

Abstract

The origins of the concept of empowerment go back to the civil rights movement in the USA in the 1960. It has since then been interpreted differently and filled with new meanings and is today used in such different sectors as business, social work, development discourse and by advocates of very different political agendas. The different definitions of empowerment range between defining it as a largely individual process of taking control of and responsibility for one's life and situation, and defining it as a political process of granting human rights and social justice to disadvantaged groups of people. At the former end of the continuum, where empowerment is defined largely as an individual process, empowerment can be used in the conservative political rhetoric of freeing the government of responsibility for injustices and for granting social security. Instead, the argument makes individuals and communities responsible for their own social security and welfare, without providing the necessary support and resources.

Women's empowerment is a new phrase in the vocabulary of gender literature. The phrase is used in two broad senses i.e. general and specific. In a general sense, it refers to empowering women to be self-dependent by providing them access to all the freedoms and opportunities, which they were denied in the past only because of their being 'women'. In a specific sense, women empowerment refers to enhancing their position in the power structure of the society.

The empowerment of women is located within the discourse and agenda of gender equality and is increasingly being taken in the agendas of international development organizations, perhaps more as a means to achieve gender equality than as an end in itself. At the Social Summit in Copenhagen in 1993 and the International Conference on Population and Development in Cairo 1994 Governments committed themselves to the empowerment of women. This commitment was operationalised and formulated into a clear action plan at the Fourth World Conference on Women in Beijing 1995 where Governments committed themselves to the "empowerment and advancement of women, including the right to freedom of thought, conscience, religion and belief, thus contributing to the moral, ethical, spiritual and intellectual needs of women and men, individually or in community with others and thereby guaranteeing them the possibility of realizing their full potential in society and shaping their lives in accordance with their own aspirations." Empowerment is now increasingly seen as a process by which the one's without power gain greater control over their lives. This means control over material assets, intellectual resources and ideology. It involves power to, power with and power within. Some define empowerment as a process of awareness and conscientization, of capacity building leading to greater participation, effective decision-making power and control leading to transformative action. This involves ability to get what one wants and to influence others on our concerns. With reference to women the power relation that has to be involved includes their lives at multiple levels, family, community, market and the state. Importantly it involves at the psychological level women's ability to assert themselves and this is constructed by the 'gender roles' assigned to her specially in a cultural which resists change like India.

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The questions surrounding women's empowerment the condition and position of women have now become critical to the human rights based approaches to development. The Cairo conference in 1994 organized by UN on Population and Development called attention to women's empowerment as a central focus and UNDP developed the Gender Empowerment measure (GEM) which focuses on the three variables that reflect women's participation in society – political power or decision-making, education and health. 1995 UNDP report was devoted to women's empowerment and it declared that if human development is not engendered it is endangered a declaration which almost become a leit motif for further development measuring and policy planning. Equality, sustainability and empowerment were emphasized and the stress was, that women's emancipation does not depend on national income but is an engaged political process.

Historical Background of Women Empowerment in India

The status of Women in India has been subject to many great changes over the past few millenniums. In early Vedic period Women enjoyed equal status with men. Rigved & Upanishads mention several names of women sages and seers notably Gargi & Maitrey. However later the status of women began to deteriorate approximately from 500 B.C., the situation worsened with invasion of Mughal and later on by European invaders.

Some reformatory movements by Guru Nanak, Jainism, Raja ram Mohan Rai, Ishwarachandra Vidya Sagar, Pandita Rama Bai and others did give some relief. It is not that Britishers didn't do anything for improving the condition of women. Some laws were enacted such as "Abolition of practice of Sati", Widow Remarriage Act 1856 etc.

The real change came after independence. Constitution of India guarantees equality to women (Article 14). There are other articles too which ensure rights of women e.g. no discrimination by the state [article 15(1)] equality of opportunity (Article 16) etc. Feminist activism picked up momentum in India during later 1970's. Later on many groups and NGO's have been working for the Empowerment of women. We are proud that in India Women got

voting right much before USA and some other European countries.

It is well known that women and children work in huge numbers in bidi-rolling, agarbatti-rolling, bangle making, weaving, brassware, leather, crafts and other industries.

Yet, only 3 % of these women are recorded as laborers

- 60 % of the Girls are married before the age of 16
- Nearly 60% of the married girls bear children before they are 18
- 125,000 women die from pregnancy and related causes every year
- Maternal mortality in India is the 2nd highest in the world

Some Global Eye Openers

- China: Suicidal rates are higher in case of women
- Status of Japanese working women in dilemma
- The Deafening Silence: Asian American women in the whirlpool of depression
- Women's life at risk because of acid attacks in Ethiopia
- 37% women victims of domestic violence: NFH survey
- Almost half of Indian women have not heard of AIDS
- Married women, children most anaemic in India
- Women are killed in China to become brides of dead men

6S Model for Women Empowerment

- Shiksha= Education
- Swasthya= Health
- Swavlamban= Self Reliance

- Samajik Nyay= Justice
- Samvedana= Sensitivity
- Samta= Equality Refer Table I

Entrepreneurship

“When you reach an obstacle, turn it into an opportunity. You have the choice. You can overcome and be a winner, or you can allow it to overcome you and be a loser. The choice is yours and yours alone. Refuse to throw in the towel. Go that extra mile that failures refuse to travel. It is far better to be exhausted from success than to be rested from failure.” By Mary Kay Ash

Concept of Entrepreneur

The word ‘entrepreneur’ derives from the French word “Entreprendre” (to undertake) .in the early 16th Century it was applied to persons engaged in military expeditions, and extend to cover construction and civil engineering activities in the 17th century, but during the 18th century, the word ‘entrepreneur’ was used to refer to economic activities. Many authors have defined ‘entrepreneur’ differently. Generally, an entrepreneur is a person who combines capital and labour for production. According to Cantillion “entrepreneur is the agent who buys means of production at certain prices, in order to sell at prices that are certain at the moment at which he commits himself to his cost”. According to P.F Drucker “ he is one who always (1) searches for change (2) responds to it (3) exploits it as an opportunity.”

The Indian economy has been witnessing a drastic change since mid -1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. India has great entrepreneurial potential. At present, women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs.

Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world population. Evidence has unequivocally established that entrepreneurial spirit is not a male prerogative. Women entrepreneurship has gained momentum in the last

three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. The industrial performance of Asia-Pacific region propelled by Foreign Direct Investment, technological innovations and manufactured exports has brought a wide range of economic and social opportunities to women entrepreneurs.

In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress. In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped due to the lower status of women in the society. It is only from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. The development of women entrepreneurship has become an important aspect of our plan priorities. Several policies and programmes are being implemented for the development of women entrepreneurship in India.

There is a need for changing the mindset towards women so as to give equal rights as enshrined in the constitution. The progress towards gender equality is slow and is partly due to the failure to attach money to policy commitments. In the words of president APJ Abdul Kalam “empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation.”

When a woman is empowered it does not mean that another individual becomes powerless or is having less power. On the contrary, if a woman is empowered her competencies towards decision- making will surely influence her family’s behavior.

In advanced countries, there is a phenomenon of increase in the number of self- employed women after the world war 11. In USA, women own 25% of all business, even though their sales on an average are less than two-fifths of those of other small business. In Canada, women own one-third of small business and in France it is one-fifth.

Concept of women Entrepreneur Enterprise-

“A small scale industrial unit or industry –related service or business enterprise, managed by one or more women entrepreneurs in a concern, in which they will individually or jointly have a share capital of not less than 51% as shareholders of the private limited company, members of co-operative society”.

Today, more and more women entrepreneurs are starting businesses and they now account for a quarter to a third of all businesses in the formal economy worldwide. However, the great majority are very small or micro enterprises with little potential for growth. Otherwise, women entrepreneurs are under-represented in enterprises of all sizes, and the bigger the firm the less likely it is to be headed by a woman.

Societal attitudes and social beliefs inhibit some women from even considering starting a business, while systemic barriers mean that many women entrepreneurs stay confined to very small businesses often operating in the informal economy. This not only limits their ability to earn an income for themselves and their families but restricts their full potential to contribute to socio-economic development and job creation. The World Bank's *World Development Report 2011* suggests that productivity could increase by as much as 25% in some countries if discriminatory barriers against women were removed.

Removing these barriers, such as discriminatory property and inheritance laws, cultural practices, lack of access to formal financial institutions, and time constraints due to family and household responsibilities, will create greater opportunities for sustainable enterprises run by women. This in turn will contribute to women's economic empowerment and gender equality as well as helping to generate sustainable growth and jobs.

While removing barriers is essential, investment is equally vital. Investing in women is one of the most effective means of increasing equality and promoting inclusive and sustainable economic growth. Investments in women-specific programmes can have significant knock-on effects for development, since women generally spend more of their income on the health, education and well-being of their

families and communities than men do. While targeted measures can bridge the gap for women, it is also essential to remove discriminatory aspects of economic and social policies and programmes that may impede women's full participation in the economy and society.

Categories of Women Entrepreneurs

- Women in organized & unorganized sector
- Women in traditional & modern industries
- Women in urban & rural areas
- Women in large scale and small scale industries.
- Single women and joint venture.

Categories of Women Entrepreneurs in Practice in India

First Category

- Established in big cities
- Having higher level technical & professional qualifications
- Nontraditional Items
- Sound financial positions

Second Category

- Established in cities and towns
- Having sufficient education
- Both traditional and nontraditional items
- Undertaking women services-kindergarten, crèches, beauty parlors, health clinic etc

Third Category

- Illiterate women
- Financially weak
- Involved in family business such as Agriculture, Horticulture, Animal Husbandry, Dairy, Fisheries, Agro Forestry, Handloom, Power loom etc.

Supportive Measures for Women's Economic Activities and Entrepreneurship

- Direct & indirect financial support
- Yojna schemes and programmes
- Technological training and awards
- Federations and associations

Direct & Indirect Financial Support

- Nationalized banks
- State finance corporation
- State industrial development corporation
- District industries centers
- Differential rate schemes
- Mahila Udyug Needhi scheme
- Small Industries Development Bank of India (SIDBI)
- State Small Industrial Development Corporations (SSIDCs)

Yojna Schemes and Programme

- Nehru Rojgar Yojna
- Jacamar Rojgar Yojna
- TRYSEM
- DWACRA

Technological Training and Awards

- Stree Shakti Package by SBI
- Entrepreneurship Development Institute of India
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- National Institute of Small Business Extension Training (NSIBET)
- Women's University of Mumbai

Federations and Associations

- National Alliance of Young Entrepreneurs (NAYE)
- India Council of Women Entrepreneurs, New Delhi
- Self Employed Women's Association (SEWA)
- Association of Women Entrepreneurs of Karnataka (AWEK)
- World Association of Women Entrepreneurs (WAVE)
- Associated Country Women of the World (ACWW)

Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In Modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Even as women are receiving education, they face the prospect of unemployment. In this background, self employment is regarded as a cure to generate income. The Planning commission as well as the Indian government recognizes the need for women to be part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problems of rural and urban poverty.

Traditionally, women in India have been generally found in low productive sectors such as agriculture and household activities. Human Development Report 2004 ranks India 103 in Gender related Development Index (GDI). As per 2001 census; women constitute nearly half of India's population. Out of this total, 72% were engaged in agriculture, 21.7% in other non agricultural pursuits with only 6.3% in household industries.

Women entrepreneurs in India are handicapped in the matter of organizing and running businesses on account of their generally low levels of skills and for want of support system. The transition from homemaker to sophisticated business woman is not that easy.

But the trend is changing. Women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start small and medium enterprises. They are willing to be inspired by role models- the experience of other women in the business arena.

The role of women entrepreneurs is especially relevant in the situation of large scale unemployment that the country faces. The modern large scale industry cannot absorb much of labour as it is capital intensive. The small scale industry plays an important role absorbing around 80% of the employment.

The myth that women cannot engage in productive employment needs to be dispelled. They can be encouraged to set up small and medium scale industries on their own initiative. Entrepreneurship development for women is an important factor in economic development of India.

Rural women can be encouraged to start cottage industries. Rural based micro enterprises have been encouraged by the government by various schemes- such as Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM), and Development of Women and Children in Rural Areas (DWCRA). The aim is to remove poverty through entrepreneurial programs.

Problems of Women Entrepreneurs in India

Women in India are faced many problems to get ahead their life in business. A few problems can be detailed as;

- The greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success. Male members think it a big risk financing the ventures run by women.
- The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers consider women loonies as higher risk than men loonies. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to

a report by the United Nations Industrial Development Organization (UNIDO), “despite evidence that women’s loan repayment rates are higher than men’s, women still face more difficulties in obtaining credit,” often due to discriminatory attitudes of banks and informal lending groups (UNIDO, 1995b).

- Entrepreneurs usually require financial assistance of some kind to launch their ventures - be it a formal bank loan or money from a savings account. Women in developing nations have little access to funds, due to the fact that they are concentrated in poor rural communities with few opportunities to borrow money (Starcher, 1996; UNIDO, 1995a). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand.
- Women’s family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. “Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business” (Starcher, 1996). The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends.
- Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

- Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. Here there is more probability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area.
- The male - female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. Despite the fact that women entrepreneurs are good in keeping their service prompt and delivery in time, due to lack of organizational skills compared to male entrepreneurs women have to face constraints from competition. The confidence to travel across day and night and even different regions and states are less found in women compared to male entrepreneurs. This shows the low level freedom of expression and freedom of mobility of the women entrepreneurs.
- Knowledge of alternative source of raw materials availability and high negotiation skills are the basic requirement to run a business. Getting the raw materials from different source with discount prices is the factor that determines the profit margin. Lack of knowledge of availability of the raw materials and low-level negotiation and bargaining skills are the factors, which affect women entrepreneur's business adventures.
- Knowledge of latest technological changes, know how, and education level of the person are significant factor that affect business. The literacy rate of women in India is found at low level compared to male population. Many women in developing nations lack the education needed to spur successful entrepreneurship. They are ignorant of new technologies or unskilled in their use, and often unable to do research and gain the necessary training (UNIDO, 1995b, p.1). Although great advances are being made in technology, many women's illiteracy, structural difficulties, and lack of access to technical training prevent the technology from being beneficial or even available to females ("Women Entrepreneurs in Poorest Countries," 2001). According to The Economist, this lack of knowledge and the continuing treatment of women as second-class citizens keep them in a pervasive cycle of poverty ("The Female Poverty Trap," 2001). The studies indicates that uneducated women don't have the knowledge of measurement and basic accounting.
- Low-level risk taking attitude is another factor affecting women folk decision to get into business. Low-level education provides low-level self-confidence and self-reliance to the women folk to engage in business, which is continuous risk taking and strategic cession making profession. Investing money, maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence. Though the risk tolerance ability of the women folk in day-to-day life is high compared to male members, while in business it is found opposite to that.
- Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.
- Finally high production cost of some business operations adversely affects the development of women entrepreneurs. The installation of new machineries during expansion of the productive capacity and like similar factors dissuades the women entrepreneurs from venturing into new areas.

How to Develop Women Entrepreneurs?

Right efforts on from all areas are required in the development of women entrepreneurs and their greater participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

- 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.
- Counseling 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.
- Making provision of marketing and sales assistance from government part.
- To encourage more passive women entrepreneurs the Women training programme should be organised that taught to recognize her own psychological needs and express them.
- State finance corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
- Women's development corporations have to gain access to open-ended financing.
- The financial institutions should provide more working capital assistance both for small scale venture and large scale ventures.
- Making provision of micro credit system and enterprise credit system to the women entrepreneurs at local level.
- Repeated gender sensitization programmers should be held to train financiers to treat women with dignity and respect as persons in their own right.
- Infrastructure, in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
- Industrial estates could also provide marketing outlets for the display and sale of products made by women.
- A Women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the state.
- District Industries Centers and Single Window Agencies should make use of assisting women in their trade and business guidance.
- Programmers for encouraging entrepreneurship among women are to be extended at local level.
- Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.

- More governmental schemes to motivate women entrepreneurs to engage in small scale and large-scale business ventures.
- Involvement of Non Governmental Organizations in women entrepreneurial training programmes and counseling.

Efforts & contribution towards economic growth by Indian Women: (Table II)

Conclusion

“It is more important to create a general awareness’ and understanding of the problems of women’s employment in all the top policy and decision making and executive personnel. There is also the special problem facing women like the preference for male children for social and cultural reasons. This will require awareness, understanding and action. The best way to do so is to educate the children, orient the teachers, examine the text books and teaching-aids and ensure that the next generation grows up with new thinking.”

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to contribution to the growth of the 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.

The Empowerment of women has become one of the most important Concerns of 21st century not only at national level but also at the international level. Efforts by the Govt. are on to ensure Gender equality but Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and Women have full opportunities of Self decision making and participating in the Social, Political and Economic life of the Country with a sense of equality.

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Figure I : Empowerment - Conceptual Framework

Table I : Strength & Weakness of Rural & Urban Sector Women

Rural sector women		Urban sector women	
Strength	Weakness	Strength	Weakness
Synergy Cooperation Physical Strength Untapped Energy Multi Tasking Innovation Closeness with Nature Malnutrition Family Abuse Lack of Resources opportunities	Illiteracy Fatal Orthodoxism Wide Gender Discretion Lack of Awareness Less Exposure	Access to good education Financial stability Nutritious & healthy food High Self Esteem Opportunity to liberalize	Conjoint Efforts Getting Recognition Synergized Orientation Maintaining Work Life Balance Spending Quality time with family Stress Tiredness Bad Habits Molestation Disturbed Life

Table II : Efforts & Contribution towards Economic growth by Indian Women

Empowerment	Entrepreneurship
✓Kasturba Gandhi (Ba) ✓Mother Teresa ✓Mai ^m Sindhutai Sapakal Mother of Orphan children. ✓Sarojini Naidu ✓Indira Priyadarshini Gandhi ✓Homai Vyarawalla ✓Kiran Bedi ✓Elaben Bhatt	✓Indra Nooyi ✓Naina Lal Kidwai ✓Kiran Mazumdar Shaw ✓Chanda Kochar ✓Indu Jain ✓Simone Tata ✓Neelam Dhawan ✓Sulajja Firodia Motwani ✓Priya Paul ✓Mallika Srinivasan