसेस से उन्हें क्या सहायता मिली, आपके द्वारा किये

गए कार्य से समाज में यदि किसी भी प्रकार का बदलाव हुआ है तो सम्बंधित फोटो संलग्न करें।)

23. Past recognition/ Record/ enquiry about your work, please specify (Has the initiative been recognized by any organization, any awards received, any publication, Letter of recommendation etc.)

यदि कार्य के आधार पर पूर्व में प्राप्त कोई अवार्ड, सम्मान या अन्य जानकारी (आपके कार्य के आधार

पर आपको मिले पुरस्कार, पत्र, प्रकाशन)

24. Does she has any specific future plan interest for her initiative (The goals and targets she has set for her institution like Expansion to new areas, new type centers, Reaching to larger population, Bigger centre, more number of beneficiaries)

क्या आपका कोई भविष्य का प्लान या कोई नई योजना (आपको भविष्य की योजनाएँ जैसे: कोई बड़ी संस्था की स्थापना नया केंद्र, ज्यादा लोगों तक पहुंचना, अधिक से अधिक लोगों को लाभ देना)

25. Photographs

फोटोग्राफ

- Entrepreneur
उद्यमी का

- Beneficiary
लाभार्थी
- Centre
केंद्र का
- Any recognition/ Paper cutting/ Article
- कोई अवार्ड/सम्मान/प्रेस विज्ञापित /लेख

LIST OF PUBLICATIONS

- Pallavi Rao Chaturvedi, Dr.Sangeeta Jauhari, Dr.Deepti Maheshwari, *Women Entrepreneurship in India: A Review Paper*, Shodhaytan AISECT University Journal, Vol IV, Issue VII, Page No.581, ISSN No. 2349-4190, June 2007

PLAGIARISM CERTIFICATE

Certified that the thesis titled **“Impact of Women Entrepreneurs on their Socioeconomic Parameters and the Community with Reference to Identified Districts of Madhya Pradesh”** submitted by Research Scholar **Ms. Pallavi Rao Chaturvedi** having Enrolment No. **AU152115** has been run through plagiarism check software (URKUND) and the plagiarism percentage is reported to be **10%**.

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Pallavi Rao Chaturvedi

AU152115

(Dr. Deepti Maheshwari)
Co- Supervisor

(Dr.Sangeeta Jauhari)
Supervisor

(Authorized Signatory)
Dean
Department of Management
Rabindranath Tagore University

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<https://docplayer.net/19388221-Contribution-of-micro-finance-in-empowering-the-women-entrepreneurs-in-gulbarga-city.html>
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Instances where selected sources appear:

Table 6.2 No.of AISECT Centres Lead by Women in M.P.Districts

S.no.	District	Code	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017	Grand Total
1	AGAR	01							1				1
2	ALIRAJPUR	02			1	1							2
3	ANUPPUR	03	2	6	2	3	2		2	3	8		28
4	ASHOK NAGAR	04				1	1						2
5	BALAGHAT	05				1		1	1	1	15	3	22
6	BARWANI	06			1	1			5	1			8
7	BETUL	07							1		2		3
8	BHIND	08		2	11			1			3		17
9	BHOPAL	09		1	1	1	1	1	16	11	3	3	38
10	BURHANPUR	10		1					2			1	4
11	CHHATARPUR	11		5	37	2	2	3	2	3	7	2	63
12	CHHINDWARA	12				2	1		2	1	3		9
13	DAMOH	13		5	12	2		3	1		5	2	30
14	DEWAS	14	1		1				1	6	2		11
15	DHAR	15	1								2		3
16	DINDORI	16									2		2
17	GUNA	17				1				2	1		4
18	GWALIOR	18		1			2	1	1		3	1	9
19	HARDA	19					16	2	2				20
20	HOSHANGABAD	20	3		4	2	42	16	4	5	2	1	79
21	INDORE	21	1					1	4	1	2	2	11
22	JABALPUR	22			2			2	8	3	7	4	26
23	JHABUA	23	1			1							2
24	KATNI	24		2	1	5	3	2	14				27
25	KHANDWA	25			1				1		1		3
26	KHARGONE	26									1	1	2
27	MANDLA	27							1		5		6
28	MANDSAUR	28	1	1					3		1		6
29	MORENA	29		4	4	2			2		6		18
30	NARSINGHPUR	30			2	1		1	3	1	1	1	10
31	NEEMUCH	31									1	1	2
32	NIWARI	32	1	2	12	2		1	2				20

33	PANNA	33	2	4	21	5	3	2	3	13	5	2	60
34	RAISEN	34					1	2	3	2	3		11
35	RAJGARH	35							1		4	1	6
36	RATLAM	36										1	1
37	REWA	37	1	11	43	3	16	2	3	5	5	2	91
38	SAGAR	38	1	7	31	3	3	5	5	2	13	1	71
39	SATNA	39	4	11	49	4	4	1	8	5	2		88
40	SEHORE	40		1		1	1			2	1		6
41	SEONI	41			1			1	1		2	1	6
42	SHAH DOL	42	4	5	23		1	5	4	4	11	2	59
43	SHAJAPUR	43							2	1			3
44	SHEOPUR	44		1	5						4		10
45	SHIVPURI	45				2	1		4	2	5		14
46	SIDHI	46	1	12	17	10	4		2	3	3		52
47	SINGROULI	47		3	11	5			3	4	4		30
48	TIKAMGARH	48	1	1	17	4		1	5	1	9	1	40
49	UJJAIN	49			1		1		3	1	4		10
50	UMARIA	50	2		3	2		1	4	2	6		20
51	VIDISHA	51					1		2	1	1		5
	Grand Total		27	86	314	67	106	55	132	86	165	33	1071

Table 6.3 Category Wise Centres Lead by Women in M.P.Districts

S.no.	District	Code	2007-2008		2008-2009			2009-2010		
			CSC PROJECT CENTRE	SKILL CENTRE	FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE
1	AGAR	01								
2	ALIRAJPUR	02								1
3	ANUPPUR	03	2			6			2	
4	ASHOK NAGAR	04								
5	BALAGHAT	05								
6	BARWANI	06								1
7	BETUL	07								
8	BHIND	08				2			11	
9	BHOPAL	09					1			1
10	BURHANPUR	10					1			
11	CHHATARPUR	11			1	4	1	2	37	
12	CHHINDWARA	12								
13	DAMOH	13				5		3	11	1
14	DEWAS	14		1						1
15	DHAR	15		1						
16	DINDORI	16								
17	GUNA	17								
18	GWALIOR	18					1			
19	HARDA	19								
20	HOSHANGABAD	20		3						4
21	INDORE	21		1						
22	JABALPUR	22								2
23	JHABUA	23		1						
24	KATNI	24					2	4		1
25	KHANDWA	25								1
26	KHARGONE	26								
27	MANDLA	27								

S.no.	District	Code	2007-2008		2008-2009			2009-2010		
			CSC PROJECT CENTRE	SKILL CENTRE	FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE
28	MANDSAUR	28		1			1			
29	MORENA	29				4			4	
30	NARSINGHPUR	30						1		2
31	NEEMUCH	31								
32	NIWARI	32	1			2		1	13	
33	PANNA	33	2			4		2	21	
34	RAISEN	34						2		
35	RAJGARH	35								
36	RATLAM	36								
37	REWA	37	1		1	11			43	
38	SAGAR	38		1		7		2	31	
39	SATNA	39	3	1	3	10	1	4	49	
40	SEHORE	40					1			
41	SEONI	41								1
42	SHAHDOL	42	4			5			23	
43	SHAJAPUR	43								
44	SHEOPUR	44				1		1	5	
45	SHIVPURI	45								
46	SIDHI	46	1			12			16	1
47	SINGROULI	47			1	3		1	11	
48	TIKAMGARH	48		1	1	1		6	17	
49	UJJAIN	49						1		1
50	UMARIA	50	2					1	4	
51	VIDISHA	51								
	Grand Total		16	11	7	77	9	31	298	18

S.no.	District	2010-2011			2011-2012			2012-2013			2013-2014			
		FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI (Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI (Banking)	CSC PROJECT CENTRE	PMKVY (Govt.Project)	SKILL CENTRE
1	AGAR										1			
2	ALIRAJPUR			1										
3	ANUPPUR	2	3			2					1			1
4	ASHOK NAGAR			1			1							
5	BALAGHAT			1				1						1
6	BARWANI			1							5			
7	BETUL													1
8	BHIND									1				
9	BHOPAL			1			1			1	11		5	
10	BURHANPUR										2			
11	CHHATARPUR		2		1	2			3		2			
12	CHHINDWARA			2			1						1	1
13	DAMOH		2						2		1			
14	DEWAS										1			
15	DHAR													
16	DINDORI													
17	GUNA			1										
18	GWALIOR						2			1				1
19	HARDA					16			2		2			
20	HOSHANGABAD			2	3	42		1	15	1	2	2		
21	INDORE									1	4			
22	JABALPUR							1		1	1		5	2
23	JHABUA			1										
24	KATNI	4		1	2		1	2			13			1
25	KHANDWA										1			
26	KHARGONE													
27	MANDLA										1			

S.no.	District	2010-2011			2011-2012			2012-2013			2013-2014			
		FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI(Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI (Banking)	CSC PROJECT CENTRE	SKILL CENTRE	FI (Banking)	CSC PROJECT CENTRE	PMKVY (Govt.Project)	SKILL CENTRE
28	MANDSAUR										2			1
29	MORENA		2									1		1
30	NARSINGHPUR	1						1			2			1
31	NEEMUCH													
32	NIWARI	1	2					1			2	1		
33	PANNA	1	5		2	3			2		1	2		
34	RAISEN						1	2			2		1	
35	RAJGARH													1
36	RATLAM													
37	REWA		3			14	2		2		2	1		
38	SAGAR	1	3			2	1		1	3	4			1
39	SATNA		4		1	1	3				6	2		
40	SEHORE			1			1							
41	SEONI							1		1	1			
42	SHAHDOL					1		2	3		2	1		
43	SHAJAPUR										2			
44	SHEOPUR													
45	SHIVPURI			2			1				3			1
46	SIDHI		10			4					1	1		
47	SINGROULI		4	1							3			
48	TIKAMGARH	2	6					1		1	3	1	1	
49	UJJAIN				1		1				2			1
50	UMARIA		2					1	1		4			
51	VIDISHA				1						1		1	
	Grand Total	12	48	16	11	87	16	14	31	11	91	12	14	15

S.no.	District	2014-2015				2015-2016			2016-2017			Grand Total
		FI (Banking)	CSC PROJECT CENTRE	PMKVY(Govt.Project)	SKILL CENTRE	FI(Banking)	PMKVY(Govt .Project)	SKILL CENTRE	FI(Banking)	PMKVY(Govt .Project)	SKILL CENTRE	
1	AGAR											1
2	ALIRAJPUR											2
3	ANUPPUR	2			1	5		3				30
4	ASHOK NAGAR											2
5	BALAGHAT			1		13	1	1	1		2	22
6	BARWANI	1										8
7	BETUL					2						3
8	BHIND					3						17
9	BHOPAL	7		2	2	1	1	1			3	38
10	BURHANPUR										1	4
11	CHHATARPUR	3				6		1	2			67
12	CHHINDWARA	1						3				9
13	DAMOH					5			1		1	32
14	DEWAS	5			1		1	1				11
15	DHAR							2				3
16	DINDORI					1	1					2
17	GUNA	2				1						4
18	GWALIOR					3					1	9
19	HARDA											20
20	HOSHANGABAD	2	2		1	2			1			83
21	INDORE	1					2				2	11
22	JABALPUR	2		1		7				1	3	26
23	JHABUA											2
24	KATNI											31
25	KHANDWA					1						3
26	KHARGONE					1					1	2
27	MANDLA					5						6

S.no.	District	2014-2015				2015-2016			2016-2017			Grand Total
		FI (Banking)	CSC PROJECT CENTRE	PMKVY(Govt. Project)	SKILL CENTRE	FI(Banking)	PMKVY(Govt .Project)	SKILL CENTRE	FI(Banking)	PMKVY(Govt .Project)	SKILL CENTRE	
28	MANDSAUR					1						6
29	MORENA					5		1				18
30	NARSINGHPUR	1				1					1	11
31	NEEMUCH						1				1	2
32	NIWARI											24
33	PANNA	13				5			2			65
34	RAISEN	2				3						13
35	RAJGARH					3		1			1	6
36	RATLAM								1			1
37	REWA	3	1		1	4		1			2	92
38	SAGAR	2				12		1	1			73
39	SATNA	4	1			2						95
40	SEHORE	2						1				6
41	SEONI					1		1	1			7
42	SHAHDOL	4				11			1		1	58
43	SHAJAPUR	1										3
44	SHEOPUR					4						11
45	SHIVPURI	2				5						14
46	SIDHI	3				3						52
47	SINGROULI	4				3		1				32
48	TIKAMGARH	1				9					1	52
49	UJJAIN	1				1		3				12
50	UMARIA	2				6						23
51	VIDISHA	1				1						5
	Grand Total	72	4	4	6	136	7	22	11	1	21	1129

Table 6.4 Rank of Districts on the basis of Number of centers

S.no.	District	Rank
1	REWA	1
2	SATNA	2
3	HOSHANGABAD	3
4	SAGAR	4
5	CHHATARPUR	5
6	PANNA	6
7	SHAHDOL	7
8	SIDHI	8
9	TIKAMGARH	9
10	BHOPAL	10
11	DAMOH	11
12	SINGROULI	12
13	ANUPPUR	13
14	KATNI	14
15	JABALPUR	15
16	BALAGHAT	16
17	HARDA	17
18	NIWARI	18
19	UMARIA	19
20	MORENA	20
21	BHIND	21
22	SHIVPURI	22
23	DEWAS	23
24	INDORE	24
25	RAISEN	25
26	NARSINGHPUR	26
27	SHEOPUR	27
28	UJJAIN	28
29	CHHINDWARA	29
30	GWALIOR	30
31	BARWANI	31
32	MANDLA	32
33	MANDSAUR	33
34	RAJGARH	34
35	SEHORE	35
36	SEONI	36
37	VIDISHA	37
38	BURHANPUR	38
39	GUNA	39
40	BETUL	40
41	DHAR	41
42	KHANDWA	42
43	SHAJAPUR	43
44	ALIRAJPUR	44
45	ASHOK NAGAR	45
46	DINDORI	46
47	JHABUA	47
48	KHARGONE	48
49	NEEMUCH	49
50	AGAR	50
51	RATLAM	51

Table 6.5 Number of center District wise and Total Turnover (2011 -17)

District	Number of Centres	Total Turn Over
Katni	27	5,536,182
Anuppur	28	5,123,545
Sagar	71	4,290,771
Hoshangabad	79	2,950,370
Tikamgarh	40	2,687,208
Bhopal	38	2,651,494
Panna	60	2,210,264
Sidhi	52	2,207,967
Narsinghpur	10	1,817,812
Chhatarpur	63	1,665,426
Raisen	11	1,648,623
Damoh	30	1,571,171
Umaria	20	1,406,723
Shahdol	59	1,332,689
Satna	88	1,198,937
Shivpuri	14	1,106,027
Dewas	11	929,782
Ujjain	10	892,961
Chhindwara	9	824,343
Jabalpur	26	758,343
Balaghat	22	747,476
Ashoknagar	2	735,285
Mandsaur	6	698,219
Rewa	91	695,854
Singrauli	30	660,251
Seoni	6	608,972
Gwalior	9	533,027
Barwani	8	494,592
Jhabua	2	448,756
Dhar	3	432,595
Vidisha	5	315,821
Niwari	20	314611.83
Rajgarh	6	307,200
Morena	18	305,514
Mandla	6	225,878
Indore	11	170,868
Guna	4	124,612
Shajapur	3	109,705
Khandwa	3	94,546
Sehore	6	92,183
Bhind	17	90,435
Sheopur	10	53,040
Khargone	2	40,231
Neemuch	2	40,000
Burhanpur	4	34,757
Agar	1	22,520
Harda	20	18,283
Alirajpur	2	-
Betul	3	-
Dindori	2	-
Ratlam	1	-