

Indian Women In Economic World – An Empirical Study Of Kota City

THESIS

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CERTIFICATE

This is to certify that the work presented in the thesis entitled “Indian Women in Economic World - An Empirical Study of Kota City”, submitted to the University of Kota, Kota for the award of Doctor of Philosophy in the faculty of Commerce and Management is originally done by Ms. Priya Sodani under my supervision. This work has not been submitted elsewhere for the award of any other degree or diploma.

I further certify that Ms. Priya Sodani has put in attendance of 200 days as per university norms.

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DECLARATION

“I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person nor material which has been accepted for the award of any other degree or diploma of the university or other institute of higher learning, except where due acknowledgement has been made in the text”.

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PREFACE

Entrepreneurial activity is growing in the course of the arena. In India too, there has been a significant change in the mindset of the society. There is no doubt that entrepreneurs and entrepreneurship are playing crucial roles in today's global business environment. An entrepreneur is a person who assumes and bears all types of risks involved in an enterprise, who organizes the various inputs or factors of production and who innovates new ideas, concepts, strategies and methodology in business from time to time. Entrepreneurship refers to a process of action an entrepreneur (person) and it is a creative and progressive reaction to the business environment. It promotes capital formation and creates wealth, and it has the thrill of threats, change, challenge and growth. Entrepreneurship constitutes a vital input in the process of economic development. It channelizes resources, capital and human resource for economic boom. For that reason it has been observed, increasing numbers of women have entered into the field of entrepreneurship and additionally they are gradually changing the face of business of today, both literally and figuratively. It is also widely recognised that those countries where women are able to get an equal role and are able to play key roles in organisations, it is found that there is greater prosperity, greater economic and social development and development of better and more ethical institutions. So it became necessary to strengthen the women socially, economically, educationally, politically, spiritually to enhance their capacity to develop the other fields as well. Thus the entire world today welcomes women in newer roles including the role of entrepreneurship as the key to prosperity of a nation. The present study comprises of seven chapters. The first chapter "Introduction" deals with the Background of Women in India. Several definitions of Entrepreneurship, Women entrepreneur, and women empowerment have been presented given by multiple authors. It has been observed that women preserve to stand gender bias right from formative years due to the incidences of malnutrition, college dropout, early marriage, harassment for dowry and many others. Highlights of census 2011 of Rajasthan State and Kota city has been depicted in this chapter. Changes in their

social role and economic role after the decades of independence have been seen. The last two decades have seen not only a substantial increase in employment of women but also a prominent role played by women entrepreneurs in the process of economic development. This chapter also deals with women empowerment and their contribution in economic development of India. A descriptive attempt for better insight into constraints or barriers like Personal Challenges / Barriers, Socio-Cultural Challenges / Barriers, Gender Specific Challenges / Barriers, and Professional Challenges / Barriers of women economic empowerment is presented in this chapter. The continuous section of this chapter presented the constitutional favor for women empowerment in India. Several schemes and policies promoted and launched by the government of Rajasthan, its plans and policies for women empowerment have been presented in detail, in this chapter.

The second chapter deals with “Research Methodology”, which covers all the aspects like, Statement of the problem, Objective of the study, Scope of the study, Period of the study, Data collection methods, Research Hypotheses, Tools and Techniques used, Reliability of data, Demographic profile of the respondents and finally the Limitations of the study. The study has been carried in Kota city with a sample of 450 women respondents contributing in the economic development of Kota city through working in various sectors like Private sector, Government sector, Semi-government and are in Self owned business. The main objective of this study is focusing on examining the economic participation of women. Accordingly objectives and potential issues under women economic contribution and participation and related factors have been examined.

The third chapter “Literature Review” points out that many researches have been done around women clientele. Studies on status of women highlight the fact that since ancient times women were unable to enjoy the deserved status. They were regarded as stereotype home makers in most cases. Their contribution towards the economic and social up-liftment of family was never given consideration. Different studies on women showed that the women entrepreneurs hardly availed financial assistance, technical guidance due to less awareness about funding and government policies. But

now women even in ordinary families started feeling increase in financial burdens and greater awareness towards their skill, standard of living, education for their children's, and so on. Literature reviews also revealed that government of India is also actively associated with entrepreneurial development and women empowerment and also played a leading role as an engine for promoting economic environment.

In the fourth Chapter “Motivating Factors and Satisfaction for Job/Business among Women of Kota City” emphasis have been given on understanding the economic activities in which women of Kota city are engaged, Studying Opinion of Women of Kota City for Motivating Factors and Reasons of Being in Job / Business, Analyzing Satisfaction for Job / Business among Women of Kota City through Analyzing their Problems at Working Places, studying the Variables Affecting Overall Satisfaction for Jobs / Businesses and Assessing Impact of Professional Life on Personal Life and Work Life Balance. This chapter also deals with testing the hypotheses and analysis of relationship between the women participant's demographic characteristics (qualification, marital status and family type) and their opinion for preferred sector for job and willingness for doing job / business.

The Fifth Chapter “Women Participation in Economy of Kota city” presents the data analysis and interpretation performed on the analysis of role of women in family economy with reference to Kota city, analysis of employment of women salaries in family and its impact on the status of family, analysis of role of women in economy with reference to Kota city, analysis of heads where women participants spend their income and analysis of women participants' opinion for their role in economic development of Kota city were presented. These analyses have been carried out with the help of analyzing women's opinion for lay thoughts about the working women, analyzing problems and issues found common in society and profession by women of Kota city, analyzing qualities woman should possess to be successful according to women participants, analysis of employment of women salaries in family and its impact on the status of family, analysis of heads where women participants spend their income and analysis of women participants' opinion for their role in economic

development of Kota city. On the basis of above analysis hypotheses have been tested in this chapter.

Sixth chapter “Impact of Economic Independence on Lifestyle of Women of Kota City” highlights the understanding of economic independence of women, characteristics of independent women. The lifestyle of economically independent women, women psychology and the evolving behavior of women has been presented. The Last and Final Chapter seven summarizes the details of previous six chapters along with providing suggestions and recommendations.

Ms. Priya Sodani

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Ms. Priya Sodani

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LIST OF ABBREVIATIONS

LPG	liberalisation, privatisation and globalisation
BA	Bachelor in Arts
MA	Masters in Arts
UNDP	United Nations Development Programme
RMK	Rashtriya Mahila Kosh
MSY	Mahila Samridhi Yojana
IMY	Indira Mahila Yojana
STEP	Support to Training and Employment Programme for Women
ICDS	Integrated Child Development Services
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescence Girls
ICPS	Integrated Child Protection scheme
IRD P	Integrated Rural Development Programme
TRYSEM	Training of Rural Youth for Self Employment
PMRY	Prime Minister's Rojgar Yojana
WDCS	Women's Development Corporation Scheme
CEDAW	Committee on the Elimination of Discrimination Against Women
IFAD	International Fund for Agricultural Development
SHGs	Self Help Groups
NORAD	Norwegian Agency for Development Corporations
RMK	Rashtriya Mahila Kosh
CSWB	Central Social Welfare Board
DWCRA	Development of Women and Children in Rural Areas
IGMSY	Indira Gandhi Matritva Sahyog Yojana
CMB	Conditional Maternity Benefit scheme
P&L	Pregnant and Lactating
SSAY	Sukanya Samriddhi Account Yojana (SSAY)
GOI	Government of India
SFURTI	Scheme of Fund for Regeneration of Traditional Industries

EDIs	Entrepreneurship Development Institutions
MSME	Micro, Small & Medium Enterprise
CLCSS	Credit Linked Capital Subsidy Scheme
RGUMY	Rajiv Gandhi Udyami Mitra Yojana
SGSY	Swarnajayanti Gram Swarozgar Yojana
IRDPP	Industrial R&D Promotion Program
DHDS	Diversified Handloom Development Scheme
HRD	Human Resource Development
TPDS	Targeted Public Distribution System
AAAY	Antyodaya Anna Yojna
NIDDCP	National Iodine Deficiency Disorders Control Program
RSBY	Rashtriya Swasthya Bima Yojana
TSC	Total Sanitation Campaign
RCH II	Reproductive & Child Health Program, Ph. II
NIDDCP	National Iodine Deficiency Disorders Control Program
IGMSY	Indira Gandhi Matritva Sahyog Yojana
NSTFDC	Schemes of National Scheduled Tribes Finance and development Corporation
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
BFES	Bhamashah Financial Empowerment Scheme
BPL	Below Poverty Line
GOR	Government of Rajasthan
GB	Gender Budgeting
RKCL	Rajasthan Knowledge Corporation Limited
MKCL	Maharashtra Knowledge Corporation Limited
CSC	Congregation of Sisters of Charity
MSSKs	Mahila Salah and Suraksha Kendra
AGs	adolescent girls
PHC	Primary Health Care
CHC	Community Health Centre

SJPU	Special Juvenile Police Unit
JCWO	Juvenile or Child Welfare Officer
DIR	Domestic Incident Report
SSH	Short Stay Homes

LIST OF PAPERS PUBLISHED

S. NO	Title of the paper	Name of the Journal	Names of Authors	Impact Factor	Month & Year of Publication & ISSN No.
1	Women Entrepreneurship Development- A Study of Kota city	International Journal of Research in IT & Management	Dr. Meenu Maheshwari, Ms. Priya Sodani	3.908	2016 January ISSN (P): 2349/7793, Vol-3, Issue 1
2	Social Women Entrepreneurship-Problems and Challenges Faced In Kota City	Indian Journal Of Applied Research	Ms. Priya Sodani, Dr. Meenu Maheshwari	3.919	March 2016 Volume : 6, Issue : 3 ISSN - 2249-555X
3	A Study On Accounting Systems Used By Women Entrepreneurs Of Kota City	International Journal of Management and Social Science Research Review	Dr. Meenu Maheshwari, Ms. Priya Sodani	3.029	July 2015 E- ISSN - 2349-6746, ISSN - 2349-6738, Vol.1, Issue.13,
4	Leisure And Life-Style Of Women Entrepreneur Of Kota City.	International Journal of Business and Administration Research Review	Dr. Meenu Maheshwari, Ms. Priya Sodani	3.072	April-June, 2015 E- ISSN -2347-856X, ISSN - 2348-0653, Vol. 3 Issue.10
5	. Women Entrepreneurship- A Literature Review.	Journal of Business and Management	Dr. Meenu Maheshwari, Ms. Priya Sodani		February 2015 e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 17, Issue 2.Ver. II

LIST OF CONFERENCES ATTENDED

S. No.	Particulars	Topic
1	IIM Kashipur, in the Marketing Conference on “Globalizing Brand India: Opportunities and Challenges” at Delhi April 18-19, 2015.	Social Women Entrepreneurship-Problems and Challenges Faced In Kota City.
2	The National Seminar on Education for Enhancing Ethics & Excellence in Pacific University and Shiksha Sanskriti Utthan Nyas{SSUN}, held on 11-12 January, 2015.	Need For Values & Ethics for Effective Change in Individuals, Groups, Society & Nations Worldwide.
3	The National conference on CSBM, held at S.S. Jain Subodh P.G. College on January 30-31, 2014, Jaipur.	Leisure And Life-Style of Women Entrepreneur of Kota City
4	National Seminar on Contemporary issues in Accounting under joint auspices of Mohanlal Sukhadia University & Indian Accounting Association, Udaipur, on October 18-19, 2013.	A Study on Accounting Systems used by Women Entrepreneurs in Small Scale Enterprises of Kota
5	8 th Biyani International Conference (BICON-13) on the Contemporary Issue in Management of Business on September 24, 2013, Jaipur	Work Life Balance Among Women Employees in Higher Education Sector- With Reference to Kota City
6	Participated in Round Table Discussion held at Indian Accounting Association, Kota Branch on 23/4/13.	Importance of Research and Research Methodology

CHAPTER - 1

INTRODUCTION

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1.1 Women in India

A woman is capable of accomplishing in her entirety, whatever she aspires. As the popular axiom goes “A hand that rocks the cradle is the hand that rules the world”. Women are no longer only cooks, they are efficient breadwinners as well. An innovative trend trade is marked everywhere – both in rural and concrete regions. Women are making a significant contribution for the country’s overall development. Indian women have been a source of power (shakti) in mythology. The Hindus worship goddesses as mothers. Moreover, they are revered as mothers, sisters and other social images. Many poets have imagined woman’s minds as ocean. A Woman’s mind is essentially steadfast and strong. Still in traditional Indian society women are accorded inferior status.

The Indian society has always considered woman as weaker sex. A number of sociological and cultural traditions and taboos have kept women dormant for quite a long term. The Sati pratha [woman setting herself fire on the pyre of husband] almost disappeared, but shameful incidents like female foeticide continue to take place in our society. Women face gender bias right from formative years. Incidences of malnutrition, college dropout, early marriage, harassment for dowry are enormous examples. The male female ratio in our country is an extreme problem of subject in recent times.

After 300 B. C. woman have degraded to a lower status. Their repute was in addition marred by the means of 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 towards the evil practices. From Ram Mohan Roy to Mahatma Gandhi, efforts have been focused to enhance status of women. In 1829 Sati pratha was abolished and taken into consideration to be crime. Widow Remarriage Act became handed in 1856 and enforcement of monogamy turned into introduced in 1872.

Women have limited access to socio-economic rights and privileges. They enjoy lower social status and are encumbered by harmful traditional practices to exhibit their potentials. They still go through discrimination and marginalization through

denials of rights, land possession, access to credit facilities and other input. Women are isolated, abused and restrained at the community levels through traditional and religious practices which hamper development.

In India, men are taken to be the pinnacle of the family, they are considered to be the only earning members, bread-winners who feeds, and clothes them. Men also have a far easier time than women in seeking paid employment. Work is normally divided alongside gender lines, with men being accountable for “outdoor” work and females for housework and child care. The poorest regularly haven't any desire however to permit the female to find paid work, while inside the top classes, women are usually educated and may find other ways to spend their time. Middle class women, however, face the most social limitations in engaging in work outdoor the home, leaving them few choices however to be full-time housewives.

Gone are those days when women were treated as household chattels or housekeepers only. They are no more the neglected section of society. The role of women worldwide is undergoing a dramatic change. Women today share the podium with men in almost all fields. Women are now considered equal companions. They have proved their mettle in various fields, including higher education, teaching, politics, sports, medical as well as scientific research, information technology, air and water, peacekeeping missions, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many other fields. Indian organization has experienced a regular growth within the wide variety of women personnel and this pattern is bound to continue in the future as well. With globalization and knowledge based society spreading like wild fire in the world today, belief of women's crucial role in human development has been gaining popularity. Women today face many challenges and will face newer ones in future. Their private targets are subjugated to the wishes of their families. Still, they have a long way to go to have a strong position in society. Full empowerment is still light years away.

Our know-how about the female in the professional world is substantially restricted and shrouded in misconceptions which have continued over a large period. The vital

attention of the professional role lies in its rationality, functional specialization, and universalism. Women in the professional world acquire their social identification from their career and derive appreciable status from practicing it. Every profession develops its very own culture with a strong social and moral harmony among the members.

There was a time when the system of gender difference took place within the professions, linking professional roles with gender ones. Medicine, law, science, engineering, dentistry, and the ministry are gender typed as male occupation, and nursing, school teaching, librarianship and social work has been gender typed as female.

The world is now shifting towards having women at decision-making positions. In this era, women empowerment is a crucial aspect in the country's overall improvement. As almost half of the country's population is female, no great change can take place in society without their involvement.

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 sexes. It might not be an exaggeration to say that the current modifications in the status of women in India isn't a signal of development, however it is really a recapturing of the position that was held by women in Vedic period.

1.2.1 Social Role: Literary and historical research has now set up beyond doubt that the women held a position of equality with men throughout the Vedic period. All through this era, son was valued greater than daughter. Many young women renounced their homes and joined the Buddhistic and Jain monasteries. It was also presumed that one of the motives for practice of early marriage of girls was to prevent them from entering monastic life. Girls were married off quickly after puberty. Marriage became an irrevocable union for a girl. The wave of reformist movement in 19th century brought the changing role of women in the social discipline. There was a change in the outlook in society. Many legislative measures has been brought about

for the protection of women. The urgency of women's education was felt and accordingly facilities for the same were made. Many women leaders created a form of political cognizance among women which brought about a splendid change in their role. Women even started to combat against the social evils throughout this era.

1.2.2 Economic Role: Rural women have continually been working in the fields and farms from time immemorial. In addition women have been working to help their husbands in cottage industries. They were 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 duties 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 frequently impose double responsibilities on married women who need to substitute the family income through additional home production and work out-side 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.

The great change, however took place when the machines were introduced. Women were employed in factories, mines and plantations. There was spectacular increase in the employment of middle class women who were working in secretarial or administrative capacities. More women are now working as stenographers, clerks, telephone operators and receptionists. In the educational field also teachers at primary and secondary levels has been women. Women's participation in all spheres highlights their changing role and the emerging pattern points towards equality of sex.

1.3 Women in entrepreneurship:

1.3.1 Entrepreneur

The term “Entrepreneur” is used in various ways and various views. These views are broadly classified into three groups namely Risk-Bearer, Organizer and Innovator. Thus, a person who assumes and bears all types of risks involved in an enterprise, who organizes the various inputs or factors of production and who innovates new ideas, concepts, strategies and methodology in business from time to time is known as Entrepreneur.

According to Drucker P.F. (1985) in his book on Innovation & Entrepreneurship say that, “Innovation is the specific tool of entrepreneurs, the means by which they exploit changes as an opportunity for a different business or a different service. It is capable of being presented as a discipline, capable of being learned and practised. Entrepreneurs need to search purposefully for the sources of innovation, the changes and their symptoms that indicate opportunities for successful innovation. And they need to know and to apply the principles of successful innovation.”

According to Michael Armstrong from the book on “Entrepreneurship”, by Roy Rajiv (2009) enumerates the characteristics of a successful entrepreneur:

- Are action orientated
- Have the ability to visualize the steps from idea to actualization.
- Are prepared to ‘break the mould’.
- Are thinkers and doers, planners and workers.
- Adopt a ‘hands-on’ approach.
- Can tolerate ambiguity- ‘enterprise always consists of action in uncertainty’
- Accept risk but understand and manage it.
- Overcome, rather than avoid mistakes.
- See themselves as ‘responsible for their own destiny’- they are dedicated, setting self-determined goals.
- Believe in creating markets for their ideas, not just in responding to existing market demands.

1.3.2 Entrepreneurship

Entrepreneurial activity is growing in the course of the arena. In India too, there has been a significant change in the mindset of the society. There is no doubt that entrepreneurs and entrepreneurship are playing crucial roles in today's global business environment.

The concept of entrepreneurship is a complex phenomenon. Broadly, it relates to the entrepreneur, his vision and its implementation. Entrepreneurship refers to a process of action an entrepreneur (person) and it is a creative and progressive reaction to the business environment. It promotes capital formation and creates wealth, and it has the thrill of threats, change, challenge and growth. Entrepreneurship refers to the act of setting up a brand new enterprise or reviving an present business in order to take advantages from new possibilities. Hence, entrepreneurs shape the financial system by means of developing new wealth and new jobs and by inventing new products and services.

The book on "Management and Entrepreneurship Development" by Suha G.S. (2005) depicts definition of entrepreneurship given by different authors. Some of them are as follows:

According to Musselman and Jackson, "Entrepreneurship is the investing and risking of time, money and effort to start a business and make it successful."

According to Franklin Lindsay, "Entrepreneurship is defined as anticipating the future requirements of society and successfully meeting these needs with new, creative and imaginative combinations of resources".

According to H. Cole, "Entrepreneurship is the purposeful activities of an individuals or a group of associated individuals undertaken to initiate, maintain and aggrandize profit by production or distribution of economic goods and services". This definition states that entrepreneurship is goal-oriented process involving production or distribution of products and goods. It may be undertaken by person or by group of persons.

1.3.3 Entrepreneurship and Economic Development

Entrepreneurship constitutes a vital input in the process of economic development. It channelizes resources, capital and men for economic boom. It is the best alternate to over the problem of unemployment and poverty. It takes calculated risks. It is the know-how to discover, and control resources and to make sure that the venture does not run out of money when it is needed most.

A book on “Entrepreneurship Development”, by Sharma Sudhir, Singh Balraj, Singhal Sandeep (2005), gives several definitions on Entrepreneurship. Some of them are as follows:

Robert Ronstadt writes, “Entrepreneurship is the dynamic process of creating incremental wealth.”

According to Schumpeter, economic development consists of “employing resources in a different way”, bringing in a new combination of approach of production. The entrepreneur looks for ideas and puts them into effect for economic development.

India which itself is an under-developed country aims at decentralized commercial shape to militate the regional imbalances in levels of economic development, small-scale entrepreneurship in such industrial structure plays an crucial role to attend balanced regional development. It is unequivocally believed that small scale industries provide immediate large scale employment, ensure a more equitable distribution of national income and also facilitate an powerful aid mobilization of capital and skill which would possibly otherwise continue to be unutilized. Entrepreneurship contributes in economic development in following ways:

- It provides immediate large-scale employment. Thus, it helps to reduce the unemployment problem in the country, i.e. the root of all socio-economic problems.
- It promotes balanced regional development.
- Entrepreneurship promotes capital formation by mobilizing the idle saving of the public.
- It helps to reduce the concentration of economic power.

- It simulates the equitable redistribution of wealth, income and even political power in the interest of the country.
- It encourages effective resource mobilization of capital and skill which might -otherwise remain unutilized.
- It also induces backward and forward linkages which stimulate the process of economic development in the country.
- Last but no means the least; it also promotes country's export trade i.e., an important ingredient to economic development.

1.3.4 Women entrepreneur

“Women Entrepreneur” is a person who accepts challenging role to meet her personal needs and become economically independent. A robust choice to do something advantageous to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life.

“A woman entrepreneur can be defined as a confident, innovative and creative woman capable of achieving self-economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping pace with her personal, family and social life.” —Kamal Singh (Women Entrepreneurs: Concept and Functions of Women Entrepreneurs – Explained by DK Sinha)

According to GOI “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 by the enterprise to women”. (From an article by Sharma Yogita (2013) on Women Entrepreneur in India).

Hence women-entrepreneurs have been creating a considerable impact in almost all the segments of the economy.

Women have achieved immense development in their state of mind. With increase in dependency on service sector, many entrepreneurial opportunities specifically for women have been created in which they are able to excel their abilities with maintaining balance in their life. For that reason it has been observed, increasing

numbers of women have entered in the field of entrepreneurship and additionally they are gradually changing the face of business of today, both literally and figuratively. Women owned businesses are notably increasing in the economies of almost all nations. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. With the advent of media, women are aware about their own traits, rights and also the work situations. The challenges and opportunities provided to the women are developing rapidly that the job seekers are turning into job creators. They are flourishing as designers, interior decorators, exporters, publishers, garment manufacturers and still exploring new avenues of financial participation.

1.3.5 Women as Entrepreneurs in India

Entrepreneurship is the process of wealth creation. When a person takes up a business or other such activity, it is called entrepreneurship. Entrepreneurship starts with the beginning of a new business or organisation. It is important to see the picture of organisation as a self-sustaining unit which is able to bring together diverse units together. India is a country of diversity and it has a very rich cultural history. Although we had times, when it was difficult for women to get out of their home even, but we also had times, when women used to get higher education and they has been able to participate in social and political activities with equal domination. There was a time when there was no discrimination with women on the issues of gender / sex. We can be proud of the fact that we had important women decision makers like Gargi, Brahmi, Damiyanti, Laxmi Bai and Razia Sultana. Now there is a change in the role and status of women across the globe. There has been an upward movement of women in key roles and they are able to break the traditional roles and are able to enter new roles and are able to perform well in new sectors. Although they face initial difficulties, but they are able to establish themselves in all those roles which has been traditionally male dominated. It is also widely recognised that those countries where women are able to get an equal role and are able to play key roles in organisations, we find there is greater prosperity, greater economic and social development and

development of better and more ethical institutions. Thus the entire world today welcomes women in newer roles including the role of entrepreneurship.

Women entrepreneur means a person who is a female and who has started a business of her own. There was a time, when people thought that government service is the best and the only best option. There was a time, when people thought that governments only need to manage businesses and services. There was a time when the government nationalised banks and other services and people welcomed that step assuming that the government would be able to serve customers better. However, times are changing. In this period of change, there is also a simultaneous change in social factors, social perceptions, culture, traditions and economic environment. While traditionally, the government services were considered to be a better option, the modern sentiments are different and now the entrepreneurs are considered to be better. However, all these have changed now. Innovation and creativity of modern generation entrepreneurs have enabled them to earn name, fame, prosperity and wealth incomparable to any of their predecessor. Thus the social system and hierarchy has also changed accordingly. Indian economy is in the process of transition, like many similar economies, this economy is also witnessing many changes. One major change is increasing role of private sector and reducing role of government sector. At the beginning of the 1991 immediately after starting the process of LPG (liberalisation, privatisation and globalisation), India faced a boom in entrepreneurship. Many women, both from urban and rural areas, started their business activities. Many women could then open small shops and enterprises selling goods and providing services.

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 known for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizeable employment for others and setting the trend for other women entrepreneurs in the organized sector. While

women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are.

In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one. Women in advanced nations are recognized in the business world. But still they have not capitalized their potential in India the way it should be due to the major constraints which they are facing like: Lack of confidence in their strength and competence, Socio-cultural barriers, Market-oriented risks, Motivational factors, Knowledge in Business Administration, Awareness about the financial assistance, Exposed to the training programs and identifying the available resources.

But now women in India have started becoming aware of the constraints they work under and obviously try to make best of the bargain. They typically bear a disproportionate amount of responsibility for home and family and thus have more demands on their time outside the work place. When they do reach the higher level, they bring with them both silver lining and dark clouds. But they flourish, despite all the obstacles, which are mainly societal and perceptual. It is due to the education they receive. Today young girls are encouraged to enroll in classes dealing with math and science, rather than applying for school teaching and typing.

In many professions, women have yet to achieve anything like parity at the higher levels. 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.

1.4 Development of Women Entrepreneurship in India

Women form an important part 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 an indicator of monetary independence and better social status of women. Emergence of entrepreneurship is considered to be closely connected with social, cultural, religious and psychological variables. These changes appear to have emerged as perfect norms within the context

of women at work in India today, with increasing number of women participation in economic development.

Women Entrepreneurship in India is a recent phenomenon, which has come on the scene in the 1970's but became more prominent in the eighties, especially in the latter half of the decade.

Around 73 percent (Sethi 1994) of the women entrepreneurs, in India have launched their enterprises in the eighties and this trend appears to continue in the nineties. The recognition of entrepreneurship is a quick route to socio economic development by planners, the declaration of the International Decade of Women (1975-85) and the setting up of a separate ministry for women and child welfare in 1985 have given a spurt to women entrepreneurship (Sethi 1994). Women make the second largest target group for identification of potential entrepreneurs, being slightly less than 50 percent of the total population. The last two decades has seen not only a substantial increase in employment of women but the last decade has seen a prominent role played by women entrepreneurs in the process of economic development.

In the words of Mahatma Gandhi, "Woman is the companion of man, gifted with equal mental capacity." (Agarwal, 2012). This means a woman is equally strong as a man as far as the mental ability and intelligence is concerned. However, still the woman is treated unequal with man. According to the Human Development Report 2014 by United Nations Development Programme, India ranked 127th in a list of 152 countries on Gender Inequality Index (United Nations Development Programme (UNDP), 2014).

1.5 Economic Contribution of Women

It has been well accepted that women play an important role in economic welfare of the own family. It is normally felt that the role of women in traditional societies is simply constrained to the household management based on conventional values, attitudes and customs. In fact, the very own family way of life 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.

As per Census 2011, the workforce participation rate for females is 25.51% against 53.26% for males. Rural sector has a better female workforce participation rate of 30.02%.

National Sample Survey (68th Round) results indicate that the worker population ratio for females in rural sector was 24.8 in 2011-12 and 54.3 for males. In Urban sector, the ratio is 14.7 for females and 54.6 for males. In the assessment, it emerged that 59.3% females of the rural workforce has been self-employed, 5.6% had regular wage/salaried employment and 35.1% females has been casual labours. Urban India had equal proportion (42.8%) of women participation in self-employed and regular. A total of 20.5% women has been employed in the organized sector in 2011 with 18.1% working in the public sector and 24.3% in the private.

The emergence of women on the economic scene as entrepreneurs is a significant improvement in the emancipation of women and securing for them a place within 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, women 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 identical fundamental rights as are guaranteed to men. This provision has enabled the government to make special provision for women, in particularly within the field of

our legislations like Factories Act, Maternity Benefit Act, and so forth. Indian women have performed 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.

A woman's role in the economic development is remarkable and could identify in several ways. Apart from her importance in the social framework, a woman's vital role in village centric community activities, protecting our culture and in determining the consumption attitude makes her special for the economy and society of India. However, it is literally regrettable that whereas the Indian economy has been growing at an average rate of 8 percent which is a good indicator of growth and development of nation, 52 percent of women in the country still suffering from malnutrition. They go hungry even when the granaries are full and overflowing. It is shameful that even today while giving birth to a child, on an average, 200 out of 1 Lakh pregnant women lose their lives. 58 percent of pregnant women suffer from Anemia. In terms of even literacy, though their position has improved but it is far behind the males, as still 34.5 percent of the women are illiterate (Census 2011).

Gender equality is all about providing and delivering the equal opportunities to all children whether male or female, it is primarily an issue of human right and right of equality. Women liberalization is the initial step for women empowerment and development, and women empowerment inculcates the development of political, social, technological, economical, and spiritual and all the possible kinds of strength within individual woman.

On the basis of several researches presented in the review of literature section of the thesis it was concluded and observed that there are several reasons behind emphasizing women's economic empowerment, some of them are as follows:

1. By economic nourishment of women in terms of financial position it would be easy to define the rights of women in family and economy. So their economic empowerment is identified as one of the most powerful economic routes.
2. As women's economic contribution is still unidentified, majority of India's poor population made up of women resembles the same by the world's women

population also, so to reduce the poverty or to achieve the goals of poverty alleviation economic empowerment of women is essential.

3. As gender discrimination is one of the crucial social problem of Indian society, but it is also a truth that a substantial part of the Indian population is formed by women only so that it become essential to realize the full potential of entire population of India without any gender discrimination.
4. It has been observed that working women have good sense of business and several top business women had already proven this. So if the right skill and opportunities will be provided to the women then it may result into business and market growth.
5. Women who are economically empowered can better contribute in their families overall development and nourishment, societies and national economies. It has been observed that extra income earned by women is majorly invested in their routine expenses of living standard, children education, health and medical security etc. which all are providing a route to sustainable development in totality to the economy.

1.6 Theoretical Understanding of Women's Economic Empowerment

Economic empowerment has been defined in several ways by various researchers and organizations. In simple terms, economic empowerment combines the concepts of empowerment and economic advancement. Approaches to economic empowerment concentrate on factors that help women succeed and advance in the marketplace. This includes increasing skills and access to productive resources, improving the enabling and institutional environments, and assisting women in their ability to make and act upon decisions in order to benefit from economic growth and development.

Approaches must also recognize that economic empowerment is intertwined with social and political empowerment. Taking into account the underlying social and cultural factors that limit women's ability to interact with and benefit from markets, such as unpaid and inequitably distributed domestic and care work, limited mobility,

and the prevalence of sexual and gender-based violence, is essential if initiatives are to address the full range of constraints to women's economic empowerment.

According to the United Nation Development Programme the concept of gender empowerment measures are:

- 1. Economic Participation and Opportunities** – Work and quality of Income related components are the ingredients of it.
- 2. Educational attainment** – Enriching the literacy rate and women participation in education programs.
- 3. Political Participation** – Empowering the women participation in the active politics of the country which could be measured by the number of women in the ministry.
- 4. Health and Survival** – Quality of life expectancy and sex ratio.

Basically empowerment is all about the “developing the ability in the individual to make strategic life choices”, so empowerment of women is developing the ability in each woman to take their own decision and strategic choices in a context where this ability was previously denied. This particular concept focuses on the giving of emphasis on developing capabilities in comparison to finding the utilities as capabilities are based on practical choices. This particular concept also presents the women’s capability to participate in, and helps to influence development processes and highlighted the nature of the changes that might serve to promote this capacity at both individual and collective level. Developing the capabilities in individual women is focused on:

- 1.** Women’s subjectivity and consciousness.
- 2.** Exercise on more and critical control over key aspects of livings and more active participation in the social development and empowerment.
- 3.** A sense of collectivism against the injustices and developing the capacity of coordinated and combined action.
- 4.** Forming the homogenous group as women and forming the non-homogenous group to cross over the limits of social economic inequalities.

As a self-efficacy and empowerment women liberalization or empowerment should involve following rights:

1. Right to life
2. Right to bodily health integrity
3. Right to fullness of personality and identity
4. Right to association

According to Kabeer (2008), the conceptualisation of empowerment touches many different aspects of change in women's lives, each important in themselves, but also in their inter-relationships with other aspects. It touches on a woman's sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities.

The Inter-American Development Bank (2010) defines women's empowerment in terms of "expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres" (p. 3).

The UN (2001) defines women's empowerment in terms of five components: 'women's sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally'.

Economic empowerment comprises of two interrelated components that are economic advancement and power and agency. Both components are interconnected, and both are necessary to achieve better lives for women and their families. Economic gain and success (economic advancement) promote women's power and agency. At the same time, when a woman is able to control and share in resource use (power) and to define and make choices (agency), she is better able to advance economically.

A woman will be considered economically empowered only and when she has the ability to make decision independently and can advance economically and could take the economic decision of the family. To succeed and advance economically women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. And to have the power and agency to benefit from economic activities, women need to have the ability to make and act on decision and control resources and profits. To deliver the economic empowerment to women it is compulsory to identify the contribution of individual and community resources, norms and institutions which can help to identify the factors of economic empowerment.

To increase opportunities and contribution of women in the economy, some crucial steps must be taken like women must have access to better jobs, a cooperative and coordinated business environment that supports them in doing business, access to financial sector that meet their needs, and job security in times of crises. To protect legal rights of women, and to make sure that their voices are heard, are important elements of empowerment.

In totality after reviewing intense literature on the women's economic participation and contribution it was concluded that a woman can only be economically empowered when:

1. Gender equality is promoted.
2. Employment and education opportunities for women – As it help to reduce household poverty.
3. Access to economic resources.
4. Gender segmented labour markets should be focused and opened for women.
5. Education and training for business.
6. Access rights to credit.
7. Certainty to own the property.
8. Liberal business registration procedures and liberal or easy entry in business networks.

9. By better women health such as providing access to fertile information and reduction in early marriages.
10. By helping women in getting degree and poverty reduction.
11. Institutions should be reformed to provide equal rights and opportunities to men and women.
12. Strategies must be made for increasing women awareness about gender inequality, their rights, and their access to community resources, professional and life skills and allowing women to mobilize.
13. Active policy measures should be taken to reduce gender disparity.
14. By giving the advantage of clear access to land, labour, product and financial markets.
15. By strengthening women's legal status and rights; and ensuring their voice, also inclusion and participation in economic decision-making.
16. By offering and managing the equal access to and control over critical economic resources and opportunities for women.
17. By improving women's competitiveness in the market.

Tornqvist and Schmitz (2009) defined women's economic empowerment as the process which empowers or increases the real power of women over economic decision that might positively influence their lives, quality of life and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work.

But to achieve women's economic empowerment, and the benefits that flow from it, current structural gender inequalities must be diminished. "Structural gender inequalities" refer to the norms, values and practices that result in an unequal division of power and resources between men and women, especially in economic, political and other influential social structures. These inequalities lessen the influence of women's voices in the public sphere as well as over the personal decisions that shape their own lives.

1.7 Challenges and Barriers to Women in Achieving their Potentials

“You can tell the condition of a nation by looking at the status of women.” - Jawahar Lal Nehru, First Prime Minister of India

All around the world when women start participating in economic development, the tremendous ripple effects have been observed as they create jobs for others as entrepreneur, build up household income, and invest accumulated savings back into the community in the form of health care, education, and food. Despite several statistics presenting those economically empowered women nourishes the economy of family and country; barriers to women’s economic empowerment still exist.

A descriptive attempt for better insight into constraints or barriers of women economic empowerment is presented below. In a broader classification barriers and challenges for women’s economic empowerment has been classified into following types:

- A. Personal Challenges / Barriers**
- B. Socio-Cultural Challenges / Barriers**
- C. Gender Specific Challenges / Barriers**
- D. Professional Challenges / Barriers**

All these barriers have several other types of barriers / challenges included in them. Overviews of all the possible barriers which may fall in these categories are presented below.

1.7.1 Personal Challenges / Barriers

These barriers include the inabilities of women due to several personal reasons which may affect their active participation in the economic development. Personal challenges or barriers include:

- 1. Work-Life balance** - Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Today’s employees have many competing responsibilities such as work, children, housework, volunteering, spouse and elderly parent care and this places stress on individuals, families and the

communities in which they reside. Work-life conflict is a serious problem that impacts employees, their employers and communities. This problem is increasing due to high female labour participation rates, increasingly single family parents, the predominance of dual family earner and emerging trend such as elder care.

Women persistently face more household demands and family responsibility even when working outside the home because women are still expected to be the primary caregivers. This reduces time available for work and increases stress, leading to more work-family conflict and attitudes and behaviours that interfere with business leadership. This results in smaller employment size, revenues, and income levels of women-led businesses.

- 2. Low Need for Achievement** - The most important pre-requisites for success in entrepreneurship is need for achievement, independence and autonomy. But in India the common Indian women is happy to bask in the glory of her parents, husbands, children etc. They have preconceived notions about their role in life and this inhibits achievement and independence. In the absence of the required urge to achieve, few women succeed as entrepreneurs. In fact development of women entrepreneurship can be an integral part of all development efforts.
- 3. Lack of education and Information** - Due to limited education and financial skills, women do not have control over their income as they allow other members of the family or skilled individuals to record their finances. Over the years, girls were not educated because they has been believed to be a waste of resources since they will be married off. But today attitudes towards the girl-child education are positive as more parents are educating female members as they believe that they deserve the same opportunities as the males. Females still have high illiteracy rates compared to their male counterparts which remain significantly low. Due to such educational barriers, female entrepreneurs concentrate less in skill and knowledge based industry which puts them in the informal private sector employment and self-employment in the informal sector. Although women are generally more present than men in the Higher Education system, their curriculum is not adapted to the new requirements of the labour market. The specific

educational programs preferred by women, such as BA, MA, are not well linked to the existing demand of the market, and thus disadvantage female professionals. To maintain a well-developed human skills base, that is a major asset for the future development of the country; a stronger link between women's higher education preferences and labour market demands needs to be established. The Gujarat Government introduced free higher education for women, and this had a positive effect. Similar initiative needs to be taken up in other states as well.

- 4. Lack of access to credit** - Access to financial resources such as cash and assets of the business is a critical success factor of a business. Obtaining financial resources such as loans or credit is one of the major problems that female entrepreneurs have to face with. Financial resources that are utilized into the business are attainable from sources like personal savings, family members, venture capital funds, government programs and banks. Further, they are disadvantaged in acquiring finances since women have less experience and equity than men in the business. Women-owned businesses are generally small preventing banks to provide them financial resources since small scale enterprises are regarded to be riskier than large scale enterprises to invest in. In relation to the inaccessibility of finance, women face high interest rates and huge collaterals which are needed for the acquisition and repayment of the loans.
- 5. Physical and Psychological Barrier** – It is the inner constraint which is deep rooted in the mentality of woman that we are not comparatively sound than man and for all our social and cultural issues are solely depended on man. From the childhood a girl child have to spend her time in the protection of his father she has to follow all the guidelines of her father after marriage she has to follow the guidelines of her husband, this is our social structure which result into psychological dependency of a woman on the man and act as a barrier for her active participation in the economic development of her family and nation as well.

1.7.2 Socio-Cultural Challenges / Barriers

Discriminatory social and cultural attitudes and their manifestations can significantly affect women's engagement with the economy and in productive activities. Social and cultural challenges or barriers include:

- 1. Socio-Cultural norms** - Female entrepreneurs face some challenges in that socio-cultural situation which impedes the development and growth of female's owning or operating a business. Women and women entrepreneurs are confronted with challenges in starting and developing their businesses because they are expected to be dependent on family members and husbands as they are to remain at home. Women are perceived to be home carers but not perform in the growth of the economy, reducing their self-esteem as they are made to believe that they are inferior to men and can therefore not stand up for themselves. Due to these ideologies on women, they have difficulties in starting, developing and growing their own businesses as they lack the motivation from the men to do so. Cultural norms can also severely restrict women's mobility in the public domain or lead to acceptance of violence against women, acting as a strong deterrent to women's autonomy.
- 2. Family Ties** - Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. In India, it is mainly a woman's duty to look after the children, home and older dependent family members. They give more emphasis on family ties and relationships. Man plays a secondary role only. In case of married woman, she has to maintain a 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 or women's entry in to business. Their success greatly depends on the support given by the family. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities.

1.7.3 Gender Specific Challenges / Barriers

- 1. Glass Ceiling** - Glass ceiling for women means, “a barrier to enter into top-level management positions based on attitudinal or organizational bias simply because they are women rather than because they lack the ability to handle jobs at higher levels”. Women make up half of the work force in developed countries yester years, there are still visible glass ceiling effects that keep women from moving into middle and senior level management positions, long working hours and male-dominated networks in particular. Similarly, women are still less likely to run for political office than men, which explains the under-representation of women in politics. Reasons for this include a lack of political confidence, family responsibilities, gender role socialization glass ceiling issues may be less present in organizations started by women themselves. Women often start their own businesses in an effort to circumvent the old boy’s network or glass ceiling issues faced with traditional, large organizations where higher positions have been held predominately by men. Although owning a business is understood to be challenging, it is nonetheless preferred to working in other organizations.
- 2. Sexual harassment and Abuse**- Sexual harassment is a manifestation of power relations and a form of gender discrimination. Sexual harassment at workplace is not a new thing. Abuse is an “evil-unseen and unopposed”. It is a pattern of behaviour that one person uses to try to control and dominate another person. Abuse is not just physical violence. Emotional abuse can be as harmful as physical attacks. It causes long term self-esteem issues and profound emotional repercussions for the victims. It attacks a person’s emotional development and sense of self-worth. Constant criticizing, belittling, insulting, rejecting and teasing are some of the forms of these verbal attacks. The data of various surveys show that various working women have faced one or other type of abuse and violence at some part of time in their working lives. For every woman who raises an outcry, there are hundreds of others who suffer in silence, quit their jobs and profession. For years, such an abuse was considered an inescapable part of a working woman’s life.

3. **Informal sectors** - Over half of the world's women are employed in what are known as "vulnerable jobs." This means they work either as unpaid family workers or in the "informal Sector". According to the International Labour Organization, the informal sector includes but is not limited to the following features: a lack of protection against the non-payment of wages, forced overtime or extra shifts, lay-offs without notice or compensation, a failure to ensure safe working conditions and/or the absence of social benefits, such as health insurance or sick pay. Throughout the world, women are over-represented in the informal sector. With less access to economic opportunity and increased care giving responsibilities, women have little choice but to take jobs within this sector.(ILO, 2012)
4. **Unpaid Works - :** Women are largely faced with the responsibility of performing both paid and unpaid work within families. These women simultaneously shoulder care giving responsibilities, household chores and outside employment. As the characterization "unpaid care work" explicitly spells out, the current care economy fails to remunerate women for the long hours they spend care giving for their families—despite significant public policy benefits derived from this care giving. For example, in addition to promoting strong, healthy families, care giving by family members removes the need for the government or another public entity to cover the cost of this care or other services. Instead, in addition to diminished income opportunities because of decreased time, women are actually more likely to sustain reductions in income for their care work. Many women lack access to benefits such as family leave and paid sick days, resulting in a financial hit for performing care giving responsibilities.

1.7.4 Professional Challenges / Barriers

1. **Stiff Competition** – Women entrepreneurs usually employ low technology in the process of production. In a market where the competition is too high, they have to fight hard to survive in the market against the organized sector. 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 organized sector. The male – female competition is another factor, which develop hurdles to women entrepreneurs in the business management process. They also have the mortification of being questioned about the quality of their product since it has been produced by women. 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, women have to face problems from competition. Such a competition ultimately results in the liquidation of women enterprises.

2. **Skills** - Lack of adequate skills are other constraints faced by females. The coverage and quality of agricultural extension services in processing, preserving and packaging food is limited in many countries. Training for women often focuses on "traditional female skills" in tie and dye, basket making etc. for which the market is saturated. Women's high illiteracy rate also limits the types of vocational and skills training they can be offered.
3. **Workforce Participation** - According to the national data collection agencies the number of women believed to be working is not properly kept record of. Even though a lot of women are working in India they are not paid properly. Their salaries cannot be compared with that of men.

1.7.5 Contribution of Women: Not Accounted For

Although most women in India work and contribute to the economy in one form or another, much of their work is not documented, or accounted for in official statistics. Women plough fields and harvest crops while working on farms; women weave and make handicrafts while working in household industries; women sell food and gather wood while working in the informal sector. Additionally, women are traditionally responsible for the daily household chores (e.g. cooking, fetching water, and looking after children).

More women may be involved in undocumented or "disguised" wage work than in the formal labour force. The informal sector includes jobs such as domestic servants, small traders, artisans, or field labourers on a family farm. Most of these jobs are unskilled, low paying, and provide no additional benefits to the workers. Although

such jobs are supposed to be recorded in the census, undercounting is likely because the boundaries between these activities and other forms of household work done by women are often clouded. Thus, the actual labour force participation rate for women is likely to be higher than that which can be calculated from available data.

1.8 Government Policies for Economic Empowerment in India

Empowerment can be described as the procedural and structural changes in the individuals' life by which they can better regulate those variables of their life which directly affects their living style. The concept of women empowerment was introduced in Year 1985 at International women conference at Nairobi, in which the empowerment is defined as a concept which confirms the empowerment as a distribution of rights, authorities and control to women and for women which can work in their favour (Suman, Ankita, 2005).

As India is identified as one of the fastest developing economies around the globe and the 10th plan is also focused on the inclusive growth, to achieve the established goals by several economist for the nation participation and contribution of each member of the country is must. Every individual have to come in the mainstream to play their significant role, in such situation how the women of Indian economy can be disadvantaged when they play a vital role directly and indirectly in the various fields of development. So it became necessary to strengthen the women socially, economically, educationally, politically, spiritually to enhance their capacity to develop the other fields as well.

In the process women empowerment and development the Indian government has been implementing various schemes and programs providing ways and means towards women development and empowerment. In the constitution Indian government gave special attention to the rights of women which can better associate with their empowerment and push them to play their significant role or to participate in the national development. From the day of independence several reforms in the constitutional structure of the country have been performed to form a democratic and prosperous society. Majorly the reforms were guided under constitutional and legal structure, planned development based on mixed economy and the state support to

social welfare activities. These three directional moves positively affected the status of women.

A planned approach to provide special thrust to the welfare of women was adopted with the launching of the first five year plan in 1951. In this major focus was given to the following areas which helped to empower the women social, economic, political etc. status in the society and economy as well:

- A. Education
- B. Social Welfare
- C. Health

Under the several women empowerment schemes and policies government put their efforts to offer a supportive and opportunity based environment for the women so that they can better go for a particular choice to attain a social and economic position. Still women are facing several problems like feminisation of poverty, inadequate investment in social sectors, increasing violence against women and stereotyped portrayal of women in private and state media especially television. In order to reduce the constraints of social development it is required that every dimension and every head of the society should participate in the overall development and empowerment of women. Empowerment is about choices and the ability to exercise women's choices will be limited unless they are more involved in policy-making. Table 1.1 describes women empowerment schemes and process promoted and guided under five year plans.

Table 1.1: Process followed for women empowerment under five year plans

S. N.	Five Year Plans	Initiative or Process followed
1.	First Five Year Plan	<ol style="list-style-type: none"> 1. Five year plans started in Year 1951. 2. Central Social Welfare Board was established to deal with the problems of women. 3. Mahila Mandals and Women's Club was realized to recognize the need of women. 4. It was recognized as a concept of community

		development.
2.	Second Five Year Plan	<ol style="list-style-type: none"> 1. Women were recognized as worker under welfare approach. 2. Several facilities should be offered to women at workplace like protection against injuries, maternity benefits etc. 3. Suggested for equal pay for equal work, and training to develop competencies in working women.
3.	Third Five Year Plan	<ol style="list-style-type: none"> 1. Emphasized on the education of women as social welfare. 2. Women health, their children nutrition and health, maternal issues and wealth related programs etc. has been announced.
4.	Fourth Five Year Plan	<ol style="list-style-type: none"> 1. Continued efforts were on women education. 2. Family planning to reduce birth rate through education. 3. Immunization of pre-school children and supplemental feeding, expectant and nursing mothers.
5.	Fifth Five Year Plan	<ol style="list-style-type: none"> 1. Women training programs has been introduced for income generation. 2. Functional literacy programs for women's skill and knowledge development. 3. Provision of minimum public health facilities. 4. During the planning year Committee of status of women of India reported new imbalance and disparities due to social change and development.

6.	Sixth Five Year Plan	<ol style="list-style-type: none"> 1. Focused on economic empowerment of women. 2. Women educational status improvement. 3. Family and health planning as women's development was focused.
7.	Seventh Five Year Plan	<ol style="list-style-type: none"> 1. Awareness programs for women to create awareness for their rights and privileges. 2. Long term developmental programs to advance women's socio economic, political and cultural participation. 3. Installing new avenues to increase women participation in overall economic development of country. 4. National Policy on Education 1986 included a chapter on Education for women's equality.
8.	Eighth Five Year Plan	<ol style="list-style-type: none"> 1. To ensure that women could take benefit of program designed for them special programmes has been implemented to complement them. 2. Extended the reach of services to women both qualitatively and quantitatively. 3. Active participation was asked to Panchayati Raj institutions in designing and implementation of women's programmes.
9.	Ninth Five Year Plan	<ol style="list-style-type: none"> 1. Focus was laid on empowerment of women in planning and implementation of strategies. 2. Empowerment was about involving women in policy making.
10.	Tenth Five Year Plan	<ol style="list-style-type: none"> 1. Followed guidelines of National Policy for Empowerment of Women (2001).

		2. Confirmed the children development by their rights protection.
11.	Eleventh Five Year Plan	<ol style="list-style-type: none"> 1. Aimed to raise the sex ratio of age group 0-6 to 950 by 2016 – 17. 2. Ensured 33% of the direct and indirect beneficiaries of all government schemes are women and girl children. 3. Proposed the safe childhood.

Source: Compilation from various government websites

Women empowerment dimensions and indicators majorly focus on improving the individual capacity of every woman to acquire knowledge and understanding of gender relations and power relations and the ways by which the statue of the relations can better be improved. They also focus on developing the sense of self-worth, right to regulate own life, gaining ability to generate choices among every women of the community or society.

1.8.1 Empowerment of Indian Women

The process or initiative of women empowerment was not started after independence this process was already started before independence, there are several proofs of it which confirmed that the efforts for the empowerment of conditions of Indian women has been initiated before and after British rule in India. A brief presentation of Pre (British Rule) and Post-independence women empowerment schemes and policies has been presented in Table 1.2.

Table 1.2: Pre and Post-Independence women empowerment in India

S. No.	
1.	Pre Independence (In the period of British Rule):- Rajaram Mohan Roy, Ishwar Chandra, Jyotirao Phule etc are some of the social reformers struggled for the women upliftment in India. Some of the key empowerment schemes formulated or implemented during the Pre Independence era of British Rule for women are:

	<ol style="list-style-type: none"> 1. First Free school for girls (kali Krishna Girls School) in Barasat (Calcutta) was started by Peary Charan Sarkar in 1847. 2. Education and training for women and girls started by Martha Mault née Mead and Eliza Caldwell in South India. 3. Abolition of the practice of “Sati” under Governor- General William Bentinck in Year 1829 by the efforts of Rajaram Mohan Roy. 4. The Widow Remarriage Act of 1856 was the result of Ishwar Chandra Vidyasagar's movement for the improvement in conditions of widows. 5. The Indian National Congress supported the first women's delegation which met the Secretary of State to demand women's political rights in 1917. 6. The All India Women's Education Conference was held at Pune in Year 1927. 7. The efforts of Mahhommad Ali Jinna, resulted in passing of Child Marriage Restraint Act in 1929. 8. Mahatma Gandhi raised the voice against the child marriage and urged people to boycott child marriages. 9. British Rulers enacted several laws to improve the position of women, to bring back the dignity and glory of women. Some of these enactments has been: <ol style="list-style-type: none"> a. Act prohibiting the practice of sati (in 1850) b. Cast disabilities removal act, 1850 c. The Hindu widow remarriage act, 1856 d. The special marriage act III of 1872 e. The Christian marriage act, 1872 f. The married women’s property act, 1874 g. The child marriage act, 1929
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	<ul style="list-style-type: none"> h. The Hindu gains of earning act, 1930 i. The Parsee marriage and divorce act, 1936 j. The Hindu women's right to property, 1937 k. The dissolution of the Muslim marriage act 1939
<p>2.</p>	<p>Post Independence:- After independence several innovative steps has been taken by the government of India to empower the women some of them are as follows:</p> <ol style="list-style-type: none"> 1. The Constitution granted equality to women, empowers the State to adopt measures of positive discrimination in favour of women. 2. Within the framework of a democratic polity, laws, development policies, Plans and Programmes have aimed at women's advancement in different spheres. 3. Immoral Traffic (Prevention) Act was passed in 1956 to protect women from forced prostitution, domestic work or child labour. 4. In 1961, the Dowry Prohibition Act was passed and the Dowry Prohibition (maintenance of lists of presents to the bride and bridegroom) rules has been framed in 1985. 5. Government amended the Evidence act, the Criminal Procedure Code and Indian Penal code and introduced the category of custodial rape in late 1970. 6. The Government of India passed the Muslim Women's (Protection of Rights upon Divorce) Act, on the base of Supreme Court Judgment in 1986. 7. Women-oriented NGOs has been formed with the help of grants from foreign donors in 1990s. 8. In 1997, the Supreme Court of India took a strong stand against sexual harassment of women at workplace and guidelines have been reported for the prevention and redressal of grievances. 9. Under Article no 42 it was confirmed that employers have to

	<p>provide human conditions for the citizens to fulfil their occupational obligations. The state shall take it as its responsibility to provide maternity benefits for its women employees.</p> <p>10. The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy for the Empowerment of Women was passed in 2001.</p> <p>11. In 2005, the Hindu law of inheritance has been amended for women financial autonomy and security which provided the same status as that of men have i.e. right of having share in ancestral property.</p> <p>12. On 26th October, 2006, the Protection of Women from Domestic Violence Act, 2005 has come into force.</p> <p>13. Rajyasabha passed Women's Reservation Bill, ensuring 33 percent reservation to women in Parliament and State Legislative bodies on 9th March, 2010.</p>
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Source: Compilation from various Government websites

At present Government of India have many schemes for the women empowerment promoted or put in operation by different department and ministries. The Some of women empowerment schemes are as follows:

1. Rashtriya Mahila Kosh (RMK) 1992-1993
2. Mahila Samridhi Yojana (MSY) October, 1993.
3. Indira Mahila Yojana (IMY) 1995.
4. Women Entrepreneur Development programme given top priority in 1997-98.
5. Mahila Samakhya being implemented in about 9000 villages.
6. Swayasjdha.
7. Swa Shakti Group.
8. Support to Training and Employment Programme for Women (STEP).
9. Swalamban.
10. Crèches/ Day care centre for the children of working and ailing mother.

- 11.** Hostels for working women.
- 12.** Swadhar.
- 13.** National Mission for Empowerment of Women.
- 14.** Integrated Child Development Services (ICDS) (1975),
- 15.** Rajiv Gandhi Scheme for Empowerment of Adolescence Girls (RGSEAG) (2010).
- 16.** The Rajiv Gandhi National Crèche Scheme for Children of Working Mothers.
- 17.** Integrated Child Protection scheme (ICPS) (2009-2010).
- 18.** Dhanalakahmi (2008).
- 19.** Short Stay Homes.
- 20.** Ujjawala (2007).
- 21.** Scheme for Gender Budgeting (XI Plan).
- 22.** Integrated Rural Development Programme (IRDP).
- 23.** Training of Rural Youth for Self Employment (TRYSEM).
- 24.** Prime Minister's Rojgar Yojana (PMRY).
- 25.** Women's Development Corporation Scheme (WDCS).
- 26.** Working Women's Forum.
- 27.** Indira Mahila Kendra.
- 28.** Mahila Samiti Yojana.
- 29.** Khadi and Village Industries Commission.
- 30.** Indira Priyadarahini Yojana.
- 31.** SBI's Sree Shaki Scheme.
- 32.** SIDBI's Mahila Udyam Nidhi Mahila Vikas Nidhi.
- 33.** NGO's Credit Schemes.
- 34.** National Banks for Agriculture and Rural Development's Schemes

There are several other schemes promoted by private institutions and Non-Governmental Organizations for the women empowerment which are playing vital role in overall women development from society to national level. These plans and schemes also act as supplemental schemes of government schemes and policies.

1.8.2 Constitutional Favour for Women Empowerment in India

Indian constitution reported multiple amendments for empowering women of India. The principle of gender equality or homogeneity was included in the preamble of Indian constitution, which reported several fundamental rights, duties and directive principles of women. Several articles of Indian constitution reported act of kindness for the women empowerment in India. Some of them are as follows:

1. Article 14 and 16 (A) of the Constitution intend to remove social and economic inequality to make equal opportunities available. In reality the right to social and economic justice envisaged in the Preamble and elongated in the Fundamental Rights and Directive Principles of the Constitution, in particular Articles 14, 15, 16, 21, 38, 39 and 46 are envisaged to make the equality of the life of the poor, disadvantaged and disabled citizens of the society, meaningful. Articles 14 guarantees equal treatment to persons who are equally situated.
2. In Article no 15(1) it was confirmed that no discrimination against any citizen would be there on grounds only of caste, class, creed, race, sex and place of birth or region.
3. Clause (3) of Articles 15, which permits special provision for women and children, has been widely resorted to and the courts have upheld the validity of special measures in legislation or executive orders favouring women.
4. Article 16 confirms the equal opportunity for all the citizens for appointment or employment in any office under the state.
5. The right to life and the right to personal liberty in India have been guaranteed by a constitutional provision, which has received the widest possible interpretation. Under the canopy of Article 21 of the Constitution, so many rights have found shelter, growth and nourishment.
6. Article 39 (a) confirms that the State shall in particular, direct its policy towards securing that all citizens, men and women equally have the right to an adequate means of livelihood. This Article has been described as having the object of securing a welfare state may be utilized for construing provisions as to fundamental rights.

7. Article No. 39(d) states the equal pay for equal work for both men and women only in organized sectors.
8. Article No. 42 confirms that employer have to prove humanitarian conditions to employees to fulfil their occupational obligations.
9. Article No. 39 (e) states that the health and strength of the workers, men and women and the tender age of children are not abused and the citizens are not forced by economic necessity to enter a vocation unsuited to their age or strength.
10. Article 51 A (E) imposes that duty of every citizen in India to renounce practices derogatory to the dignity of women.
11. Article 2 (f) of CEDAW States are obliged to take all appropriate measures; including legislation, to abolish or modify gender based discrimination in the existing laws, regulation, customs and practices that constitute discrimination against women.
12. According to adoption Act “They should be equally shared between the sons, daughters and wife-except for the homesteaded land and it will be equally divided only when the sons want to divide it.”
13. Constitution of India is a basic document which provides for women empowerment within the framework of the plenary provision of Articles 14, 15 (3), 21, 39 (a), 51A (e) and Preamble.
14. The court always tries to interpret the cases which are detriment to women within the area of social justice with these Articles.
15. Not less than 1/3 of the total number of seats shall be reserved for women in the Panchayat and municipality (including the women belonging to the SCs and STs, Art. No-243 d (3), 243 D (4)).
16. The 73rd and 74th constitution amendment Act, 1993 to the constitution of India have provided some special powers to women for reservation of seats as 33% at all levels of the Panchayat and municipality election system.

1.8.3 Government Plans and Policies for Women Empowerment in India

India is recognized as one of the fastest developing economies of the world. Still the status of women is far behind in comparison to other developing economies. A severe

gender gap is recognized according to the world economic forum's 2013 where India ranked on 101th position out of 136 countries on global gender gap Index. Empowerment of women improves economic growth, low fertility rate, health and sanitation, Social awareness, equal rights, work participation rate, political participation and other participation which may help to build up a better India. So in this process both the Central and State government took several steps and formulated several plans or policies for the development of women empowerment so that they may lead the life with safety, security, prosperity and standard keeping their heads high in the society, in the country and in the world.

A brief description of the some specific plans and policies formulated for women empowerment in India is presented below:

Efforts and Schemes for Economic Empowerment of Women

Several schemes have been promoted for the women empowerment by the Government of India. A brief presentation of some efforts and schemes are given below:

- 1. Ministry of Women and Child Development:** - This department was given the status of a Ministry in Year 2006, with the powers to formulate plans, policies and programs; enacts/ amends legislation, guiding and co-coordinating the efforts of both governmental and non-governmental organizations working in the field of Women and Child Development. It delivers such initiatives such as the Integrated Child Development Services (ICDS) which is a package of services such as supplementary nutrition, health check-ups and immunization.
- 2. Swa – Shakti:** - This project was introduced in October 1999 in India by the joint efforts of IFAD, World Bank and the Government of India and concluded on 30th June, 2005. This program basically promoted formation of SHGs, micro credit, asset formation, capital or income generation activities as women development and empowerment because these activities directly or indirectly affecting the socio-economic status of women. The project was conceived as a Pilot Project implemented in 335 blocks of 57 districts in 9 states. The project established

17,647 SHGs covering about 2, 44,000 women. This was a Centrally Sponsored Project.

- 3. Swayamsidha Program-** This program was implemented by the ministry of women and child development as an integrated scheme for the empowerment of women at a total cost of Rs. 116.30 Crores in February, 2001. The long term objective of the programme was holistic empowerment of women through a sustained process of mobilization and convergence of all the ongoing sectoral programmes by improving access of women to micro-credit, economic resources, etc. Under this program several SHGs has been established to empower women accessibility to all kind of resources that they has been denied to access including with increasing awareness about the schemes of women development and skill enhancement. The scheme wrapped up in March 2007, during the period this program was implemented in 650 blocks of the country and 67971 women SHGs have been formed benefiting 9, 89,485 beneficiaries.
- 4. National Commission for women:** - National commission for women was launched in Year 2010 on International Women's Day in India by the Government of India. The aim of this commission was to strengthen the overall processes that promote all round development of women. It has the mandate to strengthen the inter-sector convergence; facilitate the process of coordinating all the women's welfare and socio-economic development programs across ministries and departments. The mission aimed to provide a single window service to all the programs and schemes run by Government of India for women empowerment under sponsorship of various Central Ministries. The Mission is also known as Mission Purna Shakti, implying a vision for overall and complete empowerment of women. This commission has around 15 major ministries of Indian government as its partner.
- 5. Swawlamban Program:** - This program was launched in Year 1982-83 with assistance from the Norwegian Agency for Development Corporation (NORAD). Swawlamban programme was previously known as Women's Economic Programme. From 1996-97 the program was funded by Government of India. The

fundamental aim of this program was transforming unskilled women into skilled women by appropriate training and development within them by which they can better obtain the employment or could better act as self-employed person also. Women of unprivileged area and poor background have been majorly targeted under this program. In order to ensure more effective implementation and for better monitoring/evaluation of the scheme, it has been transferred to the State governments from 1st April 2006 with the approval of Planning Commission.

- 6. Rajiv Gandhi National Crèche Scheme:** - In this scheme a safe and secure environment for the children of working women when they are at work was suggested. The scheme is being covered in the Report of the Working Group on Child Development of this Ministry. This scheme comes under the central social welfare board.
- 7. Support to Training and Employment Programs (STEP):** - This program provides training and skill development classes to the poor women of conventional sectors. In 1986-87 with the aim of upgrading skills of women for self and wage employment the government of India launched this scheme. This scheme provides funds to help the women and poor. Funds are released to NGOs and not to the State Governments. The target group includes the marginalized asset less rural women and urban poor. Special focus is on identified focal districts in which women are particularly disadvantaged. The project duration is for 5 years with beneficiaries' ranging from 200-10000 and a maximum per capita cost of Rs 16000. The funds are directly released to different NGOs and not to the State Governments. A sum of Rs. 240 crore was proposed for the scheme in the XI Plan.
- 8. Short Stay Home for Women and Girls (SSH):** - Short Stay Home for women and girls was introduced by the Department of Social Welfare in Year 1969 as a social defense mechanism. In this scheme temporary accommodation, maintenance and rehabilitative services are provided to women and girls who became homeless due to family discord, crime, violence, mental stress, social exclusion or are being forced into prostitution.

- 9. Rashtriya Mahila Kosh (RMK), 1993:** - This scheme created by the government of India with the purpose to provide the loan to poor women to begin small businesses.
- 10. Priyadarshini, 2011:** - Priyadarshini is a pilot programme for Women Empowerment. This scheme offers women in seven districts, access to self-help groups and promotion of livelihood opportunities.
- 11. Central Social Welfare Board (CSWB), 1953:** - This scheme launched to promote social welfare activities and appliance welfare programmes for women and children through spontaneous organizations.
- 12. Assistance to States for Feed and Fodder Development:** - The scheme provides central aid and assistance to states to supplement their efforts in feed and fodder development sector. This scheme was implemented from April 2005. Under this scheme women worker gets aids for the feed and fodder.
- 13. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls – Sabla (RGSEAG), 2012:** - This scheme targets adolescent girls of 11 – 18. The scheme offers a package of benefits for improving their health and nutrition. This program offers many services on central level to help women to become Self Supporting, to get nutritional supplementation, education, education of health, life skills and various types of vocational training. It aims at making the girls ‘self-reliant’ by improving their health and nutrition status, promoting awareness about health, hygiene, nutrition, adolescent reproductive and sexual health, family and child care and facilitating access to public services through various interventions such as guidance and counselling and vocational training. It also aims towards mainstreaming out-of-school adolescent girls into formal/non-formal education.
- 14. Development of Women and Children in Rural Areas (DWCRA), 1982:** - This scheme launched by the government to improve the socio-economic status of the poor women in the rural areas.
- 15. Indira Gandhi Matritva Sahyog Yojana (IGMSY) – Conditional Maternity Benefit (CMB) scheme:** - It is a Conditional Cash Transfer scheme for pregnant and lactating women to contribute to better enabling environment by providing

cash incentives for improved health and nutrition to pregnant and nursing mothers. It is being implemented initially on pilot basis in 52 selected districts using the platform of ICDS. IGMSY is a Centrally Sponsored Scheme introduced in the FY 2010-11, under which the grant-in-aid is released to States/UTs. The Scheme envisages providing cash directly to P&L women during pregnancy and lactation in response to individual fulfilling specific conditions. It would address short term income support objectives with long term objective of behaviour and attitudinal change. The scheme attempts to partly compensate for wage loss to pregnant & lactating women both prior to and after delivery of the child.

- 16. Kishori Shakti Yojana:** - This schemes aims to improve the nutritional, health and development status of adolescent girls, promote awareness of health, hygiene, nutrition and family care, link them to opportunities for learning life skills, going back to school, help them gain a better understanding of their social environment and take initiatives to become productive members of the society.
- 17. Swadhar:** - This scheme was launched in 2001-2002 for providing relief and rehabilitation to women in difficult circumstances. The scheme envisions a supportive institutional framework for woman victim of difficult circumstances so that she could lead her life with dignity and conviction. It envisages that shelter, food, clothing, and health as well as economic and social security are assured for such women. It also envisions that the special needs of these women are properly taken care of and under no circumstances they should be left unattended or abandoned which could lead to their exploitation and desolation.
- 18. Ujjawala:** - This scheme aims to prevent trafficking of women and children for commercial sexual exploitation through social mobilization and involvement of local communities, awareness generation program generate public discourse through workshops/seminars and such events and any other innovative activity. It also facilitate rescue of victims from the place of their exploitation and place them in safe custody. It provides rehabilitation services both immediate and long-term to the victims by providing basic amenities/needs such as shelter, food, clothing,

medical treatment including counseling, legal aid and guidance and vocational training.

19. The Scheme of Working Women Hostel: - This scheme envisages provision of safe and affordable hostel accommodation to working women, single working women, women working at places away from their home-towns and for women being trained for employment.

20. Sukanya Samriddhi Scheme: - The Sukanya Samriddhi Account Yojana (SSAY), also known as girl child prosperity scheme is launched by Prime Minister Narendra Modi. Sukanya Samriddhi account is to ensure a bright future for girl children in India. This yojana is to facilitate them proper education and carefree marriage expenses. The scheme has well been accepted by the masses in wake of the financial security and independence it would provide to the girl child as well as their parents and guardians. Sukanya Samriddhi Account Yojana offers a small deposit investment for the girl children as an initiative under 'Beti Bachao Beti Padhao' campaign. One of the key benefits of the scheme is that it is quite affordable and offers one of the highest rates of interest. Currently it is set as 9.2% per year for 2015-16 and also SSAY is under the Income tax Act 1961, section 80C. The scheme comes from Ministry of Finance under its notification GSR 863(E). This notification was published on 2nd December 2014. The scheme will operate with the name Sukanya Samriddhi Account Rules, 2014.

There are several other schemes promoted and launched for women economic empowerment and with several other welfare objectives related to women development has been presented in Table 1.3. The Table will present all the possible schemes promoted or launched by Government of India for the multifaceted development of women means all dimensional empowerment of women.

Table 1.3: Multifaceted empowerment schemes launched by GOI

S. No.	Schemes
1.	Schemes for poverty alleviation and economic empowerment of women
	<ol style="list-style-type: none">1. Schemes of Department of Animal Husbandry Dairying Fisheries2. Scheme on Development of Inland Fisheries and Aquaculture3. Scheme on Development of Marine Fisheries, Infrastructure and Post harvest Operations4. Scheme on Fisheries Training and Extension5. Assistance to Cooperatives6. National Bamboo Mission7. Central Poultry Development Organisation8. Development of Commercial Horticulture through Production and Post-Harvest Management9. Promotion and Strengthening of Agricultural Mechanization through Training, Testing & Demonstration10. Gramin Bhandaran Yojna11. Capacity Building to enhance Competitiveness of Indian Agriculture and Registration of Organic Products12. Technology Development and Transfer for Promotion of Horticulture13. Marketing Assistance Scheme14. Scheme of Support to Voluntary Agencies for Adult Education and Skill Development15. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)16. Performance & Credit Rating Scheme for Small Industries17. Entrepreneurship Development Institutions (EDIs) Scheme

	<p>18. National Award Scheme/ Guidelines [Launched by Ministry of Micro, Small & Medium Enterprise (MSME)]</p> <p>19. Credit Linked Capital Subsidy Scheme (CLCSS) for Technology Upgradation of the Small Scale Industries</p> <p>20. Management Training Programs</p> <p>21. Scheme For Market Development Assistance For MSME Exporters</p> <p>22. Credit Guarantee Cover Fund Scheme for Small Industries</p> <p>23. Rajiv Gandhi Udyami Mitra Yojana (RGUMY)</p> <p>24. Raw Material Assistance Scheme</p> <p>25. Bamboo Cultivation</p> <p>26. Organic Farming</p> <p>27. Swarnajayanti Gram Swarozgar Yojana (SGSY)</p> <p>28. Mushroom Farming</p> <p>29. Scheme of Financial Assistance for Preparing Young Professional in Rural Areas</p> <p>30. Mahatma Gandhi National Rural Employment Guarantee Scheme</p> <p>31. Pottery Technology</p> <p>32. Technopreneur Promotion Program</p> <p>33. Consultancy Promotion Program</p> <p>34. Technology Development & Utilization Program for Women</p> <p>35. Industrial R&D Promotion Program(IRDPP)</p> <p>36. National Backward Classes Finance and Development Corporation</p> <p>37. National Scheduled Castes Finance & Development Corporation</p> <p>38. Marketing and Export Promotion Scheme</p> <p>39. Scheme for Working Women Hostel</p> <p>40. Grant in Aid Scheme – Export</p> <p>41. Diversified Handloom Development Scheme (DHDS)</p> <p>42. Grant in Aid Scheme – Ambedkar Hastshilp Vikas Yojna</p> <p>43. Jute Manufactures Development Council Schemes</p>
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	<ul style="list-style-type: none"> 44. Scheme for Integrated Textile Parks 45. Grant in Aid Scheme – HRD Scheme 46. Technology Upgradation Fund Scheme 47. Technology Upgradation Fund Scheme (Handloom Sector) 48. Dairy/Poultry Venture Capital Fund 49. Targeted Public Distribution System (TPDS) 50. Antyodaya Anna Yojna (AAY) 51. Old and Infirm Persons Annapurna 52. National Iodine Deficiency Disorders Control Program (NIDDCP) 53. Nutrition Education and Extension 54. Rashtriya Swasthya Bima Yojana(RSBY) 55. Total Sanitation Campaign (TSC) 56. National Rural Drinking Water Program 57. Assistance to Cooperatives Scheme 58. Strengthening Infrastructure for Quality & Clean Milk Production
2.	For Social Empowerment and Education of Women
	<ul style="list-style-type: none"> 1. Elementary Education 2. Secondary Education 3. Vocationalization of Secondary Education 4. Adult Education 5. Higher and Technical Education 6. Nutrition Education and Extension 7. Sarva Shiksha Abhiyan 8. Beti Padao Beti Bachao
3.	For Health and Nutrition of Women
	<ul style="list-style-type: none"> 1. Integrated Child Development Scheme 2. Reproductive & Child Health Program, Ph. II (RCH II) 3. National Rural Health Mission 4. Janani Suraksha Yojana

	<ol style="list-style-type: none"> 5. Integrated Child Protection Scheme 6. Food Security Mission 7. National Iodine Deficiency Disorders Control Program (NIDDCP) 8. Indira Gandhi Matritva Sahyog Yojana (IGMSY)
4.	For Empowerment of Vulnerable and Marginalized Groups and Women in Difficult Circumstances
	<ol style="list-style-type: none"> 1. Schemes of National Scheduled Tribes Finance and development Corporation (NSTFDC) 2. Integrated Child Development Scheme 3. Integrated Child Protection Scheme 4. Swarnjayanti Gram Swarozgar Yojana 5. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) 6. Swadhar

Source: Compilation from various Government websites

1.8.4 Government Plans and Policies for Women Empowerment in Rajasthan

Women empowerment and development is positioned on some of most important programs of Rajasthan State Government. It is believed that women development and empowerment will only be confirmed only and when women will participate and contribute in each facets of the society actively, for this a consistent promotion and progressive improvement in women development schemes should be there. It is believed that empowerment of women should be in their education level, economic and financial autonomy, health and nutrition, employment, family wellbeing, training and development, social position. Rajasthan government has launched several women development and empowerment schemes till date some of them are presented below:

- 1. Mukhyamantri seven-point program for women empowerment:** - This program was launched in Year 2009-10 which was based on the life cycle of women. Seven point administered in this scheme are:
 - a. Safe Motherhood
 - b. Reduction in infant mortality

- c. Population stabilization
 - d. Prevention of child marriage
 - e. Girl child education at least up to 10th standard
 - f. Safe and Secure environment to women
 - g. Empowering women by SHGs and offering employment to them
2. **Women's self-help group programme:** - To economically empower the women of state this program was launched in Year 1997-98. This program is in operation in all the districts of state. Under this scheme a group of 10 to 20 women form a group and start working as self-entrepreneur by their small savings, coordination. Government also funded such groups to motive their economic activities.
3. **SHG Resource Center- divisional level:** - Regional resource and training centre was realized to coordinate and regulate the activities of women self-helping groups or institutions. Some of the basic objectives of these training centre are:
- a. Capacity enrichment, income oriented activity training and excellence improvement in SHGs
 - b. Interdepartmental coordination for SHGs capacity enrichment
 - c. Production diversification
 - d. Product marketing, documentation and publication, training for SHGs
 - e. SHG orientation and sensitization
 - f. Self-employment orientation by training and development
4. **Women's self-help group in the production department of marketing initiatives:** - For availability of distribution and marketing network for the produced goods to SHGs Department of Women and Child Development organizes fairs for buying and selling of such goods. Such fairs are organized in each district of the state and free selling points (Stalls) are offered to the SHGs. For more convenient selling SHGs hat markets at the end of the week are also organized by the department. For selling and marketing the products of SHGs Amrita Society was formed on dated 4th November 2008.
5. **Bhamashah Financial Empowerment Scheme:** - The Government of Rajasthan has embarked upon Bhamashah Financial Empowerment Scheme, (BFES)

whereby the Government will deposit Rs.1500/- into the savings accounts of 50 lakh rural families belonging to Below Poverty Line (BPL), Small & Marginal Farmers and identified SC/ST families. It has also been decided to take up Government of India, Ministry of Labour – Rural Health Insurance Scheme with coverage of Rs.30, 000/- per family with compensation for loss of wages, stay and transportation charge for all BPL families in rural areas and the routing of payments under Pannadhay scheme. The project is currently under execution at a very fast pace and would be implemented in two phases:

- a. First Phase** - Enrolment of 5 million rural households on a campaign mode and issue of smart cards. So far, 44,12,553 persons have been identified from the aforementioned categories
- b. Second Phase-** Establishment of 15,000 PoS in villages with banking/financial system interfaces to provide banking services. Each PoS will be equipped with a laptop, internet, smart card readers and biometric equipment.

BFES is different from other schemes as it is focused on providing independent financial powers to women to facilitate them to march ahead and exercise their due right of financial & economic independence. In most of the welfare and other such government schemes, the head of the family, a man, serves as the nodule, but under this scheme, women would be considered to be the head of the family. Some Key Features of the Scheme:

- 1.** Bring all BPL, Small and Marginal Farmers and identified families of SC/ST in rural areas of Rajasthan to the banking fold, by providing them banking access within 3-5 km. of their residence,
- 2.** The bank accounts to be opened in the name of the women of these families will be operated by biometric identification.

As an incentive for opening the bank account in the name of the women of the family, credit Rs.1500/- per family in all these accounts to enable them spend this money on their welfare and consumption, in a manner thought best by them.

- 6. Kishori Shakti Scheme:** - This scheme was launched in 2000-01 by GOI in Rajasthan. Scheme provides supportive environment through nutritional and health improvement, literacy and skill development for self-development of adolescent girls belonging to poor families whose annual income is below 6400. The objectives of this scheme are:
- a. Improving the health status of adolescent girls
 - b. To provide required literacy and numeracy skills through non formal stream of education to stimulate a desire for more social exposure and knowledge and to help AGs to improve their decision making capabilities.
 - c. To train and equip the adolescent girls to improve home based and vocational skills
 - d. To promote awareness of health hygiene, nutrition and family welfare, home management and child care, and to take all measure as to facilitate their marrying only after attaining the age of 18 years and if possible, even later
 - e. To gain a better understanding of their environment related social issues and the impact on their lives and
 - f. To encourage adolescent girls to initiate various activities to be productive and to become useful members of the society.
- 7. Gender Sensitive Budgeting:** - The Government of Rajasthan (GOR) has decided to keep a separate head for gender budgeting (GB) in its departments to move towards gender equity from year 2012. The Skewed sex-ratio and continued strong patriarchal attitudes have made GOR to resort to gender budgeting of its programmes under various departments. The performance of the departments will be on the basis their impact of gender equity. In the policy statements of various departments the needs of women will be reflected and the expenditure of budgets reaching women will be monitored. The purpose of gender budgeting by GOR is to reduce the disparity between men and women on various development indicators in the state.
- 8. Scheme of Basic Computer Training Course for Women:** - Rajasthan government joined hands with the Rajasthan Knowledge Corporation Limited

(RKCL) for providing free basic computer education to women across the state. RKCL is joint venture of Rajasthan government, Maharashtra Knowledge Corporation Limited (MKCL) and host of other technical institutions. This Rs 113 Crore project, based on public-private-partnership model, will go a long way in providing economic empowerment to rural women. As per plan, these kiosks will be the front-end for delivering a range of government services and will cater to around 40,000 villages in the state – at least one CSC in a cluster of six villages.

9. Prevention of Child Marriage: - According to Section 8(1) of the Rajasthan Compulsory Registration of Marriages Bill 2009, "the parties, or in case the parties have not completed the age of 21 years, the parents or as the case may be, guardian of the parties, shall be responsible to submit the memorandum within a period of 30 days from the date of solemnisation of the marriage to the registrar." This is in contradiction of the Centre's Prohibition of Child Marriage Act, 2006. Rajasthan's marriage registration Act is not be applicable to the marriages solemnised under the Indian Christian Marriage Act, 1872, the Parsi Marriage Act and Divorce Act 1936 or the Special Marriage Act, 1954.

10. Support for Training and Employment Programme for Women (STEP): -

Under the STEP Scheme, training is provided to the targeted beneficiaries with the following objectives:-

- a. To enable groups of women to enhance their earning capacity by employment-cum-income generation programmes,
- b. To train women in managerial entrepreneurship and marketing skill so that both backward and forward linkages can be established,
- c. To help in asset formation in income generation and
- d. To provide support services like legal awareness, gender sensitization, health, education etc.
- e. Allocation for this schemes for the 12th five year plan is 200 Crores

11. Grants for mass marriages: - The Department of Women and Child Development Grants Regulation and Funding Rules 2009 under the Rajasthan mass marriage grant is given. The other couple are 12 thousand 500 rupees. Ten thousand

of the FD is the bride's name for three years and two and a half thousand rupees making marriage an institution or committee to meet. But due to the complexity of the rules of society are showing no interest in taking grant. The situation in the district over the past five years, only 66 have applied for the grant of society. Of this, only 29 applications have been approved by society. Some of the rules for this grant are as follows:

- a. There must be at least 10 pairs for mass marriage
- b. Based on the experience and expertise of the institution after applying registration
- c. The age of the bride and the groom must have attached copies of certificates
- d. Certified copies of the marriage registration certificate.

12. District Women's Aid Committee (Mahila Salah and Suraksha Kendra): - In

order to uphold and ensure justice for women, organisations addressing women's issues have negotiated spaces for dialogue with the Home Department of the Government of Rajasthan, Rajasthan police, district administrations and other Government agencies for the last several years. Significant among them has been the setting up of a platform for redressal of grievances with the Rajasthan police under the chairpersonship of the Home Commissioner of the State since 1996. Similarly, fora for redressal called the Zila Mahila Sahayata Samitis, have also emerged at the district level under the chairpersonship of the Collector. While the work graph of both these for a show ups and downs, from almost becoming defunct to being meaningful, that such platforms need to exist has been reinforced from all quarters. The objectives are:

- a. Providing support to women facing violence by way of :
 - i. Assisting them to negotiate their way through the Criminal Justice System.
 - ii. Settling disputes through alternative dispute resolution mechanisms.
 - iii. Providing rehabilitation to women survivors of violence.
- b. Establishing Counselling, Advisory and Redressal Centers in twelve districts of Rajasthan;

- c. Identifying and strengthening of support groups for these Centers in the 12 districts and building their ownership towards the MSSKs in the districts;
- d. Create support groups of various stakeholders to respond to the issue of violence against women;
- e. Provided requisite legal aid to women facing violence;
- f. Establish critical linkages for referral services to women facing violence in some of the selected districts;
- g. Build a resource unit at the state level to provide research, documentation and training inputs to the district MSSK

13. Rajiv Gandhi women Empowering Scheme – Sabla: - The Government of India launched a Centrally Sponsored Scheme – Rajiv Gandhi Scheme for Empowerment of Adolescent Girls in January 2011 in 10 districts of Rajasthan to be implemented through infrastructure of Integrated Child Development Scheme Department by Aganwadi Centers. Three districts Bhilwara, Bikaner and Dungarpur has been selected for Thematic Audit. The objectives of this scheme are:

- a. Enable self-development and empowerment of Adolescent Girls.
- b. Improve nutrition and health status of AGs
- c. Spread awareness among AGs about health, hygiene nutrition, Adolescent Reproductive and Sexual Health, and family and Child care
- d. Upgrade home based skills, life skills and vocational skills of AG
- e. Mainstream out of school AGs into formal / non formal education and
- f. Inform and guide AGs about existing public services, such as PHC, CHC and Post Office.

14. Women Protection Counselling Centre: - To facilitate an integrated approach towards resolution of conflicts affecting the women, children and other vulnerable sections of the society in partnership with other resource persons, Voluntary organizations and private corporate sectors. Some of the objectives of such organizations are:

- a.** The Juvenile Justice (Care & Protection of Children) Act, 2005 and Rules, 2007 prescribes for a Special Juvenile Police Unit (SJPU) to handle the Juveniles. {Sec. 63(3) read with Rule 84(1)}.
- b.** SJPU shall consist of Juvenile or Child Welfare Officer (JCWO) of the rank of Police Inspector and two paid Social Workers, one of whom shall be a woman {Rule-84 (1)}.
- c.** In every Police Stations at least one officer, specially instructed and trained, to be designated as JCWO, to deal with Juvenile {Sec. 63 (2) & (3)} read with Rule-84(3).
- d.** List of designated JCWO and Members of SJPU with contact details to be prominated displayed in every Police Stations {Rule-11(4)}.
- e.** The Protection of Women from Domestic Violence Act, 2005 provides for the duties and responsibilities of a Police Officer upon receipt of a complaint of the domestic violence (Sec.5).
- f.** The police should file the copies of the Domestic Incident Report (DIR) in the Police Station {Rule-5(1)}.
- g.** The Police shall provide protection to the aggrieved person and assist in the implementation of protection order, if directed by the Court (Sec.19).

Some other women empowerment schemes promoted and launched by the Rajasthan State government for the women of state are:

- 1.** Women's Development Programme
- 2.** Reliance Scheme
- 3.** State Women's Commission
- 4.** Breakfast Plan
- 5.** Institute of Women's Self Help Group
- 6.** Interdepartmental coordination and cluster formation

Conclusion

Today women share the podium with men in almost all fields. They have proved their mettle in various fields, including higher education, teaching, politics, sports, medical as well as scientific research, information technology, air and water, peacekeeping missions, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many other fields. It has been observed that empowerment of women improves economic growth, low fertility rate, health and sanitation, Social awareness, equal rights, work participation rate, political participation and other participation which may help to build up a better India. Therefore both the Central and State governments are taking several steps and have formulated several plans or policies for the development of women empowerment so that they may lead their life with safety, security, prosperity and good standards keeping their heads high in the society, in the country and in the world.

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CHAPTER - 2

RESEARCH METHODOLOGY

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2.1 Introduction

Research as a scientific undertaking by means of which logical and systematized techniques aim to discover new facts or verify the tests old facts, analyze their sequences, interrelationships, and casual explanations which has been derived within an appropriate theoretical frame of reference, develop new scientific tools, concepts, and theories which would facilitate reliable and valid study of human behaviour. Thus a researcher's primary goal is to explore and gain an understanding of human behavior and social life, and thereby gain a greater control over them. Many social researchers have mentioned that social research is a systematic methods of exploring, analyzing, and conceptualizing social life in order to “ extend, correct, or verify knowledge, whether that knowledge aids in the construction of theory or in the practice of an art”.

Social research can be pure and applied. Gathering knowledge for knowledge's sake is termed as 'pure' or 'basic' research. But this gathered knowledge, if used for the betterment of mankind, is termed as 'applied' research. Each is dependent upon the other for development and verification. Research studies aim to gather empirically verifiable and valid data, and data which are meaningful in relation to the formulated hypotheses and the theoretical frame of reference.

2.2 Statement of Research problem

The main purpose of the study is to examine the role and status of women in the economic development in India. This research will provide information about the importance of role of women in economic development of Kota city. Condition of women with respect to their education, health and employment need to be studied thoroughly. The outlook of educated healthy and economically independent women towards life is different as compared to illiterate, poor/economically dependent counterparts. Educated independent women are capable of understanding the modernized changes of the society.

2.3 Objectives of the study

The purpose of this research is thus to attempt to quantify what work women do and the amount of time they spend working, estimate the economic value of that work, and thereby assess the contributions women make to the country's economic development through their work. It is hoped that such research will contribute to increasing the understanding of policymakers and the general public of the economic contribution of women entrepreneurs and to increase women's self-esteem by demonstrating the extent of their work and contribution to society.

Specifically, the purpose of the study has been to:

- 1] To understand certain economic activities in which women are engaged.
- 2] To examine the motivational factors for working women.
- 3] To analyze obstacles which inhibit women to be economically empowered.
- 4] To examine the participation rate of women in the economic activities and their contribution to the family budget as well as economy of Kota city.
- 5] To understand the pattern of leisure and lifestyle of working women.
- 6] To suggest suitable measures and a plan of action for the enhancement of women's contribution in the economy of Kota city and country as a whole.

2.4 Scope of the study

The present study entitled “**Indian Women in Economic World – An Empirical Study of Kota City**” deals with studying and understanding a sample of women from Kota city who are engaged in different activities and jobs. The findings and conclusions of the study will be of great help in variety of ways.

The present study will throw light on a specific section of the working class the women engaged in numerous activities. Women have been taking up variety of careers and sources to earn income. Days have gone when they has been restricted to four walls doing only family works. Women, in addition to the stereotyped ones, have readily accepted these days challenging careers. They have obtained a great acceptance among the general masses. Most of the women have parallel household responsibilities. Thus, they adopt specific approach and mindset towards their personal work. The present study will help to understand this approach and will throw

light on their knowledge, attitude and practices and problems. It will be of great importance as a contribution to database on working women. It will point out as to how these women differ with respect to other working women. The database will be useful in formulating policies and programs for working women. It will show what they need and thus create a base for program planning for government and non-government agencies working in the area of women welfare.

Since time immemorial women have been looked upon as homemakers responsible for household work and child rearing. The idea of women undertaking business and earning on her own is difficult to accept for the majority of the portion of the society. Thus, studies on women entrepreneurs turns into an example of what women can do, what they are doing and how. It will be able to overcome the stereotype misconceptions about women. This conceptual clarity will help the women to obtain better acceptance, respect and support in society. It will provide motivation to initiate for beginners and to expand for those already in it. Such a study will prove the fact that women are successful managers not only for home but for business as well. The society will look upon such women as ideals and will be forced to reconstruct their notions about working women.

2.5 Study period

2015 has been the period of field survey

2.6 Area of study

In view of above the present study is conducted in Kota city of Rajasthan state. It covers women that are engaged in various economic activities in some selected fields of Kota city. It is the third largest city in the northern Indian state of Rajasthan after Jaipur and Jodhpur. The town of Kota was once the part of the erstwhile Rajput kingdom of Bundi. It became a separate princely state in the 17th century. Apart from the several monuments that reflect the glory of the town, Kota is also known for its palaces and gardens. It is located 240 kilometers south of state capital, Jaipur, situated on the banks of Chambal River. It is 47th most populous city of India. The city is the trade centre for an area in which millet, wheat, rice, pulses, coriander and oilseeds are grown; industries include Kota Sarees, cotton and oilseed milling, textile

weaving, distilling, dairying, manufacture of metal handicrafts, fertilizers, chemicals and engineering equipment. It also has an extensive industry of stone-polishing of a stone called Kota stone, used for the floor and walls of residential and business buildings. Kota has 3 types of power stations – thermal, hydro and gas. Kota has a climate of high temperatures throughout the year. Summers are long, hot and dry, starting in late March and lasting till the end of June. The monsoon season follows with comparatively lower temperatures, but higher humidity. The mild winter starts in late November and lasts until the last week of February.

2.7 Collection of Data

The study Universe consists of all the women engaged in major economic activities in Kota city of Rajasthan state. The target group of 450 women has been covered in the study. They have been selected through stratified random sampling technique for data collection. Survey research design has been used for the collection of data in this study. The issues under examination has been to understand the economic activities in which women are engaged, motivational factors for working women, identifying the factors which affects the women in their working environment, participation of women in the family and state economy and their opinion for it and pattern of participating women' lifestyle and leisure.

The present study on women role in economic contribution have been done on a sample of 450 women of Kota city, Rajasthan, who has been engaged in various types of economic activities. In this study economic activity has been defined as employment for wages, self-employment, own account worker, piece worker and work in household business/enterprise, micro-enterprise which results into income of woman in the form of cash or kind. Hence, for the data collection of research study, they have been divided into different categories as follows:

1. Private Sector
2. Government Sector
3. Semi-Government Sector
4. Self-employed/Business

2.8 Research Hypotheses

Hypothesis is a vague idea, the validity of which remains to be tested. It can become the basis for fruitful investigation. P.V.Young writes that “the usefulness of a hypothesis depends on the researcher’s keen observations, disciplined imagination and creative thinking which provide at least fractional insight and some formulated theoretical framework”. Without a working hypothesis the explorer would find it very difficult, laborious, and time-consuming to make adequate discriminations in the complex interplay of factors before him. Earl. S. Johnson rightly puts that the road to discovery requires hunch, wit, imagination and method. It demands searching, trying, failing, and trying again and coming to conclusion. The greater the imagination and willingness to experiment, think, observe, the more abundant and meaningful the results.

The research hypotheses have been based on the objectives of the study. The objectives have been classified into sub-parts, and hypotheses have been prepared on them.

2.8.1 Relationship between Demographic Characteristics and Opinion for Preferred Sector and Willingness for Job / Business

H₀₁: Qualification of women significantly does not affect their preference about the sector for doing job.

H_{a1}: Qualification of women significantly affects their preference about the sector for doing job.

H₀₂: Marital status of women significantly does not affect their preference about the sector for doing job.

H_{a2}: Marital Status of women significantly affects their preference about the sector for doing job.

H₀₃: Qualification of women significantly does not affect their willingness for doing job / business.

H_{a3}: Qualification of women significantly affects their willingness for doing job / business.

H₀₄: Family type to which women belong significantly does not affect their willingness for doing job / business.

H_{a4}: Family type to which women belong significantly affects their willingness for doing job / business.

H₀₅: Marital status of women significantly does not affect their willingness for doing job / business.

H_{a5}: Marital status of women significantly affects their willingness for doing job / business.

2.8.2 Satisfaction for Job / Business among Women of Kota City

H₀₆: There is no significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.

H_{a6}: There is a significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.

2.8.3 The Variables Affecting Overall Satisfaction for Jobs / Businesses among Women of Kota City

H₀₇: There is no significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.

H_{a7}: There is a significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.

2.8.4 Impact of Professional Life on Personal Life and Work Life Balance of Women of Kota City

H₀₈: There is no relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.

H_{a8}: There is a significant relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.

2.8.5 Opinion of Women Factors Ensuring Success and Position at Workplace and Society

H₀₉: Age of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a9}: Age of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₀: Educational qualification of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a10}: Educational qualification of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₁: Present job sector of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a11}: Present job sector of women significantly affects their opinion for the factors determining the position of person in society and workplace.

2.8.6 Role of Women in Family Economy in Kota City

H₀₁₂: Contribution of salary in family budget significantly does not affect the women willingness to expend their income according to their desire.

H_{a12}: Contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire.

2.8.7 Analysis of Employment of Women Salaries in Family and its Impact on the Status of Family

H₀₁₃: Application of working women income in different heads of family does not nourish their family statue.

H_{a13}: Application of working women income in different heads of family nourishes their family statue.

2.8.8 Analysis of Heads Where Women Participants Spend Their Income

H₀₁₄: There is no proportionate difference between number of women spending and not spending their income in watching movies.

H_{a14}: There is a significant proportionate difference between number of women spending and not spending their income in watching movies.

H₀₁₅: There is no proportionate difference between number of women spending and not spending their income in travel and touring in holidays.

H_{a15}: There is a significant proportionate difference between number of women spending and not spending their income in travel and touring in holidays.

H₀₁₆: There is no proportionate difference between number of women spending and not spending their income in parties and get together.

H_{a16}: There is a significant proportionate difference between number of women spending and not spending their income in parties and get together.

H₀₁₇: There is no proportionate difference between number of women spending and not spending their income in shopping / fashion.

H_{a17}: There is a significant proportionate difference between number of women spending and not spending their income in shopping and fashion.

H₀₁₈: There is no proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.

H_{a18}: There is a significant proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.

H₀₁₉: There is no proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

H_{a19}: There is a significant proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

2.9 Research instruments

The instruments used in the research are questionnaire and schedule. They have been prepared taking into consideration certain parameters such as:

1. General Information
2. Information related to enterprise.

3. Information related to family.
4. Information as to reasons for entering into entrepreneurship.
5. Information about income of self and family.
6. Information about standard of living and change.
7. Information related to interdependence on family and their support or success.
8. Information about the problems faced by them.

2.10 Tools and Techniques

The analytical tools and methods used in the study have been as follows:

1. Cronbachs' Reliability Test
2. Descriptive and frequency statistics
3. Pearson Chi Square Test – Crosstabulation
4. Lambda and Goodman and Kruskal tau as directional measure
5. One Sample T-test
6. Multiple Linear regression analysis
7. Binomial test
8. Pearson Correlation
9. One Way ANOVA
10. Run Test
11. KMO and Bartlett's Test
12. Principal Component Analysis
13. Univariate Test

2.11 Demographic Profile of Respondents

In the age of innovation, women and men work shoulder to shoulder. Women are contributors in economic growth. Women bring more integrity, compassion and accountability in the position they work in. The present study tries to formulate detailed profile of women entrepreneurs in Kota city. As mentioned earlier, the sample comprises of 450 women working in Kota city.

In the section A of the questionnaire administered for the women of Kota city demographic characteristics related statements have been presented in this section. Total 10 statements has been administered covering and examining the information

like participants name, age, marital status, monthly income, family type, Qualification, number of children, preference to do job, current job status and their opinion about the sector which is good for women with respect to job. In this section of the chapter descriptive analysis of the demographic characteristics of women participants will be presented further.

Table 2.1: Descriptive presentation of the women participant’s demographic characteristics

Descriptive Statistics								
	N	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
Age Group	450	1.00	4.00	2.4644	.89534	.802	.369	.115
Marital Status	450	1.00	4.00	1.4778	.74958	.562	1.574	.115
Monthly Income	450	1.00	4.00	2.2822	1.00904	1.018	.222	.115
Type of Family	450	1.00	3.00	1.5889	.65212	.425	.660	.115
Qualification Level	450	1.00	5.00	2.8333	1.29458	1.676	.226	.115
Number of Children	450	.00	3.00	1.1400	.93697	.878	.109	.115
Preferred Sector 4 Job	450	1.00	4.00	2.3400	1.28637	1.655	.216	.115
Sector Good for women	450	1.00	11.00	5.4200	3.01430	9.086	.236	.115
Working in or as	450	1.00	4.00	2.2222	1.13438	1.287	.475	.115
Valid N (listwise)	450							

Source: Field Survey Year 2015

It has been observed from the presented data in Table 2.1 that total 450 women of the Kota city of different group of demographic characteristics participated in the research. A good value or high value of standard deviation presents wide coverage and variation among the responses of women participants. Highest standard deviation values 3.01430 has been observed for women opinion about which sector is good for them and the lowest standard deviation value .65212 has been observed for

participants in type of family. Highest variation value 9.086 has been observed for women opinion about which sector is good them and the lowest variation value .425 has been observed for participants' of type of family.

Skewness measures the degree and direction of asymmetry. If the mean value is comparatively lesser than the median value than Skewness will be negative else it will be positive. For the above participated variables positive Skewness has been observed. Observed Skewness for demographic variables like age is .369, for marital status is 1.574, for monthly income is .222, for type of family is .660, for qualification level is .226, for number of children is .109, for preferred sector for job is .216, for sector good for women is .236 and for working in or as is .475.

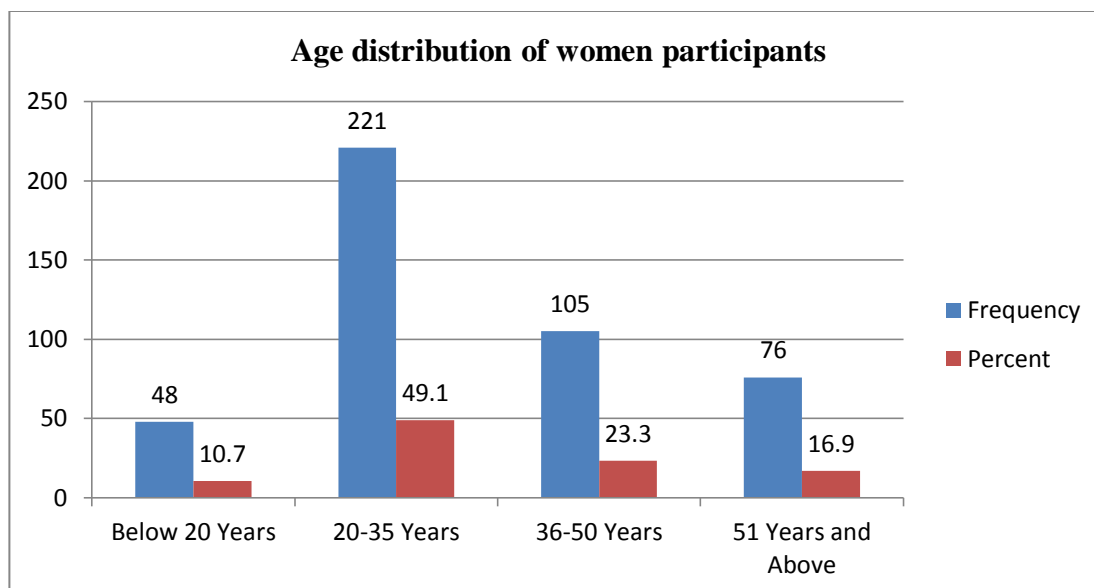
In the continuous tabular presentation frequency based statistics of demographic characteristics of all the 450 participated women of Kota city has been presented. A frequency table present the fall of a number of repetition or occurrence of the opinion in the same class or the group administered by the researcher while encoding of the data for statistical analysis.

Table 2.2: Frequency distribution of Age Class women participants

Age Group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20 Years	48	10.7	10.7	10.7
	20-35 Years	221	49.1	49.1	59.8
	36-50 Years	105	23.3	23.3	83.1
	51 Years and Above	76	16.9	16.9	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.1: Frequency distribution of Age of women participants



Source: Field Survey Year 2015

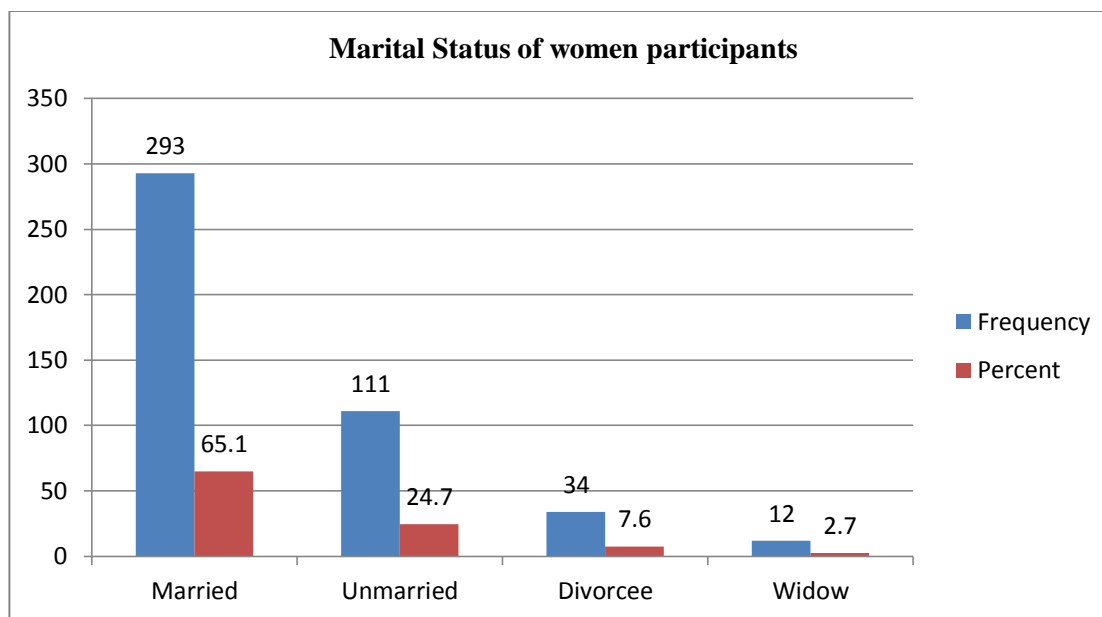
From above Table 2.2 and Figure 2.1 it has been interpreted that highest participation 221 (49.1%) has been of 20-35 Years age group of women and the lowest participation 48 (10.7%) has been observed for the below 20 years age group of women. 105 (23.3%) of participated women have been of 36-50 Years age group and 76 (16.9%) of participated women of 51 Years and above age group.

Table 2.3: Frequency distribution of marital status of women participants

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	293	65.1	65.1	65.1
	Unmarried	111	24.7	24.7	89.8
	Divorcee	34	7.6	7.6	97.3
	Widow	12	2.7	2.7	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.2: Frequency distribution of marital status of women participants



Source: Field Survey Year 2015

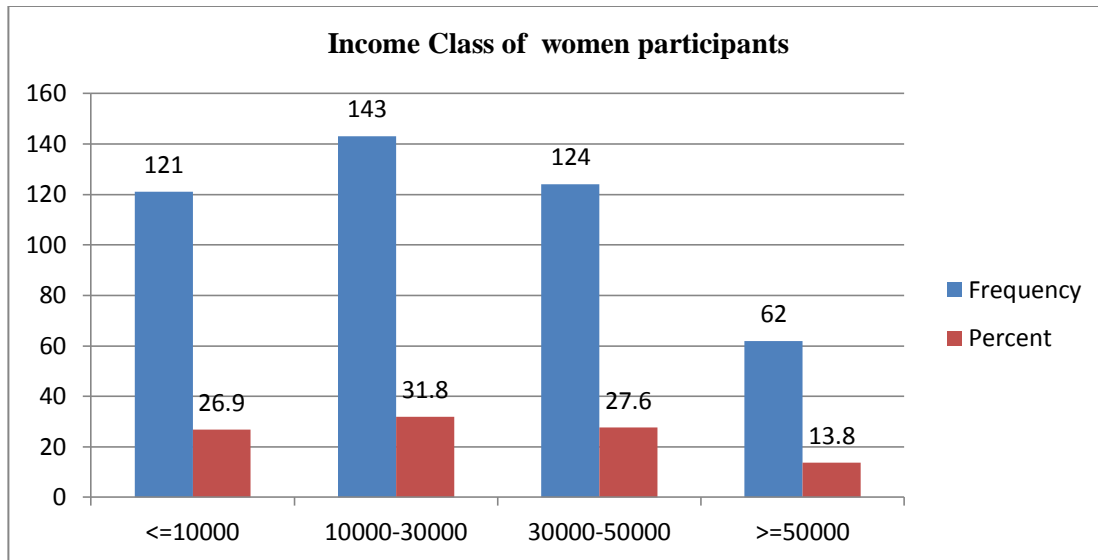
From above Table 2.3 and Figure 2.2 it can be interpreted that out of 450 women participants 293 (65.1%) of women have been found married, 111 (24.7%) of women have been found unmarried, 34 (7.6%) of women have been found divorcee and 12 (2.7%) of women have been found to be widow. Thus it can be observed that participated women have been of different classes of marital status.

Table 2.4: Frequency distribution of monthly income of women participants

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<=10000	121	26.9	26.9	26.9
	10000-30000	143	31.8	31.8	58.7
	30000-50000	124	27.6	27.6	86.2
	>=50000	62	13.8	13.8	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.3: Frequency distribution of monthly income of women participants



Source: Field Survey Year 2015

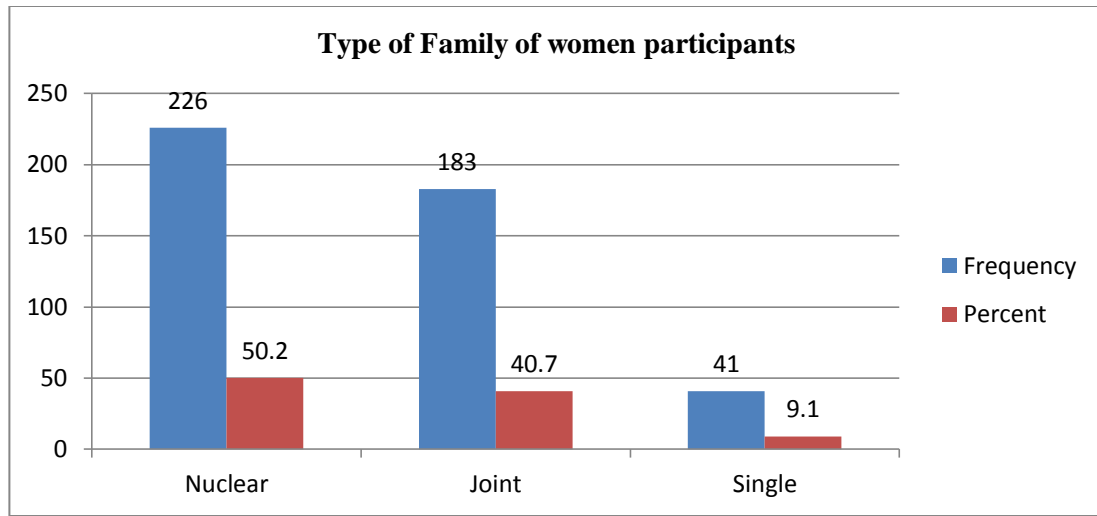
From the above Table 2.4 and Figure 2.3 it can be observed that 143 (31.8%) of women participants has been earning in between Rs.10000 – 30000 Per month, 124 (27.6%) of women has been earning in between Rs. 30000 – 50000 Per month, 121 (26.9%) of women participants has been earning lesser than and equal to Rs.10000 Per month and remaining 62 (13.8%) of women have been earning more than and equal to Rs. 50000 per month.

Table 2.5: Frequency distribution of Type of Family of women participants

Type of Family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	nuclear	226	50.2	50.2	50.2
	Joint	183	40.7	40.7	90.9
	Single	41	9.1	9.1	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.4: Frequency distribution of Type of Family of women participants



Source: Field Survey Year 2015

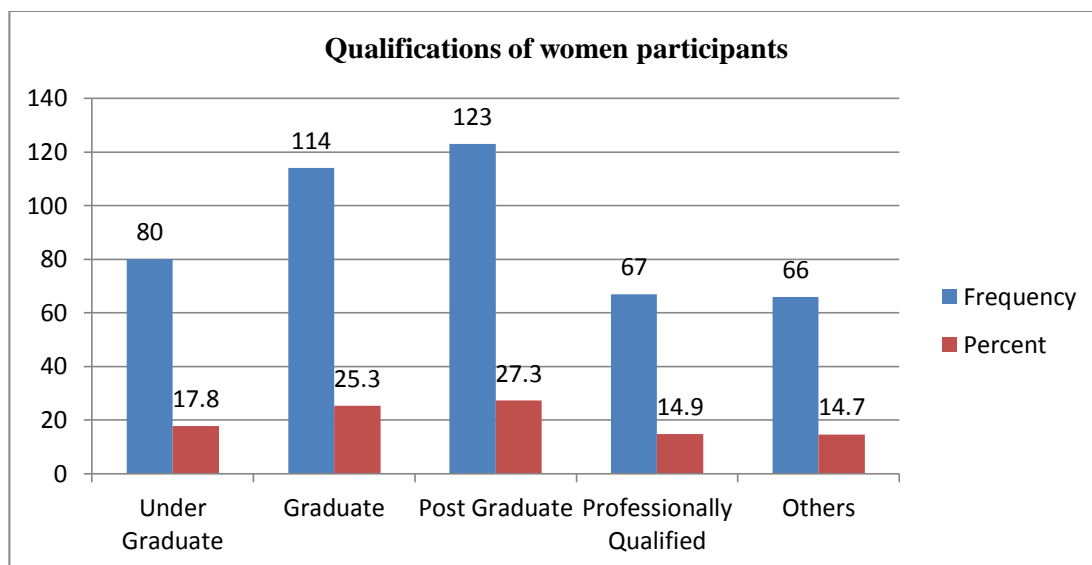
From the above Table 2.5 and Figure 2.4 it can be interpreted that 226 (50.2%) of women participants have been living in nuclear family, 183 (40.7%) of women has been living in joint families and remaining 41 (9.1%) of women participant of Kota city are living single. So it can be concluded that majority of women participants have been living in nuclear family.

Table 2.6: Frequency distribution of qualification level of women participants

Qualification Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under Graduate	80	17.8	17.8	17.8
	Graduate	114	25.3	25.3	43.1
	Post Graduate	123	27.3	27.3	70.4
	Professionally Qualified	67	14.9	14.9	85.3
	Others	66	14.7	14.7	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.5: Frequency distribution of qualification level of women participants



Source: Field Survey Year 2015

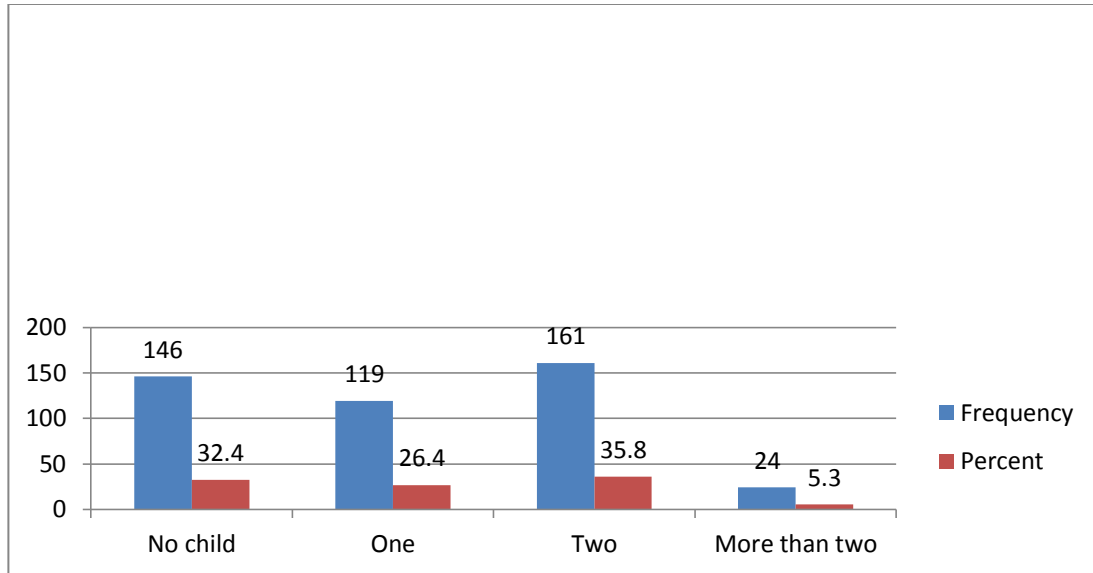
From Table 2.6 and Figure 2.5 it can be interpreted that out of 450 participated women, 80 (17.8%) women are undergraduate, 114 (25.3%) women are graduate, 123 (27.3%) women are post graduate, 67 (14.9%) women are professionally qualified and remaining 66 (14.7%) women are having several other academic qualifications. Thus it can be concluded that the selected women participants has been of different academic classes.

Table 2.7: Frequency distribution of number of children of women participants

Number of Children					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No child	146	32.4	32.4	32.4
	One	119	26.4	26.4	58.9
	Two	161	35.8	35.8	94.7
	More than two	24	5.3	5.3	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.6: Frequency distribution of number of children of women participants



Source: Field Survey Year 2015

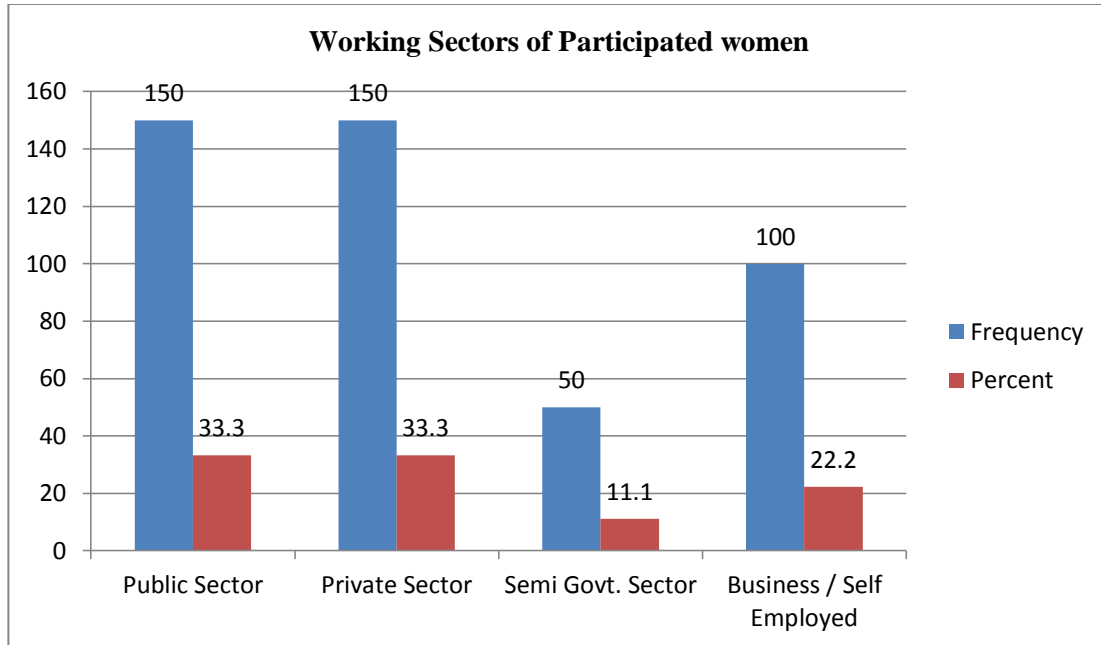
Table 2.7 and Figure 2.6 presented that a good number of women (161, 35.8%) has been having more than two children, 119 (26.4%) of participated women has been having only one children and 24 (5.3%) of participated women has been having more than two children. 146 (32.4%) of participated women has been not having any children.

Table 2.8: Frequency distribution of working sectors of women participants

		Working in or as			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public Sector	150	33.3	33.3	33.3
	Private Sector	150	33.3	33.3	66.7
	Semi Govt. Sector	50	11.1	11.1	77.8
	Business / Self Employed	100	22.2	22.2	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.7: Frequency distribution of working sector of women participants



Source: Field Survey Year 2015

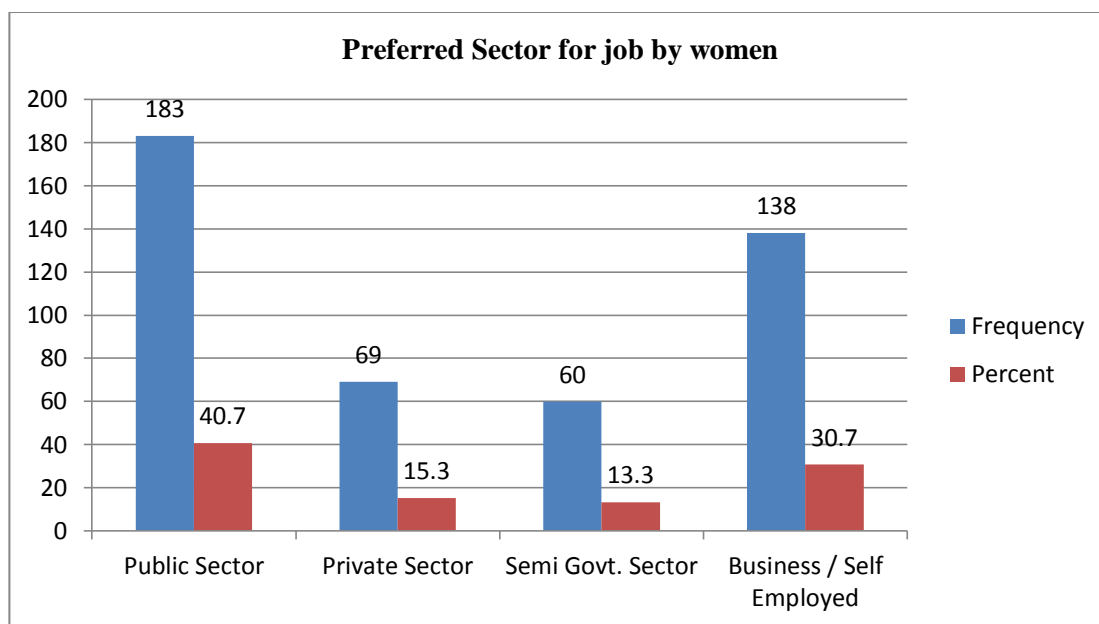
As the selection of the participated women has been on strata based so from the Figure 2.7 and Table 2.8 strata can be identified. 150 (33.3%) women have been of public sector, 150 (33.3%) women have been of private sector, and 100 (22.2%) women have been having their own business. Remaining 50 (11.1%) women have been of semi government sector. Thus 450 of sampled women have been showing a good mix of their working sector.

Table 2.9: Frequency distribution of preferred sector for job by women participants

Preferred Sector for Job					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public Sector	183	40.7	40.7	40.7
	Private Sector	69	15.3	15.3	56.0
	Semi Govt. Sector	60	13.3	13.3	69.3
	Business / Self Employed	138	30.7	30.7	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.8: Frequency distribution of preferred sector for job of women participants



Source: Field Survey Year 2015

Table 2.9 and Figure 2.8 presented that a good number of women (183, 40.7%) preferred public sector for women, 138 (30.7%) of participated women preferred own business / self-employment for women, 69 (15.3%) of participated women preferred private sector for women and remaining 60 (13.3%) of participated women opinion as

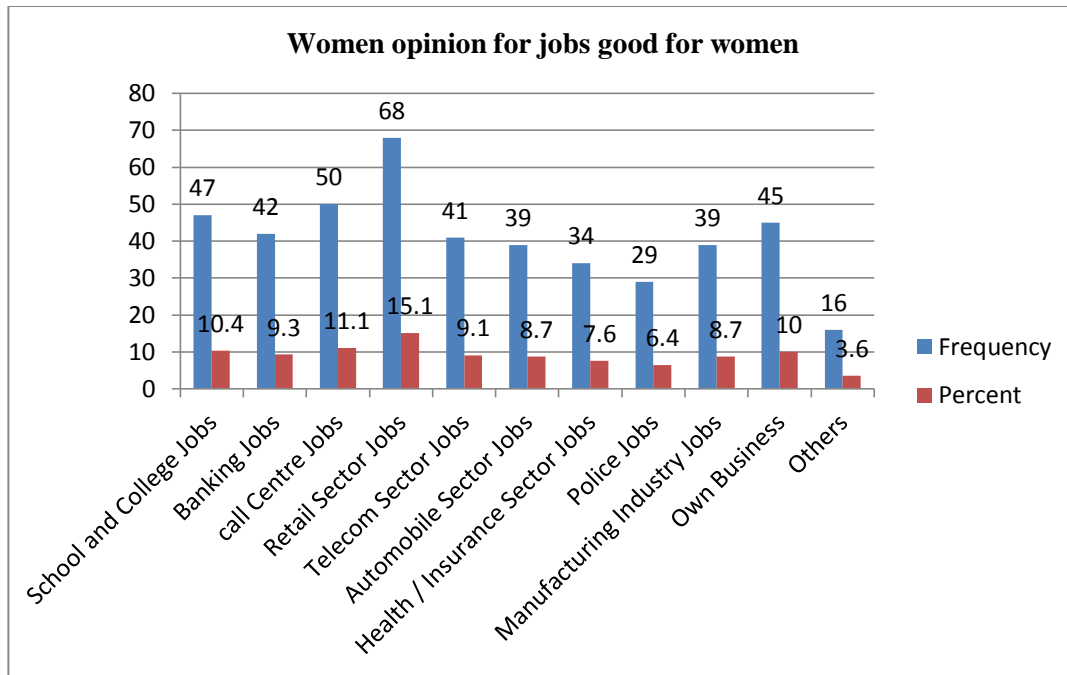
preference have been of private sector. Thus it can be concluded that least selection or preference have been given by women to the private sector.

Table 2.10: Frequency distribution of women participants' opinion for the sector good for women

Jobs Good for women					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	School and College Jobs	47	10.4	10.4	10.4
	Banking Jobs	42	9.3	9.3	19.8
	Call Centre Jobs	50	11.1	11.1	30.9
	Retail Sector Jobs	68	15.1	15.1	46.0
	Telecom Sector Jobs	41	9.1	9.1	55.1
	Automobile Sector Jobs	39	8.7	8.7	63.8
	Health / Insurance Sector Jobs	34	7.6	7.6	71.3
	Police Jobs	29	6.4	6.4	77.8
	Manufacturing Industry Jobs	39	8.7	8.7	86.4
	Own Business	45	10.0	10.0	96.4
	Others	16	3.6	3.6	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Figure 2.9: Frequency distribution of women opinion for jobs good for women



Source: Field Survey Year 2015

From Table 2.10 and Figure 2.9 it can be depicted that a mix response has been observed for the women respondents' opinion about the sector jobs good for women. Highest level of agreement has been given to retail sector as a good sector for women and second highest preference has been given to call centre jobs. A good number of responses have been also observed for the teaching jobs, banking jobs, telecom sector jobs and running own business. While opinion building about the good sector / jobs for a woman, research respondents' gave several reason against their choice about the job / sector.

2.12 Test of reliability

To ensure the efficiency and efficacy of the data with respect to accuracy and an unbiased feedback of the participant's reliability test is applied which helps to measure internal consistency of the data. Cronbach's alpha method is considered to be the most general form of reliability analysis in among all the other reliability tests like test-retest method, equivalent forms, split halves method and internal consistency method.

In Cronbach's alpha method, reliability is identified as internal consistency, which is the degree of inter correlation among the items that constitute a scale. Internal consistency is estimated using a reliability coefficient called alpha (α). An alpha value of 0.60 and 0.70 or above is considered to be the criterion for demonstrating internal consistency of new scales and established scales respectively.

This method is widely used as the higher would be the Cronbachs' alpha value higher would be the reliability of the data, general range of the alpha coefficient value lies in between 0 to 1.

Table 2.11: Case Processing Summary of the Cronbachs' alpha test of Reliability

Case Processing Summary			
		N	%
Cases	Valid	450	100.0
	Excluded ^a	0	.0
	Total	450	100.0
a. Listwise deletion based on all variables in the procedure.			

Source: Field Survey Year 2015

From the above Table 2.11 it is interpreted that total women participated in the study have been 450 and found valid, no missing and excluded cases have been recognized among the number of participated women of Kota City. To attain this number as a researcher 568 questionnaires have been distributed in hard copy and soft copy form. It has been under consideration as the strata based number of participation with dully filled questionnaire will be completed distribution of the questionnaire will be stopped. As it has been administered by the researcher that the questionnaire must be dully filled so none of the respondent's or case is excluded from the reliability analysis test.

Table 2.12: Reliability Statistics of women participants' feedback

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.783	.830	137

Source: Field Survey Year 2015

From above Table 2.12 it has been interpreted that for the 450 participated women feedback for their responses over the questions administered in the questionnaire Cronbach's alpha value has been .783 which shows the good and positive correlation between the values participated in the research. This represents the 78.3% reliability of the collected data and also represents the quality as well. Cronbach's alpha value based on standardized items have been found .830 and total number of variables participated in the research has been 137.

Table 2.13: Descriptive Statistics of women participant's feedback

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
279.2044	495.660	22.26342	137

Source: Field Survey Year 2015

Table 2.13 shows that mean score of all the 137 participated variables is 279.2044 and the variance is 495.660. The standard deviation observed for the variables is 22.26342. Which all shows good variability (279.20 ± 22.26) and also shows that responses are not strenuous to the same type of opinion holder; it confirms the quality of the population sampled for the research purpose.

2.13 Data analysis

Participant women's feedback for several questions studying women's role in economic world has been collected through the structured questionnaire which has 39 different questions under four different classes. Majority of opinion have been administered under Likert five point scales and in Yes and No form. Statistical analysis performed over the collected feedback has been systematically managed under the SPSS software and in ordered form. The sequence of the analysis starts

with Cronbachs' reliability test to measure the efficiency and accuracy of the data. The next section of the analysis shows the demographic characteristics of the women participants which helps to identify the variation among the responses of the participants. It has been followed by examination of relationship between the demographic characteristics of participants and their opinion for preferred sector for job and willingness for job / business. Opinion of participating women for motivating factors and reasons of being in job / business, analysis of satisfaction for job / business among women of Kota city, problems faced by women at working place, variables affecting overall satisfaction for jobs / business, impact of professional life on personal life and work life balance, opinion of women for factors ensuring success and position at workplace and society, studying the lay thoughts about the working women, problems and issues commonly faced by women in society and workplace, qualities that women should possess to be successful, role of women in family economy, uses of women salaries in family and its impact on the status of the family, analyzing role of women in economy, studying the heads where income of women has been spend and studying the role of women in the economic development has been under examination in the chapter and followed each other in sequential form.

2.14 Limitations of the Study

The present study has some limitations, these limitations shall open new avenues for future researchers. First and most significantly, the present research is conducted from the entrepreneurs in Kota City. If data collection is expanded to include other geographical areas, findings might be more insightful. Many problem like, respondents have shown hesitation, non-co-operation and conscious in revealing certain sensitive and crucial information of their income and working hours, about the contract and about their participation in decision-making within the household have been faced by the researcher. However respondents have been persuaded and motivated in such a way that they came out with reliable responses. In some cases the respondent did not tell the income correctly which was corrected by estimation. There are some other socio-economic variables that may be categorized into community characteristics and may affect the contribution of women in household budget. They

are excluded from the present study due to time constraint. These variables are open for further research.

Conclusion

Kota has been registered as an 'Education City' on the world map, which makes it a significant area of study. This city has generated a number of economic activities for both men and women in diversified fields. The main purpose of this study is to examine the participation rate of women in the economic activities and their contribution to the family budget as well as economy of Kota city and to suggest suitable measures and a plan of action for the enhancement of women's contribution in the economy of Kota city and country as a whole. Sample of 450 working women of Kota city has been selected for the empirical study through stratified random sampling technique. In the present study economic activity has been defined as employment for wages, self-employment, own account worker, piece worker and work in household business/enterprise, micro-enterprise which results into income of woman in the form of cash or kind. The primary data have been collected from women who are engaged in different economic activities such as Self owned business, government jobs, semi-government jobs and private jobs, with the help of Questionnaire. Secondary database has been collected through various sources such as websites, journals, articles, and books.¹⁹ Hypotheses have been formulated based on the objective of the study.

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CHAPTER - 3

LITERATURE REVIEW

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Reviewing relevant literature is to relate the research with the existing knowledge available on the problem under study. No such study, according to my knowledge, exists about the contribution of women in the economic development, for any country or region including India. However a number of studies are present about the time allocation and labor force participation decision of women for different areas, age groups and sectors. It makes us prefer to review these studies. This chapter presents the chronological review of literature.

3.1 Indian Perspective

Daymard (2015) in the paper on *Determinants of Female Entrepreneurship in India* examined the character and determinants of woman entrepreneurship in India primarily based on survey statistics. The first component assesses basic traits of female entrepreneurship in India, even as the following sections examine key determinants of female entrepreneurship primarily based on the literature. It additionally reviewed existing policies referring to woman entrepreneurship. Entrepreneurship can create new economic opportunities for ladies and make a contribution to basic growth and exit from poverty. The capacity flexibility in time use from entrepreneurship also can facilitate balancing work and family responsibilities for ladies. However, entrepreneurs, both male and female, are notably scarce in India compared to peer nations. While most of the barriers to entrepreneurship are not unusual to each genders (access to capital and business networks, adequate schooling and facilities) women entrepreneurs face gender biases stemming from socio-economic factors or particular biases in laws together with inheritance laws.

Hariharaputhiran (2014) in *Women Entrepreneurship Scenario in India* endeavors to study the concept of women entrepreneur, their reasons to become entrepreneurs, reasons for slow progress of women entrepreneurs in India. It also provided suggestions for the growth of women entrepreneurs and also tried to give knowledge about the schemes for promotion & development of women entrepreneurship in India. In this study it has been concluded that 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. But unfortunately, the government development activities have benefited only a small section of women. Women sector occupies nearly 45% of the Indian population. So it is required to take effective steps to provide entrepreneurial awareness, orientation and skill development programs to women.

Gandhi and Sharma (2014) in their conceptual paper *Women Entrepreneurship: The Emerging Economic Workforce In The 21st Century* suggests the existing status of women entrepreneurs in India and emphasizes the women entrepreneurs as the probably rising human aid within the 21st century to overcome the monetary demanding situations in global angle. Women of twenty first century isn't any greater a conventional aid restrained to houses handiest rather an educated, knowledgeable and innovative a part of the general populace owning the ability to transform economies into thriving enterprises. This paper ascertains the factors in the emergence of women entrepreneurs' further observe highlighted the fundamental constraint and demanding situations confronted by way of women entrepreneur and possibility available to them.

Tripathy and Lal (2012) in *Women Entrepreneurs in India - Over the Years!* studied the extensive upward thrust of women marketers in India and how it has developed because the pre-independence days (before 1947), all through the British colonial days. The study also analysed the reasons that have brought on the women entrepreneurs to unleash their entrepreneurial energies into begin-ups .Primarily based on both qualitative and quantitative analyses the increase of women entrepreneurship in India had been studied into four specific periods - Pre-Independence duration (before 1947), post-Independence period (after 1947), submit-Liberalization period (after 1991) and put up global Recession duration (2008 onwards). He also additionally strived to correlate the reasons which had precipitated the women entrepreneurs to begin-up all through these exclusive periods. The study

subsequently concluded to what quantity the various assist structures in India can further foster a conducive ecosystem for the women marketers in India.

Palaniappan and Ramanigopal (2012) in *A Study On Problem And Prospects Of Women Entrepreneurs With Special Reference To Erode District* analyzed that women are breaking their barriers within the limits in their houses by getting into various kinds of experts and services. Women entrepreneurs have proved to be on par with their men counterparts in commercial enterprise and are rising as dynamic entrepreneurs. Talent, understanding and adaptableness in commercial enterprise are the principle motives for women to emerge into commercial enterprise ventures. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. As a consequences, the study aims at undertaking the entrepreneurial development among women highlights their motivational forces and relationship between socio-economic background of women entrepreneurs, motivational factors and their existing entrepreneurial traits. It is evident from the study that women are geared up to stand the challenges associated with setting up of business. Women aren't into business for survival but to fulfill their inner urge of creativity and to prove their competencies. This study concludes that because of lack of training and education they are not capable to survive in the market. Hence it's far recommended that the government should conduct frequent training programmes with regard to new production techniques, sales techniques, etc. Finance is likewise the most important hassle for women entrepreneurs.

Banerjee (2012) in his article on *Here's How The Status Of Women Has Changed In India [Since 1950 Till Date]*, tried to study the position and space Indian women occupy nowadays,, and comparing it to the instances 60 years in the past when the country had just gained independence. With the women participating in nationalist movements to being pushed into the domestic household space, to their resurgence as the notable-women nowadays, women in India have seen it all. The direction towards total gender empowerment is full of potholes. Through the years ladies have made excellent strides in lots of areas with extremely good development in lowering a few gender gaps. Yet realities such as 11,332 women and females getting trafficked every

year, and increased practice of dowry, rape and sexual harassment hit hard against all the development that has taken place. Therefore, if on one hand women are climbing the ladder of achievement, alternatively she is mutely struggling the violence on her with the aid of her circle of relatives members. The Indian women has to make her way through all the socialized prejudices against her, and the men yet have to allow and accept the women to be equal participants in the country's way forward.

Menon (2010) from her inspirational book *Leading Ladies, Women who inspire India*, follows the journey of some of India's most admired women achievers who have made a difference to society with their staller work and other pursuits that touch our lives, in more ways than once. This book vividly touches upon issues like what makes the woman professional, achiever, is there a level playing field for women, is there something males can learn from their female colleagues etc. This book is a well-researched effort to evaluate the achievements of leading women professionals.

Jain (2010) from her book in hindi *Family, marriage and Kinship in India*, researched on th institutions of family, marriage and kinship. She had compared the pattern and forms of these institutions of North, South and North-West India. These institutions are the important basis of all societies. Family, marriage and kinship are the universal institutions. Today, there are many changes in these institutions but they do not exist and shall exist in future too.

Deshpande and Sethi (2009) in their article *Women Entrepreneurship In India (Problems, Solutions & Future Prospects of Development)*, exhibit the encouraging and discouraging factors in an enterprise and to provide solutions to the various problems faced by the women entrepreneur group. According to this article all women entrepreneurs almost suffer from two main categories of problems, such problems are as follows: 1) Specific Problems 2) General Problems. The first category of problems affect women specifically in their smooth operations of enterprise, while the other category of problems have a general or over-all effect on the enterprises owned by such group of women entrepreneurs. For the betterment of women entrepreneur emphasize should be 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. Masood and Ahmad (2009) in this study on *An Econometric Analysis of Inter-state variation in Women's Labour Force Participation in India*, made use of facts accrued through NSSO's 61st round (2004-05). Instead of restricting the number of states as previous authors did, Masood uses information for all states and union territories in India along with rural-urban classification. Empirical outcomes suggested that education and salary rates significantly and positively decided urban women's labour force participation rate, but not that of rural women. Unemployment Rate substantially decreased the labour force participation rate in rural areas, however not the urban; while, sex ratio significantly multiplied the participation rate in rural and urban areas. Number of young children (0-4 years) in the household negatively affected the participation rate for rural and urban areas. Muslim Population and Scheduled Caste/Tribes had been additionally considerable determinants of women's decision to participate in labour force.

Singh and Pal (2008) presented a paper on *An Insight Into The Emergence Of Women-owned Businesses as An Economic Force in India*, which identified the reasons & influencing elements behind access of women in entrepreneurship. They defined the traits of their businesses in Indian context and additionally also obstacles & challenging situations. They referred to the obstacles in the growth of women entrepreneurship are mainly lack of interaction with successful entrepreneurs, social un-acceptance as women entrepreneurs, family obligations, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs. They recommended the remedial measures like promoting micro setablishments, unlocking institutional frame work, projecting & pulling to develop and help the winners and so on. The study advocates for ensuring synergy amongst women associated ministry, economic ministry & social & welfare improvement ministry of the authorities of India.

Lall et al. (2008) in their paper on *Women in Family Business*, performed a comparative assessment of multi-dimensional problems & challenging situations of

women entrepreneurship, & family business. The study identified Psychographic variables like, degree of dedication, entrepreneurial challenges & future plan for expansion, primarily based on demographic variables. Through stratified random sampling & convenience sampling the information has been accumulated from women entrepreneurs working in urban area of Lucknow. The study diagnosed business proprietor's characteristics as self-perception self-esteem, entrepreneurial intensity & operational problem for future plans for growth. The study recommended that though, there has been considerable increase in number of women opting to work in family owned commercial enterprise but they still have lower status and face more operational challenges in running business.

Samani (2008) in this thesis on *A Study of Women Entrepreneurs Engaged in Food Processing*, threw light on a selected section of working class – the women engaged in food processing. The observation indicates that majority of women in Gujarat have talent and unique skill of preparing and processing food. Furthermore the need to get involved in the earning generation processes motivates many women to take up food processing as an enterprise. The food processing may be of different types and quantity, but these establishments have been found to be great success whether attached with home or not. The existing study additionally throws light on their know-how and mindset and practices and problems. Stress became the major problem faced by all the selected women. The researcher determined that, most of the women entrepreneur has been Hindus, around 65% of women belonged to nuclear families and small number of women had obtained formal training. Women faced highest problems in the area of co- operation.

Kurbah and Luther (2007) in their study on *Role of Women Entrepreneurs in the Economic Development of Meghalaya: A North Eastern State, India*, investigated the multi-factorial nature of women's role in economic development in the East Khasi Hills area of Meghalaya state, to determine the enabling and constraining elements related to successful entrepreneurship in terms of personal, social, cultural, political and economic characteristics; and secondly, to explore the possibilities of enhancing entrepreneurship in East Khasi Hills district. It seems that Khasi lifestyle is in fact a

strong influence in promoting enduring entrepreneurial developments among women, who have been able to build an economic base. Despite average education and humble family backgrounds, the Khasi women has been identical to men in being quite enterprising and successful, through hard work, patience, and good public relations. Khasi culture have a strong impact in promoting such enduring developments among women, who have been able to build an economic base strong enough to offer their children with an amazing starting point in life. A better degree of training and employable capabilities for women entrepreneurs can help in enhancing their levels of productivity, and promote risk-taking and innovativeness.

Thampi (2007) in his thesis on *Economic Roles of Women and its Impact on Child Health and Care: A Study in Kerala*, tries to understand the association between women's work and children's well-being in a, specific social setting. However, the interest of the study have been no longer constrained only to the casual version that assesses the impact of maternal work on child well-being. It additionally tries to explain the causal relationship of women's work status on child well-being. Moreover, certain concerns pertaining to women's 'autonomy' and 'organisation' in addition to the nature and characteristics of baby care as 'caring labour' have also been pursued from a feminist vantage point. This study also examines the differentials in child health status in relation to the work characteristics of women at the macro and micro level. It has been found that as the number of activities on the work front increases, the amount of time that mothers spend on childcare decreases. The study examines that although maternal employment does not result in child morbidity results, it certainly constrains women in finding alternate care arrangements as well as compelling them to carry out maximum of the work in the childcare regime. It concludes that, even though there is no statistically significant relationship between women's work and child health, either at the macro or micro level, women's working lives are significantly limited with child caring responsibilities in varying degrees.

Praag and Versloot (2007) in their paper *What Is the Value of Entrepreneurship?* examined the claim that entrepreneurship has crucial financial value. Therefore, a

systematic assessment provided the solutions to the query: What is the contribution of entrepreneurs to the economy in comparison to non-entrepreneurs? In this study the relative contribution of entrepreneurs to the economy based on 4 measures that had been studied empirically are, (i) employment generation and dynamics, (ii) innovation, and (iii) productiveness and growth, relative to the contributions of the entrepreneurs' counterparts, i.e., the 'control group',(iv) the role of entrepreneurship in increasing individuals' utility levels. This study concluded that entrepreneurs have very important and unique characteristics in the economy. They are more satisfied than employees. More importantly, current research shows that entrepreneurial corporations produce important spillovers that affect regional employment growth rates of all businesses in the region in the long run. But, the counterparts cannot be overlooked both as they account for a relatively high value of GDP, a less volatile and greater secure labor market, higher paid jobs and a greater number of innovations and they have a more active role in the adoption of innovations.

Negash (2006) in his article *Economic Empowerment of Women* revealed that women represent half the world's population, and gender inequality exists in every nation on the planet. Denying women and girls equality and fairness not only hurts them, but also hinders the rest of society. This study describes, in the majority of poor nations, mothers, not fathers, have the most influence on their children. Mothers are the ones who dictate the decisions on whether or not children are sent to school, what faculty they go to, and how much time they spend working for the family. Other big global humanitarian issues such as poverty, unemployment, population boom, the HIV/AIDS epidemic, and violence are all intertwined with the gender equality issue. For this reason, concerted action to educate women, give them equal access to credit, and generally empower them, are critical components in battling all of the above-mentioned ills. Until societies, governments and non-governmental organizations around the world come together and make a focused attempt to empower and grant equality to women, the world will be stuck in the past, and human well-being will in no way really realize its complete,energetic capacity.

Dasgupta (2005) in her working paper on *Female Labour Supply in Rural India: an Econometric Analysis*, suggested that independent variables in both regressions seem to in addition affect the dependent variable in terms of sign and significance. Vital findings discovered that women's labour force participation rate in rural India was negatively influenced by education, ownership of land, age and number of young (below 5 years) in household. Monthly per capita expenditure negatively affected the decision to participate in the labour force and was of greater importance for BPL households. Additionally, wage rate had a negative impact on women's labour force participation, but was only significant for BPL households.

Goswami, (2002) in her book *Women on Top*, say that during the span of fifty years the status of women has undergone changes which expand the sub-cultural base of westernization, wherein the women through their very nature had family increasingly face pressure of fission due to economic, cultural and social reorientation of its function and obligations.

Kingdon's (2001) in his paper *Education and Labour Market Outcomes in India*, aimed to relate the impact of training with labour force participation rates and hence give an explanation for wage differential between men and women. Findings recommend that education had a U-shaped relationship with labour force participation. In other words, only when education level exceeds a certain threshold, it starts determining an increase in labour force participation. But, education significantly improves the wage offered to women, which is even higher than in case of men. He also asserted that women in urban India faced high levels of wage discrimination.

Bardhan (1979) in *Labour Supply Functions in a Poor Agrarian Economy* analysed the determinants of women's labour force participation rate in rural West Bengal (Indian state). The dataset was obtained from NSSO's survey for the year 1972-73. Bardhan empirically proved that women's labour force participation rate in rural West Bengal was negatively stimulated through growth in number of dependents in the household, number of adult males in the household, the village unemployment rate and standard of living for the household. Women's labour force participation rate

was undoubtedly affected by the harvesting-transplanting season (July-September). He also found out that low caste and tribal women participate more in the labour force than higher caste women even in rural areas.

Kausar, in his article *Women's Contribution to the Family Budget: Informal Labor Market in Pakistan (A Case Study of Bahawalpur District)* is involved with women contribution in family budget. She has calculated the contribution of women in household budget. The typology of work in informal sector varies from region to region. They concluded that women concerned in ladies dress-making are comparatively in higher ratio and contributing more. The ladies dress-making is a traditional profession of informally employed women of Bahawalpur. It was found that married women, women as head of household, having belongings, good health status and belonging to nuclear families are contributing extra to their household budget. There exists also an effective relationship between the contribution of women and unemployed husbands, presence of infants in the household, the utilization of loan by house-hold, and urban locality. The presence of school-age children, presence of adults (male and female), and husband's academic status negatively affects the contribution. The determinants of contribution are exclusively for urban and rural regions. This study suggests government to interfere for education of informal sector women, provision of assets and loan, health facilities by public sector and implementation of minimum wage legislation in informal sector.

Jesurajan and Prabhu in their research paper on *An Empirical Investigation on the Expectation of women entrepreneurs in Tirunelveli district of Tamilnadu*, revealed the expectations of women entrepreneurs in Tirunelveli district. The number of samples collected for this study was 300 women entrepreneurs and the type of sampling used was proportionate stratified random sampling. Factors analysis has been employed for the purpose of analyzing the data. The finding depicts many factors like finance, training, support and schemes are the major expectations among the women entrepreneurs in Tirunelveli district. The study concludes that the 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 arena.

Bhardwaj et al. in their study on *Women Entrepreneurship in India: Opportunities and Challenges*, revealed that entrepreneurship is the state of mind which every woman has in her but has not been capitalized in India in way in which it should be. Due to change in environment, now people are more comfortable to accept leading role of women in our society, though there are some exceptions. This study examined the major hurdles that the women face during starting and running a company generally come from financing and balancing of life. The other hindering external factors include gender discrimination, inaccessibility to information, training opportunities, infrastructure etc. Some internal factors like risk aversion by women, lack of confidence, lack of vision of strategic leader etc. can also create obstacles for the women entrepreneurship growth. This study recommended that government should set some priorities for women entrepreneurs for allocation of industrial plots, sheds and other amenities, and precautionary measures should be undertaken to avoid the misuse of such facility by the men in the name of the women.

According to Islam in *Participation and recognition of women in economic activity*, a woman of her ability can do everything if she desires to do so. They are not only cooks; they are now breadwinners as well. Women are making an important contribution to both macro- and micro-economy for the country's overall growth. The monetary contribution of women through the magnitude of their unpaid labour is immense. Women have come out of their cocoons and already made some great strides through working outside their homes. They have proved their mettle in various fields, including higher education, teaching, politics, sports, medical as well as scientific research, information technology, air and water, peacekeeping missions, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many more fields. But still women are becoming the victims of social vices like rape, acid attacks, sexual abuse and dowry-related violence. Their personal ambitions are subjugated to the needs of their families. Still, they have a long way to go to have a strong position in society. As nearly half of the country's

population is female, no significant change can take place in society without their involvement. Until and unless women's unpaid work is recognized, efforts towards building a gender balance in society cannot be achieved. The government organisations must take the lead in demonstrating respect for the value of women's contribution in the country's economy.

Sinha, in her article *What are the problems faced by Women Entrepreneur in India?* depicts the numerous issues which are confronted by the women entrepreneurs from the starting to the functioning of the enterprise. The tradition, customs, socio cultural values, ethics, motherhood subordinates to ling husband and men, physically weak, hard work areas, feeling of insecurity, cannot be hard and so forth are few substantial issues that the Indian women are facing while they enter into entrepreneurship. Some of the other problems revealed through this article which are faced by women entrepreneurs are over burden with family responsibilities like extra attention to husband, children and in laws which take away a lots of their time and energy, male ruled society, lack of proper education because of which women entrepreneurs remain unaware about the development of new technology, new techniques of production, marketing and other governmental aid which will encourage them to flourish, social obstacles, scarcity of raw materials, tough competition and lack of self-confidence. Women entrepreneurs have to face difficulty in raising and meeting the financial needs of the business. Bankers, lenders and financial institutes are not coming ahead to provide economic help to women borrowers on the ground of their less credit worthiness and more chances of business failure. They also face economic problem due to blockage of funds in raw materials, work-in-progress, finished goods and non-receipt of payment from customers in time. Women mobility in India is highly limited and has become a problem due to traditional values and inability to drive vehicles. Hence constrained managerial ability of women has become a problem for them to run the business successfully. Because of the corrupt practices in government offices and procedural delays for numerous licenses, electricity, water and shed allotments legal formalities have also become a major barrier for women entrepreneurs.

Virani, in his essay *The Empowerment of Women in India*, depicts the history of women with unique leadership capabilities for example, Razia Sultana, Rani of Jhansi, Sarojini Naidu and Indira Gandhi. Most women has been able to show the leadership quality only on their home fronts, as in Indian society man has always acted as the head of the family. Though some women have shown their mettle, therefore, empowerment of women is the prerequisite to transform a developing country into a developed country. Educational attainment and economic participation is also the key constituents in ensuring the empowerment of women. In India, women are showing regular development in professional institutes, fitness and non-traditional sectors like police, defense, administration, media and research fields. Hence the women should themselves get go and strive for their empowerment. This essay concludes that, it is a wake-up call for women to awake from their deep slumber and understand the true meaning of their empowerment.

Kumari Reena and Pandey in their article on *Women's Work Participation In Labour Market In Contemporary India*, attempted to analyse the extent of disparity in women work and labour force involvement in urban-rural sectors and throughout the states of India. The study used information from different rounds of National Sample Survey. The study explored that women workforce and labour force involvement had declined in current years and the gap between woman and male work participation ratio has increased in India. In developed southern states of India, because to notably knowledgeable society and sincere freedom of women in decision making, the women work participation in regular jobs is growing in comparison to the northern states of India. As a result the study concludes the facts that women participation in labour force has decreased after 1994 and disparity between male and female has been widened after an improvement in 2004-05 and the reason behind this was less involvement of rural women in attending education and high demand of female labour in agriculture sector.

3.2 International Perspective

Chinomona and Maziriri (2015) in their paper on *Women In Action: Challenges Facing Women Entrepreneurs In The Gauteng Province Of South Africa*, investigated the challenges women entrepreneurs faced in the Gauteng province of South Africa. Discovering the challenges that women entrepreneurs face in South Africa, is of utmost interest to potential women entrepreneurs, researchers, the government of South Africa and other stakeholders. It was found that the challenges has been identified as impediments to women entrepreneurs, which comprises lack of education and training, lack of access to finance, gender discrimination, poor attitudes and inadequate resources.

McCracken et al. (2015), in their study on *Women's Entrepreneurship: closing the gender gap in access to financial and other services and in social entrepreneurship*, explored the differences among women and men entrepreneurs and social entrepreneurs. They explored the limitations and discriminatory effects that hinder women's entrepreneurship, along with the access to finance in the European Union. The study included four case studies overlaying the state of affairs in the Czech Republic, Italy, Sweden, and the United Kingdom.

Brush et al. (2014) in their report on *Women Entrepreneurs 2014: Bridging the Gender Gap in Venture Capital*, presented the first comprehensive analysis of venture capital investment in women entrepreneurs since the original Diana project research conducted in 1991. The Diana project examined feasible reasons why fewer than 5% of all ventures receiving equity capital had women in their executive teams. Traditional wisdom counseled that they has been neither prepared nor stimulated to determine high potential businesses. As a result they has been not accurate candidates for venture capital investors. However the Diana project found that, many fundable women entrepreneurs had the requisite skill and experience to lead high growth ventures.

Jennings and Brush (2013), in their paper on *Women Entrepreneurs: Challenges to (and from) the Broader Entrepreneurship Literature?*, focused on three important objectives. The first was to document the development of the work known as

women's entrepreneurship research. The second was to evaluate the contributions of this work, i.e., entrepreneurship literature. The third was to discuss how this broader literature poses challenges for scholarship on female entrepreneurs. Through this paper they concluded that this sub-area has come a long way in a very short period of time, surpassing the various developmental milestones as the broader area of entrepreneurship. Another was that despite the fact that many women entrepreneurship research has ostensibly centered on topics similar to those studied by general entrepreneurship scholars, the collected work on female entrepreneurs established that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in families and can result from necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic benefit.

Ekesionye and Okolo (2012) in their paper on *Women empowerment and participation in economic activities: Indispensable tools for self-reliance and development of Nigerian society*, tested women empowerment and participation in economic activities as tools for self-reliance and improvement of the Nigerian society. This study concluded that most important economic activities recorded has been crop farming, trading, craft, food processing, hairdressing and poultry production. These economic activities has been funded by women through personal savings, family, philanthropists, co-operative societies, loan and credits. Lack of government support, corruption, cultural restrictions, family burden, husband influence and low level of education has been recorded as boundaries encountered by women in economic activities. Provision of sustainable land tenure system, tender loans and credits, education and re-training programmes, establishment of co-operative society would increase women participation in economic activities and societal development in Nigeria. Community education and government and non-governmental organization would be of immense assistance in changing the cultural practices and belief against women in the society. This would help them manifest their inert potentials for the development of the society.

Wube (August 2010) in her thesis on *Factors Affecting The Performance Of Women entrepreneurs In Micro And Small Enterprises (The Case Of Dessie Town)*, assessed

the elements that effect on the overall performance of women entrepreneurs in MSEs. The study indicates the personal characteristics of women entrepreneurs in MSEs and their enterprise have an effect on their overall performance. It also indicates that lack of own premises(land), financial access, stiff competition, inadequate access to training, access to technology and access to raw materials has been the key economic factors that affect the overall performance of women entrepreneurs in MSEs. The study also found that conflicting gender roles, social acceptability and ,network with outsiders had been the major social elements that affect these entrepreneurs .Moreover, the main legal/ administrative factors encompass access to policy makers, high amount of tax and interest, bureaucracies and red tapes, and over all legal and regulatory environments. The study also found that even though Technical and Vocational education and trainings (TVETs) offer technology, machine maintenance, technical skill training and facility helps, co-operations in the areas of business related trainings are poor.

Alam et al. (2011) in their study on *An Empirical Study of Success Factors of Women Entrepreneurs in Southern Region in Malaysia*, investigated the important elements which influences the success of women entrepreneurs in Southern region in Malaysia. The outcome proposed that family support, social ties and internal motivation have an effect positively and significantly to the success of women entrepreneurs within the small business. The survey result additionally suggests that women entrepreneurs have problems when they enter into the business. It has also proven that in the past, women rarely ventured into business not because of lack of interest but because of lack of opportunities which be seen from the findings, a high number of the respondents went into self-employment due to the fact they experience that they are not given sufficient opportunities in their workplace. A study done in the United Kingdom concluded that there was decrease in the gap between male and female entrepreneurs in the region. This could be because of the wide opportunities are being created all over the world for women entrepreneurs to startup businesses.

Cohoon et al. (2010) in their paper on *The Anatomy of an Entrepreneur- Are Successful Women Entrepreneur Different From Men?*, identified a detailed

exploration of men & women entrepreneur's motivations, background and experiences. The study is totally based on the facts collected from successful women entrepreneurs. Out of them 59% had founded two or more companies. The study identifies top five economic & psychological factors motivating women to become entrepreneurs. These are desire to build the wealth, the wish to capitalize own business thoughts that they had, the appeal of startup culture, a long standing desire to own their personal company and working with someone else did not appeal them. The challenges are more related with entrepreneurship rather than gap between male and female. However, the study concluded with the requirement of further investigation like why women are so much involved about protecting intellectual capital than their counterpart. Mentoring is very vital to women, which offers encouragement & financial assistance of business partners, experiences & well developed professional network.

Tambunan and Tulus (2009) in their research on *Women entrepreneurship in Asian developing countries: Their development and main constraints*, centered mainly on women entrepreneurs in small and medium enterprises based on data evaluation and review of recent key literature. They discovered that in Asian developing countries SMEs are gaining overwhelming importance; greater than 95% of all enterprises in all sectors on average per country. The study also depicted the fact that representation of women entrepreneurs in this region is pretty low due to factors like low level of education, lack of capital and cultural or religious constraints. However, the study revealed that most of the women entrepreneurs in SMEs are from the category of compelled entrepreneurs seeking for better family incomes.

Darrene et al. (2008) performed a study on *Human Capital and Women's Business Ownership*, to find the relationship between factors of human capital and self-employment amongst women. The study confirmed that self-hired women differ on most human capital variable in comparison to the earnings and wage earning women. The study also found the fact that the education attainment level is quicker for self employed women than that for other working women. The proportion of occupancy of managerial job is found to be relatively higher in case of self employed women as

compared to other working women. Additionally it also shed light on similarity and dissimilarity of situations for self-employed men and self-employed women. Self-employed men and women differ little in education, experience and preparedness. However, the main difference lies in occupational and industry experience. The proportion of population holding management occupation is lower for self employed women in comparison to self-employed men. Additionally the participation levels of self employed women are found to be less than of self-employed men in industries like communication, transportation, wholesale trade, manufacturing and construction. Efrogmson et al. (2007) in *The Economic Contribution of Women in Bangladesh Through their Unpaid Labor*, contributed directly to the important role played by women in Bangladesh's society and economic system. The purpose of this study is thus to try to quantify what work women do and the quantity of time they spend working, estimate the economic value of that work, and thereby examine the contributions women make to the country's social development through their unpaid work. This study concludes that those women are involved in a tremendous amount of labour that has significant value to family, society, and the country. Men are capable to engage in paid labor due of all the work that women do in the home: cleaning the home, washing clothes, preparing food, washing dishes, and engaging in all the duties involved in bearing and raising children. Calculating the financial value of the unpaid work carried out through women, and adding that value to measures the national wealth which include GDP, would not only significantly increase the sum represented by GDP, by including a long-neglected element, the unpaid work of women. As a result, the status of women would increase, and the treatment of women by their family members, as well as officials, would be likely to improve, contributing to a greater gender-equal society as well as a wealthier nation.

Ibrahim & Henriques (2003) in *Tanzanian Women Entrepreneurs: Going for Growth*, focused on understanding the procedures and critical elements for women in developing small enterprises, including formalizing them. The study tested the incidence of upward mobility, and strategies adopted by way of women who experienced upward mobility, as well as the role of the external surroundings in this

process. The primary research comprised a sample survey of 128 women in Arusha, Dares Salaam and Zanzibar, in 3 sectors dominated by women: food processing, textile and leather, and beauty care. This study found that the women entrepreneurs has been engaged in enterprise for the aim of creating employment for themselves, supplementing earnings, meeting household needs and many others. Women entrepreneurs in the three sectors have experienced significant upward mobility in terms of formalization, employment boom, type of premises and equipment used, and size of businesses established, and so on. Gender-related problems consist of women entrepreneurs being subjected to stress to offer sexual favours to corrupt government authorities; lack of property rights over assets which could be pledged as collateral, lack of confidence in women by bank officers; discouragement from men when starting or formalising businesses, and inadequate management cover during maternity leave. Women entrepreneurs have started overcoming these challenges through effective strategies for the success of their enterprise.

Frankel, (2001) in his book *Nice Girls Don't Get Rich*, say that the norms and lifestyle of women in contemporary India bear a deep effect of the changes in society, its social structures and values. The role performed by these women has changed the economic, social situations and have largely contributed to the emergence of a new scale of values with the aid of which the women today perceive their aspiration for the future.

Hemple, (2000) in his book *Women in corporate world*, say that the contributors explore the general situation of women in the work world by using specific examples from the wide range of occupational roles. Illuminating and documenting the significant factors that influence the development and the frustration of professional woman, they discover the particular problems that confront her at life cycle, problems such as the effects of childhood socialization and the marriage/career syndrome.

Rahman's (1999) in his study of Grameen Bank lending to women in Bangladesh. He questions the degree to which microfinance benefits women and explains that women in Bangladesh are regularly not able to use loans by themselves in the structure of patriarchy and the rural market economy. The absence of investment opportunities for

rural women and the lack of control by the lending institution as to how loans are used and by whom lead women to pass on their loans to others generally men and lose control of their loans altogether. The figure indicates that men are users of more than 60% of women's loans. The observation also indicates that approximately 78% of total loans approved in the village are actually used for different purposes than sanctioned by the project.

Montgomery and Hulme (1996) in their article on *Disciplining or Protecting the Poor? Avoiding the Social Costs of Peer pressure in Micro-Credit Schemes*, found that only 9% of first-time female borrowers were primary managers of mortgage-funded activities at the same time 87% defined their role in terms of "family partnerships." By contrast, 33% of first-time male borrowers had sole authority over the loan-assisted activity at the same time 56% described it as a family partnership. They also found that access to loans did little to change the management of cash within the family for both female and male loanees. Interpreting reports of "joint" management as disguised male dominance in decision-making, the authors concluded that access to loans had done little to empower women.

Goetz and Sen Gupta (1996) in their article on *Who takes the credit? Gender, power and control over loan use in rural credit programs in Bangladesh*, showed that only a minority of women receiving credit from poverty-oriented microfinance programmes are controlling their loans; many women are merely 'post-boxes': passing on the entire amount in their loans directly to their husbands, sons or sons-in-law, with little or no access to the income generated and receiving again only enough money to make weekly loan repayments. They found that, commonly, only 37 per cent of loans supplied by four different Bangladeshi credit agencies were either completely or significantly managed via women, where significant control does not include control over marketing, and may thus imply little control over the income generated.

Ackerly (1995) in his article on *Testing the tools of development: credit programmes, loan involvement and women's empowerment*, cited that underpinning most credit interventions in Bangladesh was an implicit version of the empowered woman and concluded that women's access to the market was the primary route for their

empowerment knowledge which comes through market access and warned against the likelihood of overwork, fatigue and malnutrition has been loans used to promote women's labour involvement without additionally promoting their market access.

Theodore (1971) in her book on *The professional Woman*, depict that woman has different professional's trends and prospects about her marriage, career, cultural and social changes. She dissolves the haze and brings together for the first time in once volume important research and observation on what it really means to be a woman developing an identity in the world of work.

Cain (1966) in his paper on *Married Women in the Labour Force: an Economic Analysis* extended the analysis carried out by Mincer (1962). The subject of interest was again married women but categorized according to racial standing. Cain's essential research findings has been the following: Higher unemployment negatively affected women's labour force participation rate. Although statistics proved that wives of unemployed men has been more likely to be in the labour force to support family earnings, than those of employed men. Also, Cain established that wage was not as strong as positive determinant of women's desire to join the labour force. However, wage was still a stronger determinant in comparison to the proportion of wife's earnings in family income (which itself influences the participation rate in a negative manner). Other important determinants are market wage rate for other family members and number of young children in the household which negatively affected women's choice to join the labour force.

Becker's (1965) in *A Theory of the Allocation of Time* traced the importance of understanding how individuals allocate time to work & non-work activities and the relative "costs" associated with it i.e. the cost of any activity should incorporate the amount of time forgone in undertaking it because that time could have been used more productively. This allowed Becker to introduce a concept of 'full income' which was a combination of money income and the optimal usage of time considering its cost in terms of foregone value. This theory can be implied to how women make labour force participation decisions considering the wage obtained, contribution to family wealth, responsibility of taking care of young children etc.

Mincer (1962) in his study on *Labour Force Participation of Married Women: A study of Labour supply*, emphasized on determining factors affecting of women's (particularly married) decision to participate in the labour force. The period of study was 1950, 1955 and 1957. According to Mincer's empirical work, husbands' earnings had a negative effect on the participation of wives in the labour force. However, wives' earning power was a positive determinant of labour force participation. Mincer proved that wives were more likely to participate in the labour force if husbands' earnings were lower than permanent earnings. Additionally, transitory-income influences were stronger than permanent-income influences in explaining women's decision to join the labour force. Moreover, if the education level of family head was high, changes in permanent and transitory income weakly affected participation rate. It was also noted that unemployment and presence of young children in households had discouraging effects on labour force participation, but statistical significance was absent. Mincer introduced the key determinants to women's labour force participation that could be later studied for different groups (non-married or divorced women).

According to Roth in *Entrepreneurship: 5 Challenges facing Women Entrepreneurs*, entrepreneurship isn't a walk in the park for all and it can be even tougher in case of the "female persuasion". Regardless of all the advancements that women have made in the business world, there is still an extended way to go before the success rate is level between male and female entrepreneurs. Some of the top challenges that female entrepreneurs need to conquer in general in order for woman-owned businesses to be more successful as a whole. They are not being taken seriously, letting fear stand in the way, wanting to please everyone, wearing too many hats, not being able to "toot your own horn".

Anwar and Rashid, in their paper on *Female Entrepreneurs – A Review of the Literature and Proposed Conceptual Framework*, looked at the literature around female entrepreneurs, focusing on female entrepreneurship in the developing world and more specifically in Pakistan. This study hoped that it will become a crucial area to study and understand female entrepreneurs especially with respect to motivations,

constraints and consequences. The war on terror, economic recession and floods along with lack of access to finance, technological constraints, environmental and societal issues, insufficient supply of labor and tax policies are fueling an unfriendly environment in which female entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. This study showed that overall entrepreneurial activity is pretty low in Pakistan and female entrepreneurship activity rate is even lower - 3.43%. It is hoped that this paper would foster interest in researching both Pakistani home-based and non-home-based female entrepreneurs in the urban and rural regions.

Conclusion

Through the literature review around women entrepreneurship it can be seen that it has become a crucial area of studying and understanding female entrepreneurs especially with respect to motivations, constraints and consequences. The role played by these women has changed the economic and social situations and are largely contributing to the emergence of a new scale of values with the aid of which the women perceive their aspiration for the future. It has also been revealed that Lack of access to finance, technological constraints, environmental and societal issues, insufficient supply of labour and tax policies have been providing a restrictive environment in which women entrepreneurs are finding it difficult to succeed, despite having clear motivations and goals. Until women's work is recognized, objective of building a gender balance in society cannot be achieved. It is observed that a long term developmental strategy of a country will be incomplete without giving adequate thought to this sector and obtaining adequate information about them before making policy decisions. The government and other organisations must take the lead in demonstrating respect for women's contribution in the country's economy.

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CHAPTER - 4

MOTIVATING FACTORS AND SATISFACTION

FOR JOB/BUSINESS AMONG WOMEN OF KOTA

CITY

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4.1 Introduction

Society builders and rational thinkers have always looked upon the woman as an undistinguished element of the overall social structural development. Consequently woman's power and authority in the society has always been a topic of debate and the position of the feminine gender still remains an interrogation.

For a long time, a commitment of promoting gender equality in economic outcomes, as in other areas of social development and human rights, has emphasized women's empowerment. There are evidences that expanding woman's opportunities – in particular health, education, earnings, rights, and political participation - drives down gender inequality and accelerates development. In developed countries women are also considered to be responsible for the reduction in economic gender disparities. However, despite important advances towards equality, differences in the socioeconomic outcomes of men and women still persist.

Women empowerment includes women's awareness of their rights, self-confidence, to have a control over their lives both at home and outside and their ability to bring a change in the society. Empowerment has many elements which depend upon and relate to each other i.e. economic, social, political and personal.

1. Economic empowerment means to give woman her rights in the economy.
2. Social empowerment means status of woman in the society should be equal to man by eliminating injustice and inequity. Women should have respectable value in the society.
3. Political empowerment means women should have seats in provincial and national assemblies and giving one woman right of one vote.
4. Personal empowerment means women should have freedom in their personal matters.

The chapter emphasizes on the study of the Indian women in economic world with special reference to Kota City. The issues under examination are to understand the economic activities in which women are engaged, motivational factors for working women, identifying the factors which affect the women in their working environment.

Thus for studying the working women opinion for the stated factors 450 women have been chosen as sample population under the strata sampling method.

4.2 Relationship between Demographic Characteristics and Opinion for Preferred Sector and Willingness for Job / Business

Analysis of relationship between the women participant's demographic characteristics (qualification, marital status and type of family) and their opinion for preferred sector for job and willingness for doing job / business has been performed in this section of the chapter. It is very crucial to examine the relationship between the qualification of women and their preference to a particular sector for job, marital status of women and their preference to a particular sector for job, qualification level of women and their willingness for job / business, family type to which women participant belong and their willingness for job / business and marital status of women participant and their willingness for job / business.

Following hypotheses have been formulated for analyzing the significance of the relationship between the demographic characteristics of women participants and their preference about the sector which is good for job with their willingness to do job or business.

H₀₁: Qualification of women significantly does not affect their preference about the sector for doing job.

H_{a1}: Qualification of women significantly affects their preference about the sector for doing job.

H₀₂: Marital status of women significantly does not affect their preference about the sector for doing job.

H_{a2}: Marital Status of women significantly affects their preference about the sector for doing job.

H₀₃: Qualification of women significantly does not affect their willingness for doing job / business.

H_{a3}: Qualification of women significantly affects their willingness for doing job / business.

H₀₄: Family type to which women belong significantly does not affect their willingness for doing job / business.

H_{a4}: Family type to which women belong significantly affects their willingness for doing job / business.

H₀₅: Marital status of women significantly does not affect their willingness for doing job / business.

H_{a5}: Marital status of women significantly affects their willingness for doing job / business.

To analyze the significance of relationship between the participating variables Cross-tabulation (Chi-Square) method has been adopted. As this method is helpful to recognize the comparative analysis between the column and row values falls in the cross sectional cell of the participating variables.

Table 4.1: Descriptive statistics of cross-tabulation between qualification of women participants and their preferred sector for job

			Preferred Sector for Job				Total
			Public Sector	Private Sector	Semi Govt. Sector	Business /Self Employed	
Qualification Level	Under Graduate	Count	23	22	17	18	80
		Expected Count	32.5	12.3	10.7	24.5	80.0
	Graduate	Count	50	17	11	36	114
		Expected Count	46.4	17.5	15.2	35.0	114.0
	Post Graduate	Count	56	7	21	39	123
		Expected Count	50.0	18.9	16.4	37.7	123.0
	Professionally Qualified	Count	14	14	6	33	67
		Expected Count	27.2	10.3	8.9	20.5	67.0
	Others	Count	40	9	5	12	66
		Expected Count	26.8	10.1	8.8	20.2	66.0
Total		Count	183	69	60	138	450
		Expected Count	183.0	69.0	60.0	138.0	450.0

Source: Field Survey Year 2015

Table 4.1 observes that 183 women respondents preferred Public / Government sector for job. Public sector has been recognized as most preferring sector all among other

sectors by the qualified women but professionally qualified women also prefers the own business or self-employment as well. 138 women respondents preferred self-employment or business as a good choice for them. A good variation has been observed in the participated women responses about their preferred sector for job.

Highest preference for Private sector in all the qualification classes are given by under graduate women and highest preference for Semi government sector in all the qualification classes has been given by Post graduate women.

Table 4.2: Chi-Square analysis of cross-tabulation between qualification women participants and their preferred sector for job

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	54.889 ^a	12	.000
Likelihood Ratio	55.943	12	.000
Linear-by-Linear Association	.797	1	.372
N of Valid Cases	450		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.80.			

Source: Field Survey Year 2015

Asymp. Sig. (2-sided) value for Pearson Chi-Square test is .000 (Table 4.2) which is lower than .05 and shows significance, which proves that there is a significant relationship between the qualification and the preference of sector for doing job for the participating women respondents. Thus H_{a1} is accepted. So it can be concluded that higher qualification holder women mostly prefer the Public sector and professionally qualified women preferred own business.

Table 4.3: Measure of association between qualification women participants and their preferred sector for job

Directional Measures						
			Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.057	.014	3.968	.000
		Qualification Level Dependent	.046	.016	2.810	.005
		Preferred Sector for Job Dependent	.071	.025	2.795	.005
	Goodman and Kruskal tau	Qualification Level Dependent	.028	.007		.000 ^c
		Preferred Sector for Job Dependent	.046	.012		.000 ^c
	Uncertainty Coefficient	Symmetric	.043	.011	3.893	.000 ^d
		Qualification Level Dependent	.039	.010	3.893	.000 ^d
		Preferred Sector for Job Dependent	.048	.012	3.893	.000 ^d
	a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.						
c. Based on chi-square approximation						
d. Likelihood ratio chi-square probability.						

Source: Field Survey Year 2015

From the above Table 4.3 measure of association between the variables can be measured, here Symmetrical results should be used when there is no reason to suspect one of our variables is dependent upon the other they are mutually dependent on each other. Asymmetrical version provides the lambda if one variable is dependent upon the other. Whenever lambda equals 0 inspect the relative frequencies to decide whether this actually reflects no association or if it is due to a skewed distribution for the dependent variable. Here Lambda value for Qualification level dependent is 0.46 (Sig. value is .005) which shows moderate association and lambda value for Preferred Sector for Job Dependent is 0.71 (Sig. value is .005) which shows Strong and high

association. Thus a good relationship between the participating variables can be observed.

Table 4.4: Descriptive statistics of cross-tabulation between marital status of women participants and their preferred sector for job

Marital Status * Preferred Sector for Job Cross tabulation							
			Preferred Sector for Job				Total
			Public Sector	Private Sector	Semi Govt. Sector	Business / Self Employed	
Marital Status	Married	Count	129	45	38	81	293
		Expected Count	119.2	44.9	39.1	89.9	293.0
	Unmarried	Count	37	20	12	42	111
		Expected Count	45.1	17.0	14.8	34.0	111.0
	Divorcee	Count	14	3	9	8	34
		Expected Count	13.8	5.2	4.5	10.4	34.0
	Widow	Count	3	1	1	7	12
		Expected Count	4.9	1.8	1.6	3.7	12.0
	Total	Count	183	69	60	138	450
		Expected Count	183.0	69.0	60.0	138.0	450.0

Source: Field Survey Year 2015

Table 4.4 depicts that out of 293 married women respondents 129 women preferred public sector the most among all the other sectors for job, Out of 111 unmarried women respondent 37 women respondents also agreed for public sector job, out of 34 divorced women respondent 14 women respondents agreed for public sector job. The same have been observed for the widow women respondents as well. Thus it can be

said that marital status of women does not affect their preference about the sector for doing job.

Majority of women with any marital status prefer the public sector job in comparison to all the other sectors like Private sector jobs, Semi government sector jobs and running own business.

Table 4.5: Chi-Square analysis of cross-tabulation between marital status of women participants and their preferred sector for job

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.332 ^a	9	.060
Likelihood Ratio	15.142	9	.087
Linear-by-Linear Association	4.617	1	.032
N of Valid Cases	450		
a. 5 cells (31.3%) have expected count less than 5. The minimum expected count is 1.60.			

Source: Field Survey Year 2015

Asymp. Sig. (2-sided) value for Pearson Chi-Square test is .060 (Table 4.5) which is greater than .05 and shows insignificance, which proves that there is no significant relationship between the marital status of women participants and their preference of sector for doing job. Thus H_{02} is accepted. So it is concluded that marital status of women significantly does not affect their preference about the sector for doing job as generally women looks for secure and reliable jobs and public sector jobs are known for this.

Table 4.6: Measure of association between marital status of women participants and their preferred sector for job

Directional Measures						
			Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.021	.022	.955	.340
		Marital Status Dependent	.000	.000	. ^c	. ^c
		Preferred Sector for Job Dependent	.034	.035	.955	.340
	Goodman and Kruskal tau	Marital Status Dependent	.012	.008		.062 ^d
		Preferred Sector for Job Dependent	.013	.007		.039 ^d
	Uncertainty Coefficient	Symmetric	.015	.008	1.901	.087 ^e
		Marital Status Dependent	.018	.010	1.901	.087 ^e
		Preferred Sector for Job Dependent	.013	.007	1.901	.087 ^e
	a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.						
c. Cannot be computed because the asymptotic standard error equals zero.						
d. Based on chi-square approximation						
e. Likelihood ratio chi-square probability.						

Source: Field Survey Year 2015

Table 4.6 reveals that Lambda value for Marital Status dependent is 0.00 which shows no association between the participating variables and lambda value for Preferred Sector for Job Dependent is 0.34 (Sig. value is .340) which shows weak association between the participating variables. Thus it has been concluded that marital status and preference of sector for job is not related with each other.

Table 4.7: Descriptive statistics of cross-tabulation between qualification of women participants and their willingness for job / business

Qualification Level * Willingness for doing job / Business Cross tabulation								
			Willingness for doing job / Business				Total	
			Willingly	Forced	In Pressure but not forced	No Comments		
Qualification Level	Under Graduate	Count	26	37	14	3	80	
		Expected Count	25.8	28.8	22.2	3.2	80.0	
	Graduate	Count	49	28	33	4	114	
		Expected Count	36.7	41.0	31.7	4.6	114.0	
	Post Graduate	Count	28	49	39	7	123	
		Expected Count	39.6	44.3	34.2	4.9	123.0	
	Professionally Qualified	Count	27	22	17	1	67	
		Expected Count	21.6	24.1	18.6	2.7	67.0	
	Others	Count	15	26	22	3	66	
		Expected Count	21.3	23.8	18.3	2.6	66.0	
	Total		Count	145	162	125	18	450
			Expected Count	145.0	162.0	125.0	18.0	450.0

Source: Field Survey Year 2015

Table 4.7 presents cross tabulated values of interaction in between qualification level of women participants and their willingness for doing job / business. Out of 80 under graduate women participants major number of women participants (37) are forced to do job, Out of 114 graduate women participants major number of women participants (49) are willingly doing the job, Out of 123 Post graduate women participants major number of women participants (49) are forced to do job, Out of 67 Professionally

qualified women participants major number of women participants (27) are willingly doing job and Out of 66 other qualification holder women participants major number of women participants (26) are forced to do job. Thus it can be said that total (145+125) 270 women participants are doing job but not forced.

Table 4.8: Chi-Square analysis of cross-tabulation between qualification of women participants and their willingness for job / business

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.812 ^a	12	.016
Likelihood Ratio	25.868	12	.011
Linear-by-Linear Association	2.890	1	.089
N of Valid Cases	450		

a. 5 cells (25.0%) have expected count less than 5. The minimum expected count is 2.64.

Source: Field Survey Year 2015

Asymp. Sig. (2-sided) value for Pearson Chi-Square test is .016 (Table 4.8) which is lower than .05 and shows significance, which proves that there is a significant relationship between the qualification and the willingness for doing job among the participating women respondents. Therefore H_{a3} is accepted which depicts that qualified women have willingness to do job or business.

Table 4.9: Measure of association between qualification of women participants and their willingness for job / business

Directional Measures						
			Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.076	.027	2.731	.006
		Qualification Level Dependent	.064	.026	2.409	.016
		Willingness for doing job / Business Dependent	.090	.037	2.330	.020

Goodman and Kruskal tau	Qualification Level Dependent	.015	.006		.007 ^c
	Willingness for doing job / Business Dependent	.024	.009		.001 ^c
Uncertainty Coefficient	Symmetric	.021	.008	2.632	.011 ^d
	Qualification Level Dependent	.018	.007	2.632	.011 ^d
	Willingness for doing job / Business Dependent	.024	.009	2.632	.011 ^d
a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.					
c. Based on chi-square approximation					
d. Likelihood ratio chi-square probability.					

Source: Field Survey Year 2015

From the above Table 4.9 it can be interpreted that Lambda value for Qualification level dependent is 0.64 (Sig. value is .020) which shows positive and strong association between the participating variables and lambda value for Willingness for doing job / Business Dependent is 0.90 (Sig. value is .037) which shows very strong association between the participating variables. Thus it has been concluded that qualification is associated with the willingness to do job / business.

Table 4.10: Descriptive statistics of cross-tabulation between type of family of women participants and their willingness for job / business

Type of Family * Willingness for doing job / Business Cross tabulation							
			Willingness for doing job / Business				Total
			Willingly	Forced	In Pressure but not forced	No Comments	
Type of Family	Nuclear	Count	73	65	79	9	226
		Expected Count	72.8	81.4	62.8	9.0	226.0
	Joint	Count	55	86	35	7	183
		Expected Count	59.0	65.9	50.8	7.3	183.0
	Single	Count	17	11	11	2	41
		Expected Count	13.2	14.8	11.4	1.6	41.0
Total		Count	145	162	125	18	450
		Expected Count	145.0	162.0	125.0	18.0	450.0

Source: Field Survey Year 2015

From Table 4.10 it has been found that women mostly living in nuclear family are willingly doing job in spite of Joint family and Single family and same has been observed for their opinion about they are in pressure but not forced. Thus it has been concluded that nuclear family women prefer to do job or business. Joint family women's (86) highest agreement for doing job / business has been given to forced which shows that they are not doing job willingly even not in pressure as well but family situations / persons are forcing them for it.

Table 4.11: Chi-Square analysis of cross-tabulation between type of family of women participants and their willingness for job / business

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.976 ^a	6	.002
Likelihood Ratio	20.971	6	.002
Linear-by-Linear Association	2.598	1	.107
N of Valid Cases	450		
a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 1.64.			

Source: Field Survey Year 2015

Asymp. Sig. (2-sided) value for Pearson Chi-Square test is .002 (Table 4.11) which is lower than .05 and shows significance, which proves that there is a significant relationship between the type of family of women participants and their willingness for doing job among the participating women respondents. Thus H_{04} has been rejected. Thus it can be concluded that type of family (joint, nuclear, single) affect the individual will for doing job / business.

Table 4.12: Measure of association between type of family of women participants and their willingness for job / business

Directional Measures			Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.080	.040	1.934	.053
		Type of Family Dependent	.094	.052	1.715	.086
		Willingness for doing job / Business Dependent	.069	.044	1.529	.126
	Goodman and Kruskal tau	Type of Family Dependent	.033	.015		.000 ^c
		Willingness for doing job / Business Dependent	.022	.009		.000 ^c
	Uncertainty Coefficient	Symmetric	.022	.009	2.311	.002 ^d
		Type of Family Dependent	.025	.011	2.311	.002 ^d
		Willingness for doing job / Business Dependent	.019	.008	2.311	.002 ^d
	a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.						
c. Based on chi-square approximation						
d. Likelihood ratio chi-square probability.						

Source: Field Survey Year 2015

Table 4.12 interprets that Lambda value for type of family dependent is 0.80 (Sig. value is .053) which shows positive and strong association between the participating variables and lambda value for Willingness for doing job / Business Dependent is 0.69 (Sig. value is .037) which also shows moderate to strong association between the participating variables. Thus has been concluded that type of family (joint, nuclear, single) is associated with their willingness to do job / business.

Table 4.13: Descriptive statistics of cross-tabulation between marital status of women participants and their willingness for job / business

Marital Status * Willingness for doing job / Business Cross tabulation							
			Willingness for doing job / Business				Total
			Willingly	Forced	In Pressure but not forced	No Comments	
Marital Status	Married	Count	93	101	85	14	293
		Expected Count	94.4	105.5	81.4	11.7	293.0
	Unmarried	Count	37	49	22	3	111
		Expected Count	35.8	40.0	30.8	4.4	111.0
	Divorcee	Count	11	10	12	1	34
		Expected Count	11.0	12.2	9.4	1.4	34.0
	Widow	Count	4	2	6	0	12
		Expected Count	3.9	4.3	3.3	.5	12.0
	Total	Count	145	162	125	18	450
		Expected Count	145.0	162.0	125.0	18.0	450.0

Source: Field Survey Year 2015

It can be observed from the Table 4.13 that out of 293 married women participants 93 are doing job / business willingly, 101 are forced for it and 85 are in pressure but not forced. Out of 111 unmarried women participants 37 are doing job / business willingly, 49 are forced for it and 22 are in pressure but not forced. 162 women participants out of 450 total women participants are doing job / business but forced somehow for it.

Table 4.14: Chi-Square analysis of cross-tabulation between marital status of women participants and their willingness for job / business

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.961 ^a	9	.278
Likelihood Ratio	11.503	9	.243
Linear-by-Linear Association	.112	1	.737
N of Valid Cases	450		

a. 6 cells (37.5%) have expected count less than 5. The minimum expected count is .48.

Source: Field Survey Year 2015

Asymp. Sig. (2-sided) value for Pearson Chi-Square test is .278 (Table 4.14) which is greater than .05 and shows insignificance, which proves that there is no significant relationship between the marital status of women participants and the willingness for doing job among the participating women respondents. Thus $H_{0.05}$ is accepted which concludes that marital status (married, Unmarried, Divorcee and Widow) of women does not affect their willingness for doing job / business.

Table 4.15: Measure of association between marital status of women participants and their willingness for job / business

Directional Measures			Value	Asymp. Std. Error ^a	Approx. T ^b	Approx. Sig.
Nominal by Nominal	Lambda	Symmetric	.013	.012	1.097	.273
		Marital Status Dependent	.000	.000	. ^c	. ^c
		Willingness for doing job / Business Dependent	.021	.019	1.097	.273
	Goodman and Kruskal tau	Marital Status Dependent	.009	.006		.234 ^d
		Willingness for doing job / Business Dependent	.010	.006		.157 ^d
	Uncertainty Coefficient	Symmetric	.012	.007	1.797	.243 ^e
		Marital Status Dependent	.014	.008	1.797	.243 ^e
		Willingness for doing job / Business Dependent	.010	.006	1.797	.243 ^e
	a. Not assuming the null hypothesis.					
b. Using the asymptotic standard error assuming the null hypothesis.						
c. Cannot be computed because the asymptotic standard error equals zero.						
d. Based on chi-square approximation						
e. Likelihood ratio chi-square probability.						

Source: Field Survey Year 2015

The Table 4.15 interpreted that Lambda value for Marital Status dependent is 0.000 which shows that there is no association between the participating variables and lambda value for Willingness for doing job / Business Dependent is 0.21 (Sig. value is .273) which shows very weak association between the participating variables. It shows that marital status (married, Unmarried, Divorcee and Widow) of women is not associated with their willingness to do job / business.

Table 4.16: Acceptance and Rejection of Hypotheses established to study relationship between demographics and women opinion for preferred sector and willingness to do job / business

S. No.	Hypotheses	Status
1.	H_{a1}: Qualification of women significantly affects their preference about the sector for doing job.	Accepted
2.	H₀₂: Marital status of women significantly does not affect their preference about the sector for doing job.	Accepted
3.	H_{a3}: Qualification of women significantly affects their willingness for doing job / business.	Accepted
4.	H_{a4}: Type of Family to which women belong significantly affects their willingness for doing job / business.	Accepted
5.	H₀₅: Marital status of women significantly does not affect their willingness for doing job / business.	Accepted

4.3 Opinion of Women of Kota City for Motivating Factors and Reasons of Being in Job / Business

The analysis over the Question number 12 and 13 has been performed to examine women participants' opinion for two issues. First is who motivated them the most for job / business and the second issues is to examining the most significant issues which have been the reasons for them being in job / business. To analyze the significance non parametric chi-square test has been applied with the equal categories distribution.

Table 4.17: Observed and expected frequency distribution of women motivators

Motivated from for Job / Business			
	Observed N	Expected N	Residual
Self- Motivated	148	75.0	73.0
Family	99	75.0	24.0
Friends / Relatives	108	75.0	33.0
Societal Structure	18	75.0	-57.0
Role Model	12	75.0	-63.0
Media and Culture	65	75.0	-10.0
Total	450		

Source: Field Survey Year 2015

A good variation is observed and expected values may be seen in (Table 4.17), out of 450 women participants 148 women are self-motivated for job / business, 108 are motivated by their friends and relatives, 99 are motivated by family persons and 65 women are motivated by media and culture for job / business. It means that media and culture is also playing a significant role in motivating women positively for job / business. Still highest motivating factors among all six listed factors are family persons, friends and relatives and self-motivation.

Table 4.18: Test statistics of women motivating factors significance

Test Statistics	
	Motivated from for Job / Business
Chi-Square	190.827 ^a
Df	5
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 75.0.	

Source: Field Survey Year 2015

Observed Chi Square value is 190.827 and Asump. Sig. value is .000 (Table 4.18) which shows the significance of the difference. The residual values presented the

difference between observed and expected values which show that impact of family persons, friends and relatives in women life is more in comparison to others, but still media and culture impact cannot be underestimated.

Table 4.19: Observed and expected frequency distribution of reasons of being in job / business of women participants

Reason of being in Job / Profession			
	Observed N	Expected N	Residual
Insufficient Family Income	95	40.9	54.1
Opportunity	41	40.9	.1
For Self Identity	41	40.9	.1
Hobby	64	40.9	23.1
Family Business	39	40.9	-1.9
Social Status	35	40.9	-5.9
All other ladies of family are working	45	40.9	4.1
Adventure	36	40.9	-4.9
To spend Idle time	21	40.9	-19.9
Unemployed	19	40.9	-21.9
Others	14	40.9	-26.9
Total	450		

Source: Field Survey Year 2015

Insufficient family income has been the most identified reason among women respondents for being in jobs / business as the highest response (95) has been given to it, after it 64 women agreed that they are in job / business because it is their hobby, 45 women respondents agreed that other family women are working that is why they are in job / business, 41 women agreed that they are in job / business for their self identity and they got the opportunity. 39 women are managing their family businesses, 35 women are working for social status and 36 women respondents are doing job for adventure. Thus mix responses for all the reasons have been observed for the 450 women participants. But insufficient family income has been identified as a crucial reason among the women of being in job / business (Table 4.19).

Table 4.20: Test statistics of reasons' significance for women of being in job / business

Test Statistics	
	Reason of being in Job / Profession
Chi-Square	125.618 ^a
Df	10
Asymp. Sig.	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 40.9.	

Source: Field Survey Year 2015

Observed Chi Square value is 125.618 and Asump. Sig. value is .000 (Table 4.20) which show the significant difference. The residual values presented the difference between observed and expected values which show that insufficient family income, getting the opportunity and hobby are the most significant issues among all the other issues for a woman of being in job / business. The least significant factor observed of being in job / business is unemployment.

To analyze the relationship between the motivating factors for women and reasons of being in job / business Pearson correlation test has been applied. The strength of the association between the participating variables shows their relationship with each other and sig. value will show the importance of the relationship.

Table 4.21: Correlation analysis between the motivating factors and reasons of being job / business for women

Correlations			
		Motivated from for Job / Business	Reason of being in Job / Profession
Motivated from for Job / Business	Pearson Correlation	1	-.079
	Sig. (2-tailed)		.094
	N	450	450
Reason of being in Job / Profession	Pearson Correlation	-.079	1
	Sig. (2-tailed)	.094	
	N	450	450

Source: Field Survey Year 2015

Pearson Correlation value (-.079) presents the negative and weak relationship between the motivating factors and reasons for women being in job / business and the Sig. (2-tailed) value is .094 which is greater than 0.05 and shows insignificance of the relationship. Thus it has been concluded that the motivating factors and reasons for women to be in jobs / businesses are not related with each other (Table 4.21).

4.4 Satisfaction for Job / Business among Women of Kota City

Satisfaction for the profession is very crucial factor because it becomes crucial as it is associated with the individual productivity and Psychological state. Question number 14 of the questionnaire has been administered to study the Kota City's working women satisfaction from their job / profession. The question investigated women participants' opinion and related satisfaction about their jobs' contribution or impact on their social prestige, economic gains, family life, self-satisfaction, growth and designation and family decision participation. The feedback has been administered under Likert five point scale where 1 shows lowest level of satisfaction and 5 shows highest level of satisfaction.

Mean or the average score for the satisfaction observed from the responses of women with their job / profession for listed factors is 3.31. To examine the significance of difference between proposed constant of the population mean and calculated sample mean one sample T-test has been performed. Following hypothesis has been formulated to examine the significance of difference with proposed mean value 3.31 and the calculated mean value of women satisfaction with their job / profession for listed factors.

H₀₆: There is no significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.

H_{a6}: There is a significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.

Table 4.22: Descriptive one sample statistics of women satisfaction with job / profession

One-Sample Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Std. Error Mean
Satisfaction from Social Prestige	450	1.00	5.00	3.4378	1.20758	.05693
Satisfaction from Economic Gains	450	1.00	5.00	3.4311	1.23097	.05803
Satisfaction from work life balance	450	1.00	5.00	3.2511	1.03677	.04887
Self - Satisfaction	450	1.00	5.00	3.3756	1.15938	.05465
Satisfaction from growth and designation	450	1.00	5.00	3.1889	1.04992	.04949
Satisfaction from family decision participation	450	1.00	5.00	3.2022	1.08091	.05095

Source: Field Survey Year 2015

From the above Table 4.22 it can be depicted that mean score with the related standard deviation for the women participants satisfaction for earned social prestige is 3.43 ± 1.20 , satisfaction for economic gains is 3.43 ± 1.23 , satisfaction from work life balance is 3.25 ± 1.03 , for self-satisfaction is 3.37 ± 1.15 , satisfaction from growth and designation is 3.18 ± 1.04 and satisfaction from participation in family decision making is 3.20 ± 1.08 . Therefore it concludes that variability in the responses of the women for their satisfaction with job / profession for the listed factors can be observed.

Table 4.23: One Sample Test of women satisfaction with job / profession

One-Sample Test						
	Test Value = 3.31					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Satisfaction from Social Prestige	2.245	449	.025	.12778	.0159	.2397
Satisfaction from Economic Gains	2.087	449	.037	.12111	.0071	.2352
Satisfaction from work life balance	-1.205	449	.229	-.05889	-.1549	.0372
Self-Satisfaction	1.199	449	.231	.06556	-.0419	.1730
Satisfaction from growth and designation	-2.447	449	.015	-.12111	-.2184	-.0238
Satisfaction from family decision participation	-2.115	449	.035	-.10778	-.2079	-.0076

Source: Field Survey Year 2015

In one-sample T-test if the $p < .05$ it presents that the population means are statistically significantly different and If $p > .05$, the difference between the sample-estimated population mean and the comparison population mean would not be statistically significantly different. If SPSS state that the "**Sig. (2-tailed)**" value is ".000", this actually means that $p < .0005$. It does not mean that the significance level is actually zero. Observations derived from the statistical values of one sample T-test presented in Table 4.23 are as follows:

1. Women participants satisfaction with their job / profession for “Social prestige” shows significance (Sig. = .025) and the positive t score 2.245 which shows the significant statistical difference between the sample estimated population mean

and the comparison population mean. Thus, null hypothesis H_{a6} is accepted. It also confirms that women participants are agreed that their jobs / professions gave them social prestige and respect.

2. Women participants satisfaction with their job / profession for “Economic gains” shows significance (Sig. = .037) and the positive t score 2.087 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. Thus, null hypothesis H_{a6} is accepted. It shows that women participants agreed that their jobs / professions help to earn economic benefits.
3. Women participants satisfaction with their job / profession for “Growth and designation” shows significance (Sig. = .015) and the negative t score -2.447 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. Thus, null hypothesis H_{a6} is accepted. It shows that women participants agreed that their jobs / professions gave them designation and growth but their satisfaction level for the factor is below average value 3.31, means most of women are not satisfied with their growth and designation.
4. Women participants satisfaction with their job / profession for “Participation in decision making” shows significance (Sig. = .035) and negative t score -2.115 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. Thus, null hypothesis H_{a6} is accepted. It shows that women participants’ satisfaction level for the factor is below average value 3.31, means most of women are not satisfied with their participation in decision making.
5. Women participants satisfaction with their job / profession for “Work life balance” shows insignificance (Sig. = .229) and negative t score -1.205 which shows the insignificant statistical difference between the sample estimated population mean and the comparison population mean. Thus, alternate hypothesis H_{06} is accepted. It shows that women participants’ satisfaction level for the factor

is below average value 3.31, means most of women are not satisfied with their work life balance situation.

6. Women participants satisfaction with their job / profession for “Self Satisfaction” shows insignificance (Sig. = .231) and positive t score 1.199 which shows the insignificant statistical difference between the sample estimated population mean and the comparison population mean. Thus, alternate hypothesis H_{06} is accepted. It shows that women participants’ satisfaction level for the factor is above average value 3.31, means most of women are personally satisfied with their job / profession.

Table 4.24: Acceptance and Rejection of Hypothesis to study women satisfaction with job / profession

S. No.	Hypotheses	Factor	Difference	Status
1.	H_{06} : There is no significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.	Self Satisfaction	- +	Accepted
		Work Life Balance	-	
2.	H_{a6} : There is a significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.	Social Prestige	+	Accepted
		Economic gains	+	
		Growth & designation	-	
		Participation in decision making	-	

4.4.1 Problems Faced at Working Places by Women of Kota City

In the question number 15 of the questionnaire ten different problem statements have been listed to examine the working women feedback for their experience about the problems faced by them during their working / professional life. Women participants feedback for the listed problems has been obverted and encoded in No and Yes. To examine the significance of the problems frequency based analysis and one sample T-

test is performed with 1.5 test score value which is average value of the encoded values of yes and no and also shows that women opinion is tending to yes. Statistical presentation of the descriptive and one sample T-test is presented below.

Table 4.25: Descriptive statistics of Problems faced by women at their work places

One Sample Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	Std. Error Mean
Superiors are not supportive	450	1.00	2.00	1.5844	.49337	.02326
lack of strong leadership	450	1.00	2.00	1.5333	.49944	.02354
Financial Deficit	450	1.00	2.00	1.5378	.49913	.02353
Gender Inequality	450	1.00	2.00	1.5156	.50031	.02359
Safety and Security	450	1.00	2.00	1.6156	.48701	.02296
Lack of Proper training	450	1.00	2.00	1.6356	.48181	.02271
Health Issues	450	1.00	2.00	1.6733	.46952	.02213
Lack of Systematic work planning	450	1.00	2.00	1.5444	.49858	.02350
Non awareness for govt. schemes	450	1.00	2.00	1.5511	.49793	.02347
balance in work and family	450	1.00	2.00	1.5000	.50056	.02360

Source: Field Survey Year 2015

From Table 4.25 it can be observed that all the responses for the listed problems for women in professional life are administered in No =1 and Yes =2. All the mean score values are on and above average score value 1.5 which shows affirmative response of women respondents for the problem and majority of them are agreeing for the problem statements faced by them in their professional life. Highest mean score (1.6733) has been observed for health issues / problems and lowest mean score value (1.5000) has been observed for the balance in work and family issue. To present the more elaborated statistical view of women participants' affirmation for the listed

problems and issues faced by them at their working places frequency Table 4.26 is presented below.

Table 4.26: Frequency analysis of Problems faced by women at their work places

Superiors are not supportive					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	187	41.6	41.6	41.6
	Yes	263	58.4	58.4	100.0
	Total	450	100.0	100.0	
Lack of strong leadership					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	210	46.7	46.7	46.7
	Yes	240	53.3	53.3	100.0
	Total	450	100.0	100.0	
Financial Deficit					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	208	46.2	46.2	46.2
	Yes	242	53.8	53.8	100.0
	Total	450	100.0	100.0	
Gender Inequality					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	218	48.4	48.4	48.4
	Yes	232	51.6	51.6	100.0
	Total	450	100.0	100.0	
Safety and Security					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	173	38.4	38.4	38.4
	Yes	277	61.6	61.6	100.0
	Total	450	100.0	100.0	
Lack of Proper training					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	164	36.4	36.4	36.4
	Yes	286	63.6	63.6	100.0
	Total	450	100.0	100.0	
Health Issues					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	147	32.7	32.7	32.7
	Yes	303	67.3	67.3	100.0
	Total	450	100.0	100.0	
Lack of Systematic work planning					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	205	45.6	45.6	45.6
	Yes	245	54.4	54.4	100.0

	Total	450	100.0	100.0	
Non awareness for govt. schemes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	202	44.9	44.9	44.9
	Yes	248	55.1	55.1	100.0
	Total	450	100.0	100.0	
balance in work and family					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	225	50.0	50.0	50.0
	Yes	225	50.0	50.0	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

It can be revealed from the Table 4.26 that out of 450 women respondents 263 (58.4%) women agreed that superiors are not supportive to them, 240 (53.3%) women are facing problem of strong leadership, 242 (53.8%) women agreed for financial deficit, 232 (51.6%) women agreed that they faces gender equality in working life, 277 (61.6%) agreed that they faced problem regarding safety and security, 286 (63.6%) women agreed that lack of proper training is also a big problem for them in professional life, 303 (67.3%) women agreed that they faced several health related problem in their life, 245 (54.4%) women agreed that they faced lack of systematic work planning as a problem in professional life, 248 (55.1%) women agreed that their awareness level for the government schemes is not good and sufficient and 225 (50.0%) women agreed that they are facing problem to managed work and life issue in balanced way. Thus security and safety is identified as the most crucial issue among the working women as a problem at workplaces.

Table 4.27: One Sample Test of Problems faced by women at their work places

One-Sample Test						
		Test Value = 1.5				
T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		
				Lower	Upper	

Superiors are not supportive	3.631	449	.000	.08444	.0387	.1302
lack of strong leadership	1.416	449	.158	.03333	-.0129	.0796
Financial Deficit	1.606	449	.109	.03778	-.0085	.0840
Gender Inequality	.660	449	.510	.01556	-.0308	.0619
Safety and Security	5.033	449	.000	.11556	.0704	.1607
Lack of Proper training	5.968	449	.000	.13556	.0909	.1802
Health Issues	7.831	449	.000	.17333	.1298	.2168
Lack of Systematic work planning	1.891	449	.059	.04444	-.0017	.0906
Non awareness for govt. schemes	2.177	449	.030	.05111	.0050	.0972
balance in work and family	.000	449	1.000	.00000	-.0464	.0464

Source: Field Survey Year 2015

Observations derived from the statistical values of one sample T-test presented in Table 4.27 are as follows:

1. Women participants opinion for the problem “Superiors are not supportive” at workplace shows significance (Sig. = .000) and the positive t score 3.631 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It shows that it is crucial problem faced by women at their working places.
2. Women participants opinion for the problem “Safety and security” at workplace shows significance (Sig. = .000) and the positive t score 5.033 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It depicts that it is crucial problem faced by women at their working places.
3. Women participants opinion for the problem “lack of proper training” at workplace shows significance (Sig. = .000) and the positive t score 5.968 which shows the significant statistical difference between the sample estimated

population mean and the comparison population mean. It depicts that it is crucial problem faced by women at their working places.

4. Women participants opinion for the problem “Health issues” at workplace shows significance (Sig. = .000) and the positive t score 7.831 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It shows that it is crucial problem faced by women at their working places.
5. Women participants opinion for the problem “Non awareness about government schemes” at workplace shows significance (Sig. = .030) and the positive t score 2.177 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It reveals that it is crucial problem faced by women at their working places.
6. For all the other problems like lack of strong leadership (Sig. value is .158 and t value is 1.416), financial deficit (Sig. value is .109 and t value is 1.606), Gender inequality (Sig. value is .510 and t value is .660), lack of systematic work planning (Sig. value is .059 and t value is 1.891) and balance in work and life (Sig. value is 1.000 and t value is 0.000) which shows the insignificant statistical difference between the sample estimated population mean and the comparison population mean. Thus these problems are not so crucial in comparison of others.

4.4.2 The Variables Affecting Overall Satisfaction for Jobs / Businesses among Women of Kota City

In this section of the chapter analysis of impact of several variables (working women satisfaction with their jobs / profession related factors (Question number 14), problems faced by working women at their workplaces (Question number 15) and working hours (Question number 18)) on the overall satisfaction of the women participants for their job / profession / business (Question number 19) has been performed to examine the significance of impact of each variable over the satisfaction.

Women participants have been investigated for hours spend by them at their workplace or job / profession / business in question number 18. The frequency based

statistical presentation of women participants' feedback is presented below in Table 4.28.

Table 4.28: Frequency table of women responses about their working hours

Working Hours					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 4 Hours	62	13.8	13.8	13.8
	4-6 Hours	106	23.6	23.6	37.3
	6-8 Hours	140	31.1	31.1	68.4
	More than 8 Hours	142	31.6	31.6	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Statistical presentation of the Table 4.28 helps to observe time spend by women participants in their working life. It has been observed from the table that 142 (31.6%) of women participants are giving more than 8 hours to their professional life, 140 (31.1%) women participants are giving 6-8 hours to their professional life, 106 (23.6%) women respondents are giving 4-6 hours to their professional life. Thus it is observed that women are giving a significant part of day hours to their professional life.

In order to observe the impact of above stated factors impact on overall satisfaction for job / business among the women participants following hypothesis has been formulated.

H₀₇: There is no significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.

H_{a7}: There is a significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.

To examine the above stated hypothesis significance Multiple regression analysis has been performed with stepwise method. It is used to predict the value of a variable

based on the value of two or more other variables. The variable to predict is called the dependent variable (or sometimes, the outcome, target or criterion variable). The variables to predict the value of the dependent variable are called the independent variables (or sometimes, the predictor, explanatory or regressor variables).

Table 4.29: Variables participated in analysis

Variables Entered/Removed^a			
Model	Variables Entered	Variables Removed	Method
1	Working Hours	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	Score of Problems Faced by women at workplace	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
a. Dependent Variable: Overall Satisfaction for Job / Profession / Business			

Source: Field Survey Year 2015

Table 4.29 presented that working hours and score of problems faced by women at workplace are significant variable and affecting the satisfaction level of women for their job / business / profession.

Table 4.30: Multiple linear regression model summary and overall fit statistics

Model Summary^c					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.139 ^a	.019	.017	1.20573	
2	.170 ^b	.029	.025	1.20114	1.885
a. Predictors: (Constant), Working Hours					
b. Predictors: (Constant), Working Hours, Score of Problems Faced by women at workplace					
c. Dependent Variable: Overall Satisfaction for Job / Profession / Business					

Source: Field Survey Year 2015

From Table 4.30 it has been found that the adjusted R² of first model is .017 with the R² = .019 that means that the linear regression explains 1.9% of the variance in the

data. The adjusted R^2 of second model is .025 with the $R^2 = .029$ that means that the linear regression explains 2.9% of the variance in the data. The Durbin-Watson $d = 1.885$, which is between the two critical values of $1.5 < d < 2.5$ and therefore we can assume that there is no first order linear auto-correlation in our multiple linear regression data.

Table 4.31: F-Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.905	1	12.905	8.877	.003 ^b
	Residual	651.293	448	1.454		
	Total	664.198	449			
2	Regression	19.294	2	9.647	6.686	.001 ^c
	Residual	644.904	447	1.443		
	Total	664.198	449			
a. Dependent Variable: Overall Satisfaction for Job / Profession / Business						
b. Predictors: (Constant), Working Hours						
c. Predictors: (Constant), Working Hours, Score of Problems Faced by women at workplace						

Source: Field Survey Year 2015

The F-ratio in the ANOVA Table (4.31) tests whether the overall regression model is a good fit for the data. The table shows that for model 1 the independent variables statistically significantly predict the dependent variable, $F(1, 448) = 8.877$, p is $.003 < .0005$ (i.e., the regression model is a good fit of the data). For model 2 the independent variables statistically significantly predict the dependent variable, $F(2, 447) = 6.686$, p is $.001 < .0005$ (i.e., the regression model is a good fit of the data). So it has been concluded that there is a significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours thus H_{a7} must be accepted.

Table 4.32: Coefficients

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.137	.165		19.054	.000		
	Working Hours	.164	.055	.139	2.979	.003	1.000	1.000
2	(Constant)	3.484	.232		14.993	.000		
	Working Hours	.156	.055	.132	2.825	.005	.994	1.006
	Score of Problems Faced by women at workplace	-.028	.013	-.098	-2.104	.036	.994	1.006

a. Dependent Variable: Overall Satisfaction for Job / Profession / Business

Source: Field Survey Year 2015

From Table 4.32 it has been observed that according to model 1 working hours is significant (.003) predictor and according to model 2 both working hours and score of problems faced by women at workplace are significant (.005, .036) predictors. Multicollinearity values (VIF) for all the participating variables are < 10 and tolerance is > 0.1.

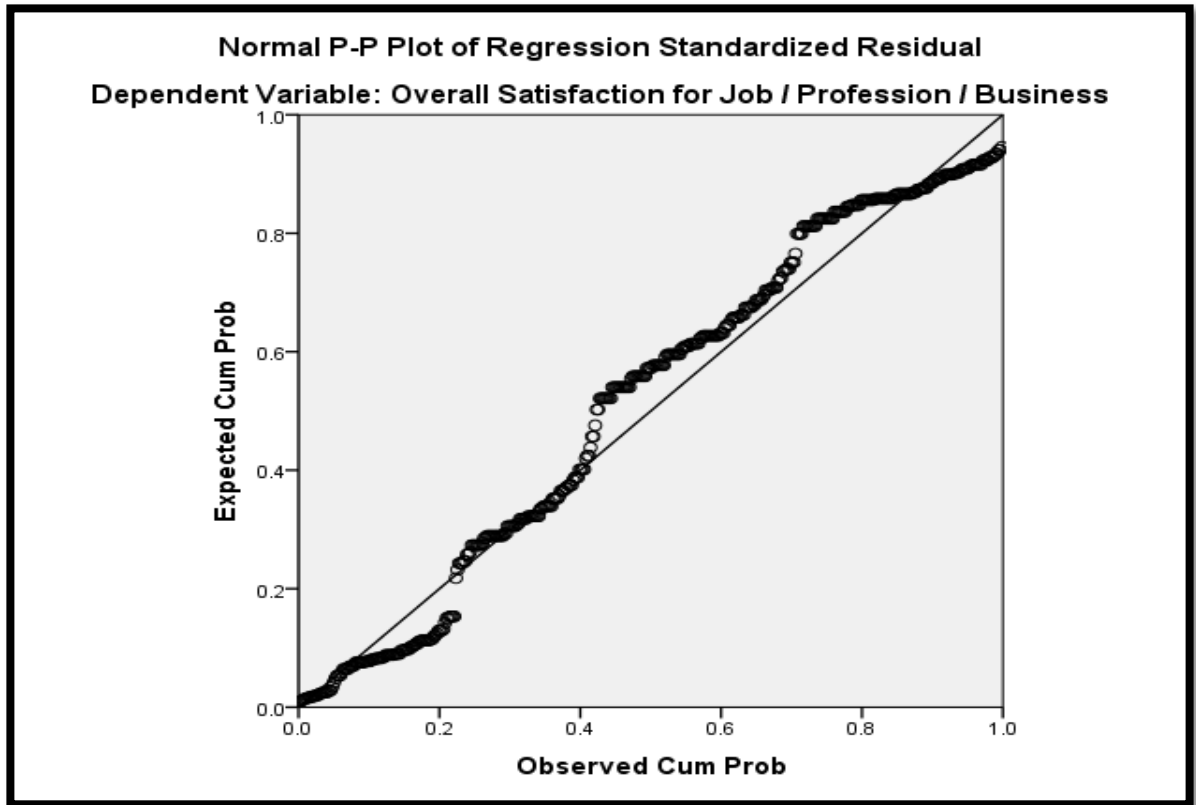
Table 4.33: Excluded Variables

Excluded Variables ^a								
Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics		
						Tolerance	VIF	Minimum Tolerance
1	Avg. Score of satisfaction from Impact of Job	.092 ^b	1.981	.048	.093	.999	1.001	.999
	Score of Problems Faced by women at workplace	-.098 ^b	-2.104	.036	-.099	.994	1.006	.994
2	Avg. Score of satisfaction from Impact of Job	.082 ^c	1.759	.079	.083	.987	1.014	.982
a. Dependent Variable: Overall Satisfaction for Job / Profession / Business								
b. Predictors in the Model: (Constant), Working Hours								
c. Predictors in the Model: (Constant), Working Hours, Score of Problems Faced by women at workplace								

Source: Field Survey Year 2015

From the presented statistics in Table 4.33 it has been observed that for average score of satisfaction from impact of job t value is 1.981 and sig. value is .048 and for score of problems faced by women at workplaces t value is -2.104 and sig. value is .036, these variables significant values are less than .05 which present that these variables coefficients are statistically significantly different from 0 (zero).

Figure 4.1: Linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours



Source: Field Survey Year 2015

Figure 4.1 shows the linear relationship between the variables. All the values are lying near to the diagonal line of the graph which shows the linear relationship between the participating variables.

Table 4.34: Acceptance and rejection of Hypothesis

S. No.	Hypothesis	Status
1.	H_{a7} : There is significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.	Accepted

4.4.3 Impact of Professional Life on Personal Life and Work Life Balance of Women of Kota City

Work or profession affects the individual behaviour, attitude and presentation in both positive and negative manner. Work or professional life affects individuals' social engagement, style and pattern of living life, living standard, knowledge and attitude, individual image and identity, participation in social activities and thinking and behaviour. So it becomes significant to observe the women participant's opinion for the several listed factors presented in question number 22 of the questionnaire about the impact of their professional life on their personal life characteristics. Question number 23 examines their ability to adjust work and life balance and for this purpose they have been asked to rate their ability of work life balance according to the person's near ones them like husband, Children, parents, Children, boss, friends etc. To examine women participants' opinion for the statements presented in question number 22 stating the impact of professional life of their personal life, whether the proportion of their Yes opinion significant differs from the hypothesized value 50% that is .5. For this purpose binomial test has been applied as it allows us to test whether the proportion of successes on a two-level categorical dependent variable significantly differs from a hypothesized value or not. If the Sig. value of binomical test is greater than .05 then significant difference with hypothesized value can be observed else not.

Table 4.35: Binomial Test

Binomial Test						
		Category	N	Observed Prop.	Test Prop.	Exact Sig. (2-tailed)
Social engagement of Individual	Group 1	No	163	.36	.50	.000
	Group 2	Yes	287	.64		
	Total		450	1.00		
Life style and pattern	Group 1	No	212	.47	.50	.239
	Group 2	Yes	238	.53		

	Total		450	1.00		
Living Standards	Group 1	Yes	317	.70	.50	.000
	Group 2	No	133	.30		
	Total		450	1.00		
Knowledge and attitude	Group 1	No	181	.40	.50	.000
	Group 2	Yes	269	.60		
	Total		450	1.00		
Personal Image and Identity in society	Group 1	Yes	320	.71	.50	.000
	Group 2	No	130	.29		
	Total		450	1.00		
Personal Motivation and Satisfaction / Confidence	Group 1	Yes	297	.66	.50	.000
	Group 2	No	153	.34		
	Total		450	1.00		
Social activities celebration	Group 1	Yes	335	.74	.50	.000
	Group 2	No	115	.26		
	Total		450	1.00		
Attending of Social Events and activities	Group 1	Yes	280	.62	.50	.000
	Group 2	No	170	.38		
	Total		450	1.00		
Thinking and Behaviour	Group 1	Yes	293	.65	.50	.000
	Group 2	No	157	.35		
	Total		450	1.00		

Source: Field Survey Year 2015

The results observed from the Table 4.35 indicates that there is statistically a significant difference in the women participants responses for impact of job / business on social engagement ($p = .000$). In other words, the proportion of Yes (.64) in this sample significantly differs from the hypothesized value of 50% and is higher than

.50. Women participants' responses about impact of job / business on life style and pattern statistically presented no significant difference (.239) and observed proportion of Yes is .53 which is comparatively not showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on living standard statistically presented significant difference (.000) and observed proportion of Yes is .70 which is comparatively showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on knowledge and attitude statistically presented significant difference (.000) and observed proportion of Yes is .60 which is comparatively showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on image and identity in society statistically presented significant difference (.000) and observed proportion of Yes is .71 which is comparatively showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on personal satisfaction statistically presented significant difference (.000) and observed proportion of Yes is .66 which is comparatively showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on social participation statistically presented significant difference (.000) and observed proportion of Yes is .74 which is comparatively showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on Participation in social activities statistically presented significant difference (.000) and observed proportion of Yes is .62 which is comparatively showing major difference from the hypothesized value of 50%. Women participants' responses about impact of job / business on personal thinking and behaviour statistically presented significant difference (.000) and observed proportion of Yes is .65 which is comparatively showing major difference from the hypothesized value of 50%.

To examine women participants' opinion for the statements presented in question number 23 stating their ability to adjust work and life balance according to the nearby persons' opinion. The participants' opinion has been administered under Likert five

point scales. To examine the women participant ability to adjust their personal life with according to persons' nearby them One sample T-test has been applied with 3.5 test score value. If the positive t value and significant p value are observed it will present the positive agreement of person for the women ability of work life balance. Statistical presentation of one sample T-test is being presented on the next page.

Table 4.36: One Sample Statistics for women ability of work life balance according to person's nearby them

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Husband	450	3.5156	1.28932	.06078
Children	450	3.4556	1.20283	.05670
Parents	450	3.5756	1.23600	.05827
Boss	450	3.5600	1.14133	.05380
Colleagues	450	3.5044	1.17556	.05542
Friends	450	3.5956	1.18678	.05595
Relatives	450	3.3356	2.71034	.12777
Neighbours	450	3.1667	2.70218	.12738
Other Society Persons	450	3.2378	2.68940	.12678

Source: Field Survey Year 2015

Observed mean and standard deviation value from Table 4.36 for women participants' ability of work life balance according to husband is (3.51 ± 1.29) , according to children is (3.45 ± 1.20)), according to parents is (3.57 ± 1.23) , according to boss is (3.56 ± 1.14) ,), according to colleagues is (3.50 ± 1.17) , according to friends is (3.59 ± 1.18) , according to relatives is (3.33 ± 2.71) , according to neighbours is (3.16 ± 2.70) and according to other society persons (3.23 ± 2.68) . High standard deviation values show good variation in the responses of women participants.

Table 4.37: One Sample T-test for women ability of work life balance according to person's nearby them

One-Sample Test						
	Test Value = 3.5					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Husband	.256	449	.798	.01556	-.1039	.1350
Children	-.784	449	.434	-.04444	-.1559	.0670
Parents	1.297	449	.195	.07556	-.0390	.1901
Boss	1.115	449	.265	.06000	-.0457	.1657
Colleagues	.080	449	.936	.00444	-.1045	.1134
Friends	1.708	449	.088	.09556	-.0144	.2055
Relatives	-1.287	449	.199	-.16444	-.4155	.0867
Neighbours	-2.617	449	.009	-.33333	-.5837	-.0830
Other Society Persons	-2.068	449	.039	-.26222	-.5114	-.0131

Source: Field Survey Year 2015

Observations derived from Table 4.37 are:

1. For women participant's opinion about their ability of work life balance according to their husbands observed t value is .256 and sig. value is .798. So it has been found that women participants' opinion for their ability to manage their work and life according to their husbands is not good.
2. For women participant's opinion about their ability of work life balance according to their children observed t value is -.784 and sig. value is .434. So it has been depicted that women participants' opinion for their ability to manage their work and life according to their children is below average.
3. For women participant's opinion about their ability of work life balance according to their parents observed t value is 1.297 and sig. value is .195. So it can be

concluded that women participants' opinion for their ability to manage their work and life according to their parents is not good.

4. For women participant's opinion about their ability of work life balance according to their boss observed t value is 1.115 and sig. value is .265. So it has been analysed that women participants' opinion for their ability to manage their work and life according to their boss is not good.
5. For women participant's opinion about their ability of work life balance according to their colleagues observed t value is .080 and sig. value is .936. So it can be concluded that women participants' opinion for their ability to manage their work and life according to their colleagues is not good.
6. For women participant's opinion about their ability of work life balance according to their friends observed t value is 1.708 and sig. value is .088. So it has been found that women participants' opinion for their ability to manage their work and life according to their friends is not good.
7. For women participant's opinion about their ability of work life balance according to their relatives observed t value is -1.287 and sig. value is .199. So it has been observed that women participants' opinion for their ability to manage their work and life according to their relatives is below average.
8. For women participant's opinion about their ability of work life balance according to their neighbours observed t value is -2.617 and sig. value is .009. So it can be concluded that women participants' opinion for their ability to manage their work and life according to their neighbour is very below to the average.
9. For women participant's opinion about their ability of work life balance according to other society persons observed t value is -2.068 and sig. value is .039. So it has been depicted that women participants' opinion for their ability to manage their work and life according to other society persons is below average.

Thus in totality the overall ability of women participants to manage their working life and personal and social life is not good. There might be several reasons behind that. It also affects the women participants' agreement level for the statement "Job and Profession negatively affect personal and social life of individual" administered in

question number 24. To examine the relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life following hypothesis have been formulated.

H₀₈: There is no relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.

H_{a8}: There is a significant relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.

The relationship between the participating variables is examined with the help of regression analysis.

Table 4.38: Frequency distribution of women participants opinion for “Job / Profession affects personal and social life negatively”

Job / Profession affects personal and social life Negatively					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Disagree	39	8.7	8.7	8.7
	Disagree	118	26.2	26.2	34.9
	Averagely Agree	167	37.1	37.1	72.0
	Agree	99	22.0	22.0	94.0
	Highly Agree	27	6.0	6.0	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Table 4.38 presents a positive or affirmative response for the statement that “professional life negatively affects personal and social life of individual”. It has been given by (99 + 27) 126 women out of 450 women participants with agreement and highest level of agreement. 167 (37.1%) women agreed with the statement but on average level means professional life affect but up to an extent. 118 (26.2%) women

respondents showed disagreement for the statement and 39 (8.7%) women showed complete disagreement with the statement.

Table 4.39: Descriptive Statistics

Descriptive Statistics			
Women participants opinion for	Mean	Std. Deviation	N
Job / Profession affects personal and social life Negatively	2.9044	1.03059	450
Average Score of women for Work life balance ability	3.4978	.88855	450

Source: Field Survey Year 2015

Table 4.39 presents descriptive statistics of women participants' opinion for their work life balance ability (2.90 ± 1.03) and Job / Profession affects personal and social life negatively ($2.90 \pm .89$). For both the participating variables standard deviation values are good and show the variance in the responses of women participants.

Table 4.40: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.242 ^a	.058	.056	1.00113
a. Predictors: (Constant), Average Score of women for Work life balance ability				

Source: Field Survey Year 2015

Table 4.40 interprets that R (The multiple correlation coefficients) which is one measure of the quality of the prediction of the dependent variable is .242 for the model and indicates a moderate level of prediction. The "R Square" column represents the R^2 value (also called the coefficient of determination), which is the proportion of variance in the dependent variable that can be explained by the independent variables (technically, it is the proportion of variation accounted for by the regression model above and beyond the mean model). The value 0.058 shows that independent variables explain 5.8% of the variability of the dependent variable opinion for "Job / Profession affect personal and social life negatively".

Table 4.41: F-Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.874	1	27.874	27.811	.000 ^b
	Residual	449.017	448	1.002		
	Total	476.891	449			
a. Dependent Variable: Job / Profession affects personal and social life Negatively						
b. Predictors: (Constant), Average Score of women for Work life balance ability						

Source: Field Survey Year 2015

The F-ratio in the F-Test Table 4.41 tests whether the overall regression model is a good fit for the data. The table shows that the independent variables statistically significantly predict the dependent variable, $F(1, 448) = 27.811, p = .000 < .0005$ (i.e., the regression model is a good fit of the data).

Now it may be concluded that there is a significant relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life thus H_{a8} must be accepted. Which means women participants opinion is directly associated with their ability to manage their personal and professional life according to nearby persons' opinion.

Table 4.42: Coefficient statistics

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.924	.192		10.025	.000
	Average Score of women for Work life balance ability	.280	.053	.242	5.274	.000
a. Dependent Variable: Job / Profession affects personal and social life Negatively						

Source: Field Survey Year 2015

This examines whether the unstandardized (or standardized) coefficients are equal to 0 (zero) in the population. If $p < .05$, it can be concluded that the coefficients are statistically significantly different to 0 (zero). The t-value and corresponding p-value are located in the "t" and "Sig." columns, respectively. From Table 4.42 it has been observed that Average Score of women for Work life balance ability is statistically significantly ($t = 5.274$, sig. value = .000) different from 0. Thus, Predicted opinion for "Impact of Professional life affected Personal and Social life negatively": $1.924 + (0.280 * \text{Average Score of women for Work life balance ability})$.

These all values have been observed from the unstandardized coefficient column of the Table.

Table 4.43: Acceptance and rejection of Hypothesis

S. No.	Hypothesis	Status
1.	H_{as} : There is a significant relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.	Accepted

Conclusion

The Analysis of relationship between the women participant's demographic characteristics (qualification, marital status and family type) and their opinion for preferred sector for job and willingness for doing job / business reveals that qualification of women significantly affects their preference about the sector and their willingness for doing job / business, and also shows that higher qualification holder women mostly prefer the Public sector and professionally qualified women preferred own business. It has also been found that marital status (married, Unmarried, Divorcee and Widow) of women significantly does not affect their preference about the sector and their willingness for doing job / business. A woman generally looks for secure and reliable jobs and public sector jobs are better known for this. It has been

observed that type of family (joint, nuclear, single) to which women belong significantly affects their willingness for doing job / business. It is seen that women agree that their job / business gives them social prestige and respect, also help them to earn economic benefits. But this did not give them self-satisfaction, growth and designation and participation right in decision making in the family. From analysis of the relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life, it has been concluded that there is a significant relationship between women participants' opinion about their work life balance ability and level of agreement in the impact of professional life on personal and social life.

CHAPTER – 5
WOMEN PARTICIPATION IN THE ECONOMY
OF KOTA CITY

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5.1 Introduction

Women participation in the economic activities of family, society, and nation is increasing day by day, so their contribution for the economic development of the society cannot be ignored. Women empowerment in the economy increases participation of women in the labor force and reduces poverty in the economy, access of women farmers to the resources increases production and they can support their families, and women are the owners of property and earn money from it. Women contribute to their families, societies and countries financially. This brings development in the economy.

In this chapter emphasis has been given to the study of the factors which ensure success and position at workplace and in the society, participation of women in the family and the state economy and their opinion regarding the same.

5.2 Opinion of Women about Factors Ensuring Success and Position at Workplace and in the Society

According to Maslow need hierarchy identity and societal image is also one of basic need of human being after fulfilling his / her basic needs. In this section of the analysis women participants' opinion about the factors which participate in determining position of a person in society and workplace has been performed. For factors (Question number 16) like educational qualification, financial position, Caste / religion, living standard and style, job / Profession etc, Social involvement and participation, Family background and personality and hard work women participants have been asked for their opinion as they feel whether these variables participate in building position of individual or not. Their opinion might be influenced by the age group, educational qualification and Current sector of their job therefore following hypotheses have been formulated.

H₀₉: Age of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a9}: Age of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₀: Educational qualification of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a10}: Educational qualification of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₁: Present job sector of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a11}: Present job sector of women significantly affects their opinion for the factors determining the position of person in society and workplace.

Significance of the factors according to the women participants' opinion has been measured with the help of One Sample T-Test with 1.5 test score value. 1.5 test score value will compare the mean of women participants' opinion with actual mean value to know the significance of difference. If the observed t value is positive and shows significance than women participants' opinion is positive for the factors impact on position and identity of individual else not.

Table 5.1: One Sample statistics of women participants' opinion for factors affecting position and identity of individual

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Educational Qualification	450	1.5556	.49746	.02345
Financial Position	450	1.5467	.49837	.02349
Caste or Religion	450	1.6844	.46525	.02193
Living Standard and style	450	1.5711	.49547	.02336
Job / Profession / Business / Designation	450	1.5889	.49258	.02322
Societal Position / Designation	450	1.5956	.49133	.02316
Family Background / Type	450	1.5844	.49337	.02326
Personality and hard Work	450	1.3511	.47785	.02253

Source: Field Survey Year 2015

Observed mean and standard deviation value from Table 5.1 for educational qualification is (1.55 ± 0.49) , for financial position (1.54 ± 0.49) , for caste and religion (1.68 ± 0.46) , for Living Standard and Style (1.57 ± 0.49) , for Job / Profession / Business / Designation (1.59 ± 0.49) , for Societal Position / Designation (1.59 ± 0.49) , for Family Background / Type (1.58 ± 0.49) and personality and Hard work (1.35 ± 0.47) . Thus it may be concluded that highest positive response for the factor affecting the position and identity of individual according to women participant is caste and religion and the least affecting factor is Personality and hard work.

Table 5.2: One Sample statistics of women participants' opinion for factors affecting position and identity of individual

One-Sample Test						
	Test Value = 1.5					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Educational Qualification	2.369	449	.018	.05556	.0095	.1016
Financial Position	1.986	449	.048	.04667	.0005	.0928
Caste or Religion	8.410	449	.000	.18444	.1413	.2275
Living Standard and style	3.045	449	.002	.07111	.0252	.1170
Job / Profession / Business / Designation	3.828	449	.000	.08889	.0433	.1345
Societal Position / Designation	4.126	449	.000	.09556	.0500	.1411
Family Background / Type	3.631	449	.000	.08444	.0387	.1302
Personality and hard Work	-6.610	449	.000	-.14889	-.1932	-.1046

Source: Field Survey Year 2015

From the table 5.2 it has been observed that Positive t value and a significant opinion for educational qualification (2.369, .018), Financial Position (1.986, .048), Caste and Religion (8.410, .000), Living Standard and Style (3.045, .002), Job / Profession / Business / Designation (3.828, .000), Societal Position and Designation (4.126, .000)

and Family Background / Type (3.631, .000). On the basis of above table it may be concluded that according to women participants' opinion only Personality and hard work do not contribute in building the identity of individual at workplace as observed in t value -6.610 and Sig. value is .000.

Table 5.3: Correlation Between factors affecting position and identity of individual

		Correlations						
		EQ	FP	COR	LSAS	JPBD	SPD	FB
EQ	Pearson Correlation	1	-.195**	.037	.246**	.007	.211**	.008
	Sig. (2-tailed)		.000	.428	.000	.881	.000	.865
	N	450	450	450	450	450	450	450
FP	Pearson Correlation	-.195**	1	.054	.131**	.110*	.095*	.238**
	Sig. (2-tailed)	.000		.253	.005	.020	.043	.000
	N	450	450	450	450	450	450	450
COR	Pearson Correlation	.037	.054	1	-.173**	.103*	.132**	-.039
	Sig. (2-tailed)	.428	.253		.000	.029	.005	.410
	N	450	450	450	450	450	450	450
LSAS	Pearson Correlation	.246**	.131**	-.173**	1	.024	.182**	.208**
	Sig. (2-tailed)	.000	.005	.000		.608	.000	.000
	N	450	450	450	450	450	450	450
JPBD	Pearson Correlation	.007	.110*	.103*	.024	1	-.127**	.084
	Sig. (2-tailed)	.881	.020	.029	.608		.007	.076
	N	450	450	450	450	450	450	450
SPD	Pearson Correlation	.211**	.095*	.132**	.182**	-.127**	1	.160**
	Sig. (2-tailed)	.000	.043	.005	.000	.007		.001

	N	450	450	450	450	450	450	450
FB	Pearson Correlation	.008	.238**	-.039	.208**	.084	.160**	1
	Sig. (2-tailed)	.865	.000	.410	.000	.076	.001	
	N	450	450	450	450	450	450	450
**. Correlation is significant at the 0.01 level (2-tailed).								
*. Correlation is significant at the 0.05 level (2-tailed).								

Source: Field Survey Year 2015

Positive and Significant correlation has been observed between educational qualification (EQ) and Living Standard and Style (LSAS) (.246**, .000), educational qualification (EQ) and Societal Position / Designation (SPD) (.211**, .000), Financial Position (FP) and Living Standard and Style (LSAS) (.131**, .005), Financial Position (FP) and Job/ Profession / Business / Designation (JPBD) (.110*, .020), Financial Position (FP) and Societal Position and Designation (SPD) (.095*, .020), Financial Position (FP) and Family Background (FB) (.238**, .000), Caste or Religion (COR) and Job/ Profession / Business / Designation (JPBD) (.103*, .029), Caste or Religion (COR) and Societal Position and designation (SPD) (.132**, .005), Living Standard and Style (LSAS) and Societal Position and Designation (SPD) (.182**, .000), Living Standard and Style (LSAS) and Family Background (FB) (.208**, .000), Societal Position and designation (SPD) and Family Background (FB) (.160**, .001). (Table 5.3)

On the basis of above analysis it can be said that all the variables showing positive and significant correlation are associated with each other and affects each other also. To examine the impact of age, educational qualification and working sector of women on their opinion about the factors affecting the societal / workplace position and identity One-way ANOVA has been applied.

Table 5.4: One Way ANOVA for evaluating impact of Age on factors affecting societal / workplace position

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Educational Qualification	Between Groups	5.291	3	1.764	7.433	.000
	Within Groups	105.820	446	.237		
	Total	111.111	449			
Financial Position	Between Groups	13.720	3	4.573	20.857	.000
	Within Groups	97.800	446	.219		
	Total	111.520	449			
Caste or Religion	Between Groups	4.671	3	1.557	7.505	.000
	Within Groups	92.521	446	.207		
	Total	97.191	449			
Living Standard and style	Between Groups	15.988	3	5.329	25.222	.000
	Within Groups	94.237	446	.211		
	Total	110.224	449			
Job / Profession / Business / Designation	Between Groups	.935	3	.312	1.287	.278
	Within Groups	108.009	446	.242		
	Total	108.944	449			
Societal Position / Designation	Between Groups	7.323	3	2.441	10.772	.000
	Within Groups	101.068	446	.227		
	Total	108.391	449			
Family Background / Type	Between Groups	14.643	3	4.881	23.000	.000
	Within Groups	94.648	446	.212		
	Total	109.291	449			
Personality and hard Work	Between Groups	12.896	3	4.299	21.391	.000
	Within Groups	89.628	446	.201		
	Total	102.524	449			

Source: Field Survey Year 2015

One Way ANOVA analysis on estimating impact of age on the women participants' opinion for factors affecting position of person in society and workplace presented in Table 5.4, which concludes that for following factors women opinion is affected by the age:

1. For educational qualification (F value is 7.433, Sig. value is .000).

2. For financial Position (F value is 20.857, Sig. value is .000).
3. For Caste and Religion (F value is 7.505, Sig. value is .000).
4. For Living Standard and Style (F value is 25.222, Sig. value is .000).
5. For Societal Position and Designation (F value is 10.772, Sig. value is .000).
6. For Family background / Type (F value is 23.000, Sig. value is .000).
7. For Personality and Hard work (F value is 21.391, Sig. value is .000).

Thus it has been observed that except Job / Profession / Business / Designation (1.287, .278) for all the other factors contribution in determining persons' position and designation in society and workplace women opinion is affected by the age. Therefore H_{a9} is accepted for the presented variables.

Table 5.5: One Way ANOVA for evaluating impact of education on factors affecting societal / workplace position

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Educational Qualification	Between Groups	.771	4	.193	.777	.540
	Within Groups	110.340	445	.248		
	Total	111.111	449			
Financial Position	Between Groups	4.686	4	1.172	4.880	.001
	Within Groups	106.834	445	.240		
	Total	111.520	449			
Caste or Religion	Between Groups	6.684	4	1.671	8.216	.000
	Within Groups	90.507	445	.203		
	Total	97.191	449			
Living Standard and style	Between Groups	3.664	4	.916	3.825	.005
	Within Groups	106.561	445	.239		
	Total	110.224	449			
Job / Profession / Business / Designation	Between Groups	2.723	4	.681	2.852	.023
	Within Groups	106.221	445	.239		
	Total	108.944	449			
Societal Position /	Between Groups	3.240	4	.810	3.427	.009

Designation	Within Groups	105.152	445	.236		
	Total	108.391	449			
Family Background / Type	Between Groups	1.524	4	.381	1.573	.180
	Within Groups	107.767	445	.242		
	Total	109.291	449			
Personality and hard Work	Between Groups	1.344	4	.336	1.478	.208
	Within Groups	101.180	445	.227		
	Total	102.524	449			

Source: Field Survey Year 2015

One Way ANOVA analysis on estimating impact of educational qualification on the women participants' opinion for factors affecting position of person in society and workplace presented in Table 5.5, which concludes that for following factors women opinion is affected by the educational qualification:

1. For financial Position (F value is 4.880, Sig. value is .001).
2. For Caste and Religion (F value is 8.216, Sig. value is .000).
3. For Living Standard and Style (F value is 3.825, Sig. value is .005).
4. For Job / Profession / Business / Designation (F value is 2.852, Sig. value is .023).
5. For Societal Position and Designation (F value is 3.427, Sig. value is .009).

Thus it has been found that except educational qualification (.777, .540), Family Background / Type (1.573, .180), Personality and Hard work (1.478, .208) for all the other factors contribution in determining persons' position and designation in society and workplace women opinion is affected by the educational qualification. Thus H_{a10} is accepted for the presented variables.

Table 5.6: One Way ANOVA for evaluating impact of current working sector on factors affecting societal / workplace position

ANOVA						
		Sum of Squares	Df	Mean Square	F	Sig.
Educational Qualification	Between Groups	4.284	3	1.428	5.963	.001
	Within Groups	106.827	446	.240		
	Total	111.111	449			

Financial Position	Between Groups	5.057	3	1.686	7.061	.000
	Within Groups	106.463	446	.239		
	Total	111.520	449			
Caste or Religion	Between Groups	3.938	3	1.313	6.278	.000
	Within Groups	93.253	446	.209		
	Total	97.191	449			
Living Standard and style	Between Groups	7.538	3	2.513	10.913	.000
	Within Groups	102.687	446	.230		
	Total	110.224	449			
Job / Profession / Business / Designation	Between Groups	.218	3	.073	.298	.827
	Within Groups	108.727	446	.244		
	Total	108.944	449			
Societal Position / Designation	Between Groups	7.154	3	2.385	10.506	.000
	Within Groups	101.237	446	.227		
	Total	108.391	449			
Family Background / Type	Between Groups	.644	3	.215	.882	.450
	Within Groups	108.647	446	.244		
	Total	109.291	449			
Personality and hard Work	Between Groups	1.951	3	.650	2.884	.035
	Within Groups	100.573	446	.226		
	Total	102.524	449			

Source: Field Survey Year 2015

One Way ANOVA analysis on estimating impact of Current working sector on the women participants' opinion for factors affecting position of person in society and workplace presented in Table 5.6, which presents that for following factors women opinion is affected by the Current working sector:

1. For Educational qualification (F value is 5.963, .001).
2. For Financial Position (F value is 7.061, Sig. value is .000).
3. For Caste and Religion (F value is 6.278, Sig. value is .000).
4. For Living Standard and Style (F value is 10.913, Sig. value is .000).
5. For Societal Position / Designation (F value is 10.506, Sig. value is .000).
6. For Personality and Hard work (F value is 2.884, Sig. value is .035).

Thus it may be concluded that except Job / Profession / Business / designation (.298, .827) and Family Background / Type (.882, .450) for all the other factors contribution in determining persons' position and designation in society and workplace women opinion is affected by the Current working sector. Therefore **H_{a11}** is accepted for the presented variables.

Table 5.7: Acceptance and rejection of Hypotheses

Hypothesis	Demographic	Women opinion for factors affecting societal / workplace position	Status
H_{a9}	Age affects	Educational Qualification	Accepted
		Financial Position	Accepted
		Caste or Religion	Accepted
		Living Standard and style	Accepted
		Job / Profession / Business / Designation	Rejected
		Societal Position / Designation	Accepted
		Family Background / Type	Accepted
		Personality and hard Work	Accepted
H_{a10}	Educational Qualification Affects	Educational Qualification	Rejected
		Financial Position	Accepted
		Caste or Religion	Accepted
		Living Standard and style	Accepted
		Job / Profession / Business / Designation	Accepted
		Societal Position / Designation	Accepted
		Family Background / Type	Rejected
		Personality and hard Work	Rejected
H_{a11}	Current working sector	Educational Qualification	Accepted
		Financial Position	Accepted
		Caste or Religion	Accepted
		Living Standard and style	Accepted
		Job / Profession / Business / Designation	Rejected
		Societal Position / Designation	Accepted
		Family Background / Type	Rejected
		Personality and hard Work	Accepted

Source: Field Survey Year 2015

5.2.1 Women Opinion for Layman Thoughts about The Working Women

Question number 17 of the questionnaire is administered to examine the women participants' opinion about the layman thoughts for the working women. Eight different layman thoughts have been presented in the question and women participants has been asked to give their opinion on that as per rate of their agreement. To examine the statements significance according to the given opinion of women participants Runs test has been performed as a nonparametric test with mean value as cut point.

Table 5.8: Runs Test [First Four Statements]

Runs Test						
		Follow western culture	Do not care about family	Mixes too much with males	Do not give time to family	
Test Value ^a		3.2800	3.5556	3.4667	3.4222	
Cases < Test Value		241	220	202	225	
Cases >= Test Value		209	230	248	225	
Total Cases		450	450	450	450	
Number of Runs		169	182	201	174	
Z		-5.299	-4.145	-2.160	-4.908	
Asymp. Sig. (2-tailed)		.000	.000	.031	.000	
Monte Carlo Sig. (2-tailed)	Sig.	.000 ^b	.000 ^b	.047 ^b	.000 ^b	
	99% Confidence Interval	Lower Bound	.000	.000	.021	.000
		Upper Bound	.010	.010	.072	.010
a. Mean						
b. Based on 450 sampled tables with starting seed 957002199.						

Source: Field Survey Year 2015

Table 5.8 presents that mean score value for “Working women follows western culture” is 3.28 and Z score is -5.299 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. Means women participants are agreed that layman think that working women blindly follows western culture. Mean score value for “Working women do not care about family” is

3.56 and Z score is -4.145 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. Means women participants are agreed that layman think that working women do not care about their family.

Mean score value for “Working women mixes too much with males” is 3.47 and Z score is -2.160 which shows Significance .031. Monte Carlo Sig. (2-tailed) also shows significance (.047) for the statement. Means women participants are agreed that layman think that working women mixes too much with opposite gender (males).

Mean score value for “Working women do not give sufficient time to family” is 3.42 and Z score is -4.908 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. Means women participants are agreed that layman think that working women do not give time to family.

Table 5.9: Runs Test [Last Four Statements]

Runs Test					
		Do services on the cost of family comfort	Do job for themselves only	Spoils work culture	Become Egoistic in family and Society
Test Value ^a		3.4400	3.4378	3.1422	3.2400
Cases < Test Value		215	199	270	244
Cases >= Test Value		235	251	180	206
Total Cases		450	450	450	450
Number of Runs		187	191	188	158
Z		-3.646	-3.061	-2.852	-6.312
Asymp. Sig. (2-tailed)		.000	.002	.004	.000
Monte Carlo Sig. (2-tailed)	Sig.	.000 ^b	.000 ^b	.007 ^b	.000 ^b
	99% Confidence Interval	Lower Bound	.000	.000	.000
		Upper Bound	.010	.010	.017
a. Mean					
b. Based on 450 sampled tables with starting seed 92208573.					

Source: Field Survey Year 2015

Table 5.9 depicts that, mean score value for “Working women do job on the cost of family comfort” is 3.44 and Z score is -3.646 which shows Significance .000. Monte

Carlo Sig. (2-tailed) also shows significance (.000) for the statement. Means women participants are agreed that layman think that working women do the job on the cost of family comfort. Mean score value for “Working women do jobs for themselves only” is 3.44 and Z score is -3.061 which shows Significance .002. Monte Carlo Sig. (2-tailed) also shows significance (.002) for the statement. Means women participants are agreed that layman think that working women do jobs for themselves only.

Mean score value for “Working women spoils work culture” is 3.14 and Z score is -2.852 which shows Significance .004. Monte Carlo Sig. (2-tailed) also shows significance (.007) for the statement. Means women participants are agreed that layman think that working women spoils work culture. Mean score value for “Egoistic in family and society” is 3.24 and Z score is -6.312 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. Means women participants are agreed that layman think that working women become egoistic in family and society both.

5.2.2 Problems and Issues Found Common in Society and Profession by Women of Kota City

Safety and security is one of the very common problem faced by women in society / family and Profession. Apart of this there are several other problems which might be common for the working women in both society / family and at work place. Question number 21 of the questionnaire is administered to examine the women participants’ opinion for the Problems and Issues they found common for women in society / family and profession / job. Total 13 problems and issues have been administered in the question and examined by Principal Component analysis.

Table 5.10: KMO and Bartlett's Test of Women opinion for problems and issues common in society and work place

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.697
Bartlett's Test of Sphericity	Approx. Chi-Square	973.298
	Df	78
	Sig.	.000

Source: Field Survey Year 2015

Table 5.10 shows that KMO value for the Women opinion for problems and issues they found common in society and work place is .697 which is greater than 0.50 and shows the sampling adequacy. Bratlett tests' Sig. value is .000 which shows that correlation matrix is not an identity matrix, which overall concludes that factor test could apply over the data.

Table 5.11: Total Variance Explained for problems and issues women found common in society and work place

Total Variance Explained									
Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.106	23.888	23.888	3.106	23.888	23.888	2.418	18.604	18.604
2	1.453	11.176	35.064	1.453	11.176	35.064	1.811	13.928	32.532
3	1.240	9.539	44.603	1.240	9.539	44.603	1.444	11.111	43.643
4	1.188	9.141	53.744	1.188	9.141	53.744	1.313	10.101	53.744
5	.984	7.569	61.312						
6	.915	7.035	68.348						
7	.862	6.630	74.977						
8	.757	5.822	80.799						
9	.609	4.681	85.480						
10	.555	4.268	89.748						
11	.516	3.973	93.721						
12	.459	3.531	97.252						
13	.357	2.748	100.000						
Extraction Method: Principal Component Analysis.									

Source: Field Survey Year 2015

From Table 5.11 it has been observed that the first factor accounts for 23.89% of the variance, second factors accounts for 11.18% of variance, third factor accounts for 9.54% of variance and the forth factor accounts for 9.14% of the variance. All the remaining factors are not significant as their eigen values are less than 1. Total variance explained by the listed four factors is 53.74%.

Table 5.12: Rotated Factor component Matrix

Rotated Component Matrix^a				
	Component			
	1	2	3	4
Gender Inequality	.262	.601	.299	-.050
Male Domination	.081	.068	-.612	.250
Health Issues	.339	.379	.504	.129
Security and Safety	.295	-.764	.109	.109
Physical Harassment	.421	.670	-.051	.120
Mental Harassment	.659	.127	.159	-.053
Biased behaviour of Boss / family	.300	-.188	-.166	.102
High work load	.737	-.029	.111	.145
No Breaks and Leaves	.104	.030	.749	.189
Isolation from policy formulation	.564	.332	.015	.080
Work life imbalance	.710	.071	.019	-.226
Less emotional quotient	.148	.160	.180	.775
No Concentration on self-satisfaction	.205	.272	.229	-.690
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 7 iterations.				

Source: Field Survey Year 2015

Total four components have been extracted from analyzing the 13 components by Principal components analysis with Varimax rotation method. The extracted factors are (Table 5.12):

Factor 1: It clubs safety and security, mental harassment, biased behaviour of Boss / family, high work load, Isolation from policy formulation and work life imbalance.

Factor 2: It clubs gender inequality, physical harassment and no concentration on self-satisfaction.

Factor 3: It clubs health issues and no breaks and leaves.

Factor 4: It clubs male domination and less emotional quotient.

Thus it has been found that factors extracted are having high factor loading. And also observed that out of 13 different variables participated in analysis resulted into 4 different factors which have been extracted.

5.2.3 Qualities Woman Should Posses to be Successful According to Women Participants

Question number 20 of questionnaire has been administered to examine the women participant opinion for seven different qualities which might affect the success of woman and should posses by a woman. Women participants have been asked to give their opinion for the quality in yes and no only. The statistical analysis has been followed to examine the significance of the qualities according to the opinion of women participants are presented below.

Table 5.13: Frequency Table of women opinion for qualities should woman posses to successful

Impressive Personality					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	198	44.0	44.0	44.0
	Yes	252	56.0	56.0	100.0
	Total	450	100.0	100.0	
Good Looking					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	158	35.1	35.1	35.1
	Yes	292	64.9	64.9	100.0
	Total	450	100.0	100.0	
Knowledge and Qualification					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	202	44.9	44.9	44.9
	Yes	248	55.1	55.1	100.0
	Total	450	100.0	100.0	

Hard work and Sincerity					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	132	29.3	29.3	29.3
	Yes	318	70.7	70.7	100.0
	Total	450	100.0	100.0	
Commitment and Dedication					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	188	41.8	41.8	41.8
	Yes	262	58.2	58.2	100.0
	Total	450	100.0	100.0	
Competitive capabilities and skills					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	193	42.9	42.9	42.9
	Yes	257	57.1	57.1	100.0
	Total	450	100.0	100.0	
Enthusiastic and Challenging Behaviour					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	236	52.4	52.4	52.4
	Yes	214	47.6	47.6	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

From the frequency Table it has been observed that how much of women participants responded in yes for the particular quality which should a woman possess to be successful and how much of women participants responded in No. From the statistical presentation in the table 5.13 it has been observed that out of 450 total women participants 252 (56.0%) of woman respondents agreed “impressive personality” ensures success, 292 (64.9%) of woman respondents agreed “good looks” ensures success, 248 (55.1%) of woman respondents agreed “knowledge and qualification” ensures success, 318 (70.7%) of woman respondents agreed “hard

work and sincerity” ensures success, 262 (58.2%) of woman respondents agreed “commitment and dedication” ensures success, 257 (57.1%) of woman respondents agreed “competitive capabilities and skills” ensures success and 214 (47.6%) of woman respondents agreed “enthusiastic and challenging behavior” ensures the success of woman.

Thus it may be concluded that except “enthusiastic and challenging behavior” as a quality for all the other qualities major number (more than 50%) of women respondents are showing positive response means the listed qualities play crucial role to ensure the success of a woman. Z test has been performed over the responses to examine the significance of the qualities according to the opinion given by the participants with median as cut point.

Table 5.14: Run test of women opinion for qualities should woman posses to successful

Runs Test								
	Impressive Personality	Good Looking	Knowledge and Qualification	Hard work and Sincerity	Commitment and Dedication	Competitive capabilities and skills	Enthusiastic and Challenging Behaviour	
Test Value ^a	2.00	2.00	2.00	2.00	2.00	2.00	1.00 ^c	
Cases < Test Value	198	158	202	132	188	193	0	
Cases >= Test Value	252	292	248	318	262	257	450	
Total Cases	450	450	450	450	450	450	450	
Number of Runs	159	181	150	118	120	80	1 ^d	
Z	-6.106	-2.595	-7.025	-7.922	-9.693	-13.627		
Asymp. Sig. (2-tailed)	.000	.009	.000	.000	.000	.000		
Monte Carlo Sig. (2-tailed)	Sig.	.000 ^b	.016 ^b	.000 ^b	.000 ^b	.000 ^b	.000 ^b	
	99% Confidence Interval	Lower Bound	.000	.001	.000	.000	.000	
		Upper Bound	.010	.031	.010	.010	.010	
a. Median								
b. Based on 450 sampled tables with starting seed 475497203.								
c. All values are greater than or less than the cutoff. Runs Test cannot be performed.								
d. Only one run occurs. Runs Test cannot be performed.								

Source: Field Survey Year 2015

From Table 5.14 it has been presented, median score value for “Impressive personality” is 2.00 and Z score is -6.106 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. Which concludes women participants are agreed that impressive personality of woman posses the success of a woman. Median score value for “Good Looking” is 2.00 and Z score is -2.595 which shows Significance .009. Monte Carlo Sig. (2-tailed) also shows significance (.016) for the statement. It shows that women participants are agreed that good looks of woman posses the success of a woman.

Median score value for “Knowledge and Qualification” is 2.00 and Z score is -7.025 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. It depicts that women participants are agreed that knowledge and qualification of woman posses the success of a woman. Median score value for “Hard work and sincerity” is 2.00 and Z score is -7.922 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. It shows that women participants are agreed that hard work and sincerity of woman posses the success of a woman.

Median score value for “Commitment and dedication” is 2.00 and Z score is -9.693 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. It means women participants are agreed that commitment and dedication of woman posses the success of a woman. Median score value for “Competitive capabilities and skill” is 2.00 and Z score is -13.627 which shows Significance .000. Monte Carlo Sig. (2-tailed) also shows significance (.000) for the statement. It proves that women participants are agreed that competitive capabilities and skills of woman posses the success of a woman.

Median score value for “Enthusiastic and challenging behavior” is 1.00 and does not shows significance which result that women participants are agreed that enthusiastic and challenging behavior of woman not possesses the success of a woman.

5.3 Role of Women in Family Economy of Kota City

Section C of the questionnaire has been administered to examine the women participants’ opinion for their role in family economy. Total six questions have been

administered in this section of the questionnaire. Frequency tables shown below presents women participants’ feedback for “is their earning included in family budget”, “% of their earning contributed in family budget”, “% of their salary spends of personal purpose” and “Can they spend their salary according to their desire”.

Table 5.15: Frequency Distribution of women participants’ opinion for “their earning included in family budget”

Earning included in family Budget					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	195	43.3	43.3	43.3
	Yes	255	56.7	56.7	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

According to Table 5.15 it has been found that out of 450 women participants 255 (56.7%) of women participants agreed that their income / earning is included in family budget. Remaining 195 (43.3%) women participants refuses for their participation. So it can be seen that there is a significant contribution is given by the working women by contributing their salaries in family budgets.

Table 5.16: Frequency Distribution of women participants’ opinion for “their earning contributed in family budget”

% of earning contributed in Family Budget					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25% of Income	86	19.1	19.1	19.1
	50% of Income	81	18.0	18.0	37.1
	75% of Income	100	22.2	22.2	59.3
	Complete Income	86	19.1	19.1	78.4
	According to need	52	11.6	11.6	90.0
	Do not contribute	45	10.0	10.0	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

According to Table 5.16 it can be seen that out of 450 women participants 100 (22.2%) of women participants agreed that they contributed 75% of their salary in family, 86 (19.1%) women agreed for complete income contribution in their family, 86 (19.1%) women contributed 25% of their income in family budget, 81 (18.0%) of women contribute 50% of their salary in family budget and only 45 (10.0%) women disagreed that they not at all contribute their salary in family budget.

Thus there is no relationship between the women opinion for their contribution in family budget and % of their income contributed by them as generally women applied their salaries in several expenses and somehow it is not directly view as contribution in family budget.

Table 5.17: Frequency Distribution of women participants’ opinion for “% of their salary they spend for self uses only”

% of salary spend for self uses only					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10% of Income	70	15.6	15.6	15.6
	20% of Income	135	30.0	30.0	45.6
	30% of Income	112	24.9	24.9	70.4
	Complete Income	35	7.8	7.8	78.2
	According to need	62	13.8	13.8	92.0
	Do not spend	36	8.0	8.0	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Table 5.17 reveals that out of 450 women participants 112 (24.9%) of women participants agreed that they spend 30% of their salary on themselves, 135 (30.0%) women agreed that they spend 20% of their salary on themselves, 70 (15.6%) women agreed that they spend 10% of their salary on themselves, 35 (7.8%) women agreed that they spend complete income of their salary on themselves, 62 (13.8%) women

agreed that they spend their salary on themselves according to their need and only 36 (8.0%) women said that they did not spend their salary on themselves.

Table 5.18: Frequency Distribution of women participants’ opinion for their Income expended by their own desire”

Income expended by your own desire					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	217	48.2	48.2	48.2
	Yes	233	51.8	51.8	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Table 5.18 shows that out of 450 women participants 233 (51.8%) of women participants agreed that they can use their income according to their desire. Remaining 217 (48.2%) women participants disagreed that they expend their income according to their desire.

To examine the relationship between the women participants earning contribution in family budget and income expended by their own desire correlation analysis has been used. This relationship will help to study the impact of contribution of salary in family on their willingness to use their salary on them.

Table 5.19: Correlation Table

Correlations			
		Income expended by your own desire	Earning included in family Budget
Income expended by your own desire	Pearson Correlation	1	.116*
	Sig. (2-tailed)		.014
	N	450	450
Earning included in family Budget	Pearson Correlation	.116*	1
	Sig. (2-tailed)	.014	
	N	450	450
*. Correlation is significant at the 0.05 level (2-tailed).			

Source: Field Survey Year 2015

Correlation analysis between women participants earning contribution in family budget and income expended by their own desire is presented in Table 5.19 shows that there is a significant (.014) and positive but weak correlation (.116*) has been observed which shows that contribution of salary by woman in family significantly affects their willingness to use their salary on them.

Following hypothesis has been formulated to examine the significance of relationship or impact of women participants earning contribution in family budget on income expended by their own desire.

H₀₁₂: Contribution of salary in family budget significantly does not affect the women willingness to expend their income according to their desire.

H_{a12}: Contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire.

To examine the significance of impact or relationship between the participating variables Chi-Square test has been performed.

Table 5.20: Cross Tabulation Table

Earning included in family Budget * Income expended by your own desire Cross-tabulation			Income expended by your own desire		Total
			No	Yes	
Earning included in family Budget	No	Count	107	88	195
		Expected Count	94.0	101.0	195.0
		% within Earning included in family Budget	54.9%	45.1%	100.0%
	Yes	Count	110	145	255
		Expected Count	123.0	132.0	255.0
		% within Earning included in family Budget	43.1%	56.9%	100.0%
Total	Count	217	233	450	
	Expected Count	217.0	233.0	450.0	
	% within Earning included in family Budget	48.2%	51.8%	100.0%	

Source: Field Survey Year 2015

Table 5.20 interprets that out of 195 women who disagreed that they contribute their salary in family budget 88 (45.1%) women expend their salaries according to their desire, and out of 255 women who agreed that they contribute their salary in family

budget 145 (56.9%) women expend their salaries according to their desire. Overall 233 (51.8%) women of total 450 women participants agreed that they expend their salaries according to their desire.

Table 5.21: Chi-square test

Chi-Square Tests					
	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.094 ^a	1	.014		
Continuity Correction ^b	5.633	1	.018		
Likelihood Ratio	6.104	1	.013		
Fisher's Exact Test				.017	.009
Linear-by-Linear Association	6.080	1	.014		
N of Valid Cases	450				
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 94.03.					
b. Computed only for a 2x2 table					

Source: Field Survey Year 2015

Asymp. Sig. (2-sided) value for Pearson Chi-Square test is .014 (Table 5.21) which is lower than .05 and shows significance, which proves that contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire. Thus H_{a12} is accepted. Linear by linear association between women participants earning contribution in family budget and income expended by their own desire also shows significance (.014). And Fishers' Exact test 2 sided (.017) and 1 sided (.009) both also shows significance.

Table 5.22: Acceptance and Rejection of Hypothesis

S. No.	Hypothesis	Status
1.	H_{a12} : Contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire.	Accepted

5.3.1 Analysis of Employment of Women Salaries in Family and its Impact on the Status of Family

An individual's earning is employed under several heads in family; same may also be observed for the women participants salaries as well. It is crucial to examine the heads where salaries of majority of women are employed with in the family. Question number 29 of the questionnaire has been administered to identify major heads among 9 listed head where salary of women is being majorly employed with in the family. Employment of income earned by women affects the family status from several dimensions. Question number 30 has been administered to examine the women participants' opinion about the impact of their salaries employment on different dimensions of family. Employment of income is directly correlated with the status of family so in this section of the chapter relationship between the women's opinion for the extent of employment of their income in different heads of family and its overall effect on family status according to the participating women opinion is under examination.

To examine the major heads where salaries of women is employed with in the family frequency analysis and One Sample T-Test has been applied to examine the significance of difference between the proposed constant of the population mean and calculated sample mean one sample T-test has been performed. Positive t score and significance will present the head as major head where salaries are employed with in the family. The proposed constant of the population mean is 1.64 which is an average value of responses observed.

Table 5.23: Frequency Distribution of women participants' opinion for application of their salaries in different expenditure heads of family

In Constructing Home					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	232	51.6	51.6	51.6
	Yes	218	48.4	48.4	100.0
	Total	450	100.0	100.0	
In buying Car / automobiles					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	208	46.2	46.2	46.2
	Yes	242	53.8	53.8	100.0

	Total	450	100.0	100.0	
In Education / Fees					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	124	27.6	27.6	27.6
	Yes	326	72.4	72.4	100.0
	Total	450	100.0	100.0	
In Insurance / Family Security					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	177	39.3	39.3	39.3
	Yes	273	60.7	60.7	100.0
	Total	450	100.0	100.0	
In Recreation and Leisure time					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	154	34.2	34.2	34.2
	Yes	296	65.8	65.8	100.0
	Total	450	100.0	100.0	
In Saving and Deposits / Investments					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	160	35.6	35.6	35.6
	Yes	290	64.4	64.4	100.0
	Total	450	100.0	100.0	
In Routine Expenses					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	109	24.2	24.2	24.2
	Yes	341	75.8	75.8	100.0
	Total	450	100.0	100.0	
In Medical and Health Issues					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	136	30.2	30.2	30.2
	Yes	314	69.8	69.8	100.0
	Total	450	100.0	100.0	
In Paying Taxes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	122	27.1	27.1	27.1
	Yes	328	72.9	72.9	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Statistical presentation of frequency distribution of women opinion for application of their salaries in nine heads has been shown in Table 5.23. It can be observed from the table that 218 (48.4%) women agreed that their salaries have been used in constructing home, 242 (53.8%) women agreed that their salaries has been used in buying automobile, 326 (72.4%) women agreed that their salaries has been used in education / fees, 273 (60.7%) women agreed that their salaries has been used in insurance and family security, 296 (65.8%) women agreed that their salaries has been used in recreation and leisure time, 290 (64.4%) women agreed that their salaries has been used in saving deposits and investments, 341 (75.8%) women agreed that their salaries has been used in routine expenses of family, 314 (69.8%) women agreed that their salaries has been used in medical and health issues and 328 (72.9%) women agreed that their salaries has been used in paying taxes.

Thus highest percentage 341 (75.8%) women agreed that their salaries has been applied in daily routine expenses of family and least application of salaries has been performed in constructing home for this only 218 (48.4%) women give their positive consent.

Table 5.24: One sample statistics of women participants' opinion for application of their salaries in different expenditure heads of family

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
In Constructing Home	450	1.4844	.50031	.02359
In buying Car / automobiles	450	1.5378	.49913	.02353
In Education / Fees	450	1.7244	.44729	.02109
In Insurance / Family Security	450	1.6067	.48903	.02305
In Recreation and Leisure time	450	1.6578	.47498	.02239
In Saving and Deposits / Investments	450	1.6444	.47921	.02259
In Routine Expenses	450	1.7578	.42890	.02022
In Medical and Health Issues	450	1.6978	.45973	.02167
In Paying Taxes	450	1.7289	.44503	.02098

Source: Field Survey Year 2015

Table 5.24 presents mean score values with the related standard deviation for the women participants opinion for application of their salaries in different heads of family expenditure. Observed values for application of salaries in different heads are for “In constructing home” is 1.48 ± 0.50 , for “in busying car / automobiles” is 1.53 ± 0.49 , for “In education / fees” is 1.72 ± 0.44 , for “In insurance / family security” is 1.60 ± 0.48 , for “In recreation and leisure time” is 1.65 ± 0.47 , for “In saving deposits / Investments” is 1.64 ± 0.47 , for “In Routine expenses” is 1.75 ± 0.42 , for “In medical and health issues” is 1.69 ± 0.45 and for “In paying taxes” is 1.72 ± 0.44 . Thus it has been concluded that variability in the responses could observe.

Highest mean score has been observed for “In Routine expenses” which showed that salaries of women majorly applied in this head and least mean score has been observed for “In constructing house” which shows that salaries of women applied in this head in least cases in comparison to other heads.

Table 5.25: One Sample test of women participants’ opinion for application of their salaries in different expenditure heads of family

One-Sample Test						
	Test Value = 1.64					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
In Constructing Home	-6.596	449	.000	-.15556	-.2019	-.1092
In buying Car / automobiles	-4.345	449	.000	-.10222	-.1485	-.0560
In Education / Fees	4.005	449	.000	.08444	.0430	.1259
In Insurance / Family Security	-1.446	449	.149	-.03333	-.0786	.0120
In Recreation and Leisure time	.794	449	.428	.01778	-.0262	.0618
In Saving and Deposits / Investments	.197	449	.844	.00444	-.0400	.0488
In Routine Expenses	5.825	449	.000	.11778	.0780	.1575
In Medical and Health Issues	2.666	449	.008	.05778	.0152	.1004
In Paying Taxes	4.237	449	.000	.08889	.0477	.1301

Source: Field Survey Year 2015

Observations derived from the statistical values of women participants’ opinion for application of their salaries in different expenditure heads of family presented in one sample T-test Table 5.25 are as follows:

1. Women participants opinion for their income contribution in “constructive home” shows significance (Sig. = .000) with the negative t value -6.596 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. But due to negative t value it presents that this is not the major head where women salaries are applied in families.
2. Women participants opinion for their income contribution in “buying cars or automobiles” shows significance (Sig. = .000) with the negative t value -6.596 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. But due to negative t value it presents that this is not the major head where women salaries are applied in families.
3. Women participants opinion for their income contribution in “education and fees” shows significance (Sig. = .000) with the positive t value 4.005 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. But due to negative t value it presents that education and fees is the major head where women salaries are applied in families.
4. Women participants opinion for their income contribution in “insurance and family security” shows insignificance (Sig. = .149) with the negative t value -1.446 which show that there is no statistical difference between the sample estimated populations mean and the comparison population mean. Thus insurance and family security is not the major head where women salaries are applied in families.
5. Women participants opinion for their income contribution in “recreation and leisure time” shows insignificance (Sig. = .428) with the positive t value .794 which show that there is no statistical difference between the sample estimated populations mean and the comparison population mean. Thus recreation and leisure time is not the major head where women salaries are applied in families.

6. Women participants opinion for their income contribution in “saving deposits and investments” shows insignificance (Sig. = .844) with the positive t value .197 which show that there is no statistical difference between the sample estimated populations mean and the comparison population mean. Thus saving deposits and investments is not the major head where women salaries are applied in families.
7. Women participants opinion for their income contribution in “routine expenses” shows significance (Sig. = .000) with the positive t value 5.825 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus routine expenses are the major head where women salaries are applied in families.
8. Women participants opinion for their income contribution in “medical and health issues” shows significance (Sig. = .008) with the positive t value 2.666 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus medical and health issues are the major head where women salaries are applied in families.
9. Women participants opinion for their income contribution in “paying taxes” shows significance (Sig. = .000) with the positive t value 4.237 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus paying taxes is the major head where women salaries are applied in families.

Table 5.26: Frequency Distribution of women participants’ opinion for factors of family Nourished by Income of Job or Business

Financial Position and Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	172	38.2	38.2	38.2
	Yes	278	61.8	61.8	100.0
	Total	450	100.0	100.0	
Societal Status and Position					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	174	38.7	38.7	38.7
	Yes	276	61.3	61.3	100.0

	Total	450	100.0	100.0	
Living Standard and Statue					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	59	13.1	13.1	13.1
	Yes	391	86.9	86.9	100.0
	Total	450	100.0	100.0	
Education of Children					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	185	41.1	41.1	41.1
	Yes	265	58.9	58.9	100.0
	Total	450	100.0	100.0	
Family and Personal Health Security					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	195	43.3	43.3	43.3
	Yes	255	56.7	56.7	100.0
	Total	450	100.0	100.0	
Social Involvement					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	197	43.8	43.8	43.8
	Yes	253	56.2	56.2	100.0
	Total	450	100.0	100.0	
Quality of life					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	150	33.3	33.3	33.3
	Yes	300	66.7	66.7	100.0
	Total	450	100.0	100.0	
Risk taking capabilities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	132	29.3	29.3	29.3
	Yes	318	70.7	70.7	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Statistical presentation of frequency distribution of women opinion for impact of their income on family under eight heads has been shown in Table 5.26. It has been found from the table that 278 (61.8%) women agreed that their salaries are nourishing financial position and statue of family, 276 (61.3%) women agreed that their salaries are nourishing societal status and position of family, 391 (86.9%) women agreed that their salaries are nourishing living standard and statue of family, 265 (58.9%) women

agreed that their salaries are nourishing education status of children of family, 255 (56.7%) women agreed that their salaries are nourishing family and personal health, 253 (56.2%) women agreed that their salaries are nourishing social involvement of family, 300 (66.7%) women agreed that their salaries are nourishing quality of life of family and 318 (70.7%) women agreed that their salaries are nourishing risk taking capabilities of family.

Thus societal status and position of family is affected the most by the income of women and social involvement is least affected head by the income of women.

To examine the major factors of family which has been nourished by the income of women, One Sample T-Test have been applied to examine the significance of difference between the proposed constant of the population mean and calculated sample mean one sample T-test has been performed. Positive t score and significance will present the factors as major factor which is positively affected by the income of women. The proposed constant of the population mean is 1.52 which is an average value of responses observed.

Table 5.27: One Sample Statistics of women participants’ opinion for factors of family Nourished by Income of Job or Business

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Financial Position and Status	450	1.6178	.48647	.02293
Societal Status and Position	450	1.6133	.48753	.02298
Living Standard and Statue	450	1.8689	.33790	.01593
Education of Children	450	1.5889	.49258	.02322
Family and Personal Health Security	450	1.5667	.49609	.02339
Social Involvement	450	1.5622	.49667	.02341
Quality of life	450	1.6667	.47193	.02225
Risk taking capabilities	450	1.7067	.45580	.02149

Source: Field Survey Year 2015

Table 5.27 presents mean score values with the related standard deviation for the women participants opinion for family factors nourished by the income of women. Observed values for nourished factors of family by the income of women are for “financial position and status” is 1.61 ± 0.48 , for “Societal status and position” is 1.61 ± 0.48 , for “Living standard and statue” is 1.86 ± 0.34 , for “Education of children” is 1.58 ± 0.49 , for “family and personal health security” is 1.56 ± 0.49 , for “Social involvement” is 1.56 ± 0.49 , for “Quality of work life” is 1.66 ± 0.47 and for “Risk taking capabilities” is 1.70 ± 0.45 . Thus it could conclude that variability in the responses could observe.

Highest mean score has been observed for “Living standard and statue” which shows that salaries of women majorly nourishes this factor of families and least mean score has been observed for “Social Involvement” which shows that salaries of women nourishes this factor of families at least level.

Table 5.28: One Sample T-Test of women participants’ opinion for factors of family Nourished by Income of Job or Business

One-Sample Test						
	Test Value = 1.52					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Financial Position and Status	4.264	449	.000	.09778	.0527	.1428
Societal Status and Position	4.061	449	.000	.09333	.0482	.1385
Living Standard and Statue	21.903	449	.000	.34889	.3176	.3802
Education of Children	2.967	449	.003	.06889	.0233	.1145
Family and Personal Health Security	1.996	449	.047	.04667	.0007	.0926
Social Involvement	1.803	449	.072	.04222	-.0038	.0882
Quality of life	6.593	449	.000	.14667	.1029	.1904
Risk taking capabilities	8.688	449	.000	.18667	.1444	.2289

Source: Field Survey Year 2015

Observations derived from the statistical values of women participants' opinion for impact of their salaries on different factors of family presented in one sample T-test Table 5.28 are as follows:

1. Women participants opinion that their income nourished “financial position and status” shows significance (Sig. = .000) with the positive t value 4.264 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus it can be concluded that financial position and status of family is majority affected factors of family by the income of women.
2. Women participants opinion that their income nourished “societal status and position” shows significance (Sig. = .000) with the positive t value 4.064 which reveals the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus it may be seen that societal status and position of family is majority affected factors of family by the income of women.
3. Women participants opinion that their income nourished “living standard and statue” shows significance (Sig. = .000) with the positive t value 21.903 which depicts the significant statistical difference between the sample estimated populations mean and the comparison population mean. Therefore it depicts that living standard and statue of family is majority affected factors of family by the income of women.
4. Women participants opinion that their income nourished “education of children” shows significance (Sig. = .003) with the positive t value 2.967 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus it can be observed that education of children of family is majority affected factors of family by the income of women.
5. Women participants opinion that their income nourished “family and personal health security” shows significance (Sig. = .047) with the positive t value 1.996 which reveals the significant statistical difference between the sample estimated

populations mean and the comparison population mean. Thus it has been found that family and personal health security is majority affected factors of family by the income of women.

6. Women participants opinion that their income nourished “social involvement” shows insignificance (Sig. = .072) with the positive t value 1.803 which depicts the insignificant difference between the sample estimated populations mean and the comparison population mean. Thus it can be concluded that social involvement of family is not affected factor of family by the income of women.
7. Women participants opinion that their income nourished “quality of life” shows significance (Sig. = .000) with the positive t value 6.593 which show the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus it can be observed that quality of life of family is majority affected factors of family by the income of women.
8. Women participants opinion that their income nourished “risk taking capabilities” shows significance (Sig. = .000) with the positive t value 8.688 which reflects the significant statistical difference between the sample estimated populations mean and the comparison population mean. Thus it can be concluded that risk taking capabilities of family is majority affected factors of family by the income of women.

To examine the relationship between the women participants’ opinion for the income used in different heads of family and its overall impact on the different factors following hypothesis have been formulated.

H₀₁₃: Application of working women income in different heads of family does not nourish their family statue.

H_{a13}: Application of working women income in different heads of family nourishes their family statue.

This relationship will help to examine the impact of working women income on overall development and nourishment of family of working women. As it reflect their economic contribution in the development of family. To examine the relationship Univariate test has been performed.

Table 5.29: Univariate Test Table

Tests of Between-Subjects Effects					
Dependent Variable: Income of working women nourish their family status					
Source	Type III Sum of Squares	Df	Mean Square	F	Sig.
Corrected Model	1252.206 ^a	8	156.526	14.270	.000
Intercept	5643.323	1	5643.323	514.490	.000
Score of Application of income in family	1252.206	8	156.526	14.270	.000
Error	4837.225	441	10.969		
Total	51772.000	450			
Corrected Total	6089.431	449			

a. R Squared = .206 (Adjusted R Squared = .191)

Source: Field Survey Year 2015

Table 5.29 depicts that there is a significant (.000) relationship between the interaction of impact of working women income on overall development and nourishment of family of working women, the F value observed for the relationship is 14.270 and the R value which shows the association between the participating variables is .206. Thus hypothesis **H_{a13}** has been accepted which confirms that application of working women income in different heads of family nourishes their family statue.

Table 5.30: Status of Hypothesis established to examine relationship between the applications of women income in different heads of family nourishes family statue

S. No.	Hypothesis	Status
1.	H_{a13}: Application of working women income in different heads of family nourishes their family statue.	Accepted

5.4 Role of women in economy in Kota city

To examines the role of working women of Kota city in the economy, for this purpose their contribution as a human capital has been examined by studying their income expenditure pattern, interaction with bank, payment of taxes and their

contribution in different economy heads. Statistics of women opinion for questions administered in section D of the questionnaire have been presented below showing women participants' opinion for "they have personal bank account or not", "they pays income tax or not", "women are contributing in economic development or not", "women entrepreneurship should be developed or not" and "self-importance in economic development of country or Kota city".

Table 5.31: Descriptive statistics of several factors of economic role of women

Statistics		Have Personal Bank account	Income tax Payer	Women are contributing in economic development	Women Entrepreneurship Should be nourished	Opinion for own contribution in economic development of Kota
N	Valid	450	450	450	450	450
	Missing	0	0	0	0	0
Mean		1.6800	1.3644	1.6178	1.5200	1.6778
Std. Deviation		.46700	.48181	.48647	.50016	.46785
Variance		.218	.232	.237	.250	.219

Source: Field Survey Year 2015

From the table 5.31 mean and standard deviation values can be observed for the women participants' opinion for several factors of economic role of women. It has been depicted that only for one factor (Income tax payer) the mean value is below the average value 1.5 which shows that less than 50% of total women respondents are paying taxes. And good standard deviation values present significant variation in the responses of women responses for the factors presenting the role of women in economic development.

Table 5.32: Frequency Distribution of several factors of economic role of women

Have Personal Bank account					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	144	32.0	32.0	32.0
	Yes	306	68.0	68.0	100.0
	Total	450	100.0	100.0	

Income tax Payer					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	286	63.6	63.6	63.6
	Yes	164	36.4	36.4	100.0
	Total	450	100.0	100.0	
Women are contributing in economic development					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	172	38.2	38.2	38.2
	Yes	278	61.8	61.8	100.0
	Total	450	100.0	100.0	
Women Entrepreneurship Should be nourished					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	216	48.0	48.0	48.0
	Yes	234	52.0	52.0	100.0
	Total	450	100.0	100.0	
Opinion for own contribution in economic development of Kota					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	145	32.2	32.2	32.2
	Yes	305	67.8	67.8	100.0
	Total	450	100.0	100.0	

Source: Field Survey Year 2015

Table 5.32 reveals that out of 450 women participants 306 women (68.0%) agreed that they are having personal bank accounts, 164 (36.4%) women agreed that they are tax payer, 278 (61.8%) women agreed that women are contributing in economic development, 234 (52.0%) women agreed that government should nourish the women entrepreneurship and 305 (67.8%) women agreed that they are definitely contributing in the economic development of Kota.

Thus it may be concluded that in the form of income tax payer women are not showing major contribution in the economic development. A good difference between the opinions of women participants has been observed for the factors examining the role of women in economic development. To examine the significance

of the difference in the opinion for studying the role of women in economic development Chi-Square test with equal categorical distribution has been performed. This test will help to understand the similarity or dissimilarity regarding the responses given by the women participants of the study.

Table 5.33: Observed and expected frequency distribution of several factors of economic role of women

Have Personal Bank account			
	Observed N	Expected N	Residual
No	144	225.0	-81.0
Yes	306	225.0	81.0
Total	450		
Income tax Payer			
	Observed N	Expected N	Residual
No	286	225.0	61.0
Yes	164	225.0	-61.0
Total	450		
Women are contributing in economic development			
	Observed N	Expected N	Residual
No	172	225.0	-53.0
Yes	278	225.0	53.0
Total	450		
Women Entrepreneurship Should be nourished			
	Observed N	Expected N	Residual
No	216	225.0	-9.0
Yes	234	225.0	9.0
Total	450		
Opinion for own contribution in economic development of Kota			
	Observed N	Expected N	Residual
No	145	225.0	-80.0
Yes	305	225.0	80.0
Total	450		

Source: Field Survey Year 2015

The first part of the output gives the categories in the first column, the observed frequencies of the categories in the second column, the expected frequencies of the categories in the third column.

From Table 5.33 it may be observed that residual values (Difference between the Observed and Expected frequencies) shows difference, which present that frequencies are different but not shows the significance of difference. As the expected frequencies

showed that for this data set all frequencies have been assumed equal but the presented difference in the form of residual values asks to examine the significance of difference by chi-square test.

Table 5.34: Goodness of fit test of women opinion for factors of economic role of women

Test Statistics					
	Have Personal Bank account	Income tax Payer	Women are contributing in economic development	Women Entrepreneurship Should be nourished	Opinion for own contribution in economic development of Kota
Chi-Square	58.320 ^a	33.076 ^a	24.969 ^a	.720 ^a	56.889 ^a
Df	1	1	1	1	1
Asymp. Sig.	.000	.000	.000	.396	.000
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 225.0.					

Source: Field Survey Year 2015

From the table 5.34 it has been observed that chi Square value of “having the personal bank account” is 58.320 and Sig. value is .000 which concludes that there is a significance difference in the opinion of women for having personal account as a factor of contribution in economic development. Chi Square value of “Income tax payer” is 33.076 and Sig. value is .000 which concludes that there is a significance difference in the opinion of women for paying income tax as a factor of contribution in economic development. Chi Square value of “women are contributing in economic development” is 24.969 and Sig. value is .000 which concludes that there is a significance difference in the opinion of women for their contribution in economic development. Chi Square value of “Importance as a woman in economic development of Kota” is 56.889 and Sig. value is .000 which concludes that there is a significance difference in the opinion of women for estimating their importance in the economic development.

Chi Square value of “women entrepreneurship should be developed by government” is .720 and Sig. value is .396 which concludes that there is no significance difference

in the opinion of women for developing women entrepreneurship by the government. This is because of in the analysis of previous section it has been observed that awareness about the government scheme among the women is not good.

5.4.1 Analysis of heads where women participants spend their income

Question number 31 of the questionnaire has been administered to examine the women participants spending in different heads. The opinion has been administered in Yes and No only. Spending the income in the listed heads shows the economic liberty of women and indirect contribution of them in the flow of money. To examine the difference in women opinion in Yes and No for the listed heads binomial test has been performed as it is useful for determining the proportion of people in one of two categories is different from a specified amount or not. With the help of binomial test it could be determined that the proportion of women respondents who selected Yes is different from .5 (It is assumed that 50% of women respondents answer is Yes and remaining will respond with No). Following hypotheses have been formulated to examine the difference for the responses of women for their spending heads.

H₀₁₄: There is no proportionate difference between number of women spending and not spending their income in watching movies.

H_{a14}: There is a significant proportionate difference between number of women spending and not spending their income in watching movies.

H₀₁₅: There is no proportionate difference between number of women spending and not spending their income in travel and touring in holidays.

H_{a15}: There is a significant proportionate difference between number of women spending and not spending their income in travel and touring in holidays.

H₀₁₆: There is no proportionate difference between number of women spending and not spending their income in parties and get together.

H_{a16}: There is a significant proportionate difference between number of women spending and not spending their income in parties and get together.

H₀₁₇: There is no proportionate difference between number of women spending and not spending their income in shopping / fashion.

H_{a17}: There is a significant proportionate difference between number of women spending and not spending their income in shopping and fashion.

H₀₁₈: There is no proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.

H_{a18}: There is a significant proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.

H₀₁₉: There is no proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

H_{a19}: There is a significant proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

Table 5.35: Binomial test of women participants’ opinion for the heads where they spend their income

Binomial Test						
		Category	N	Observed Prop.	Test Prop.	Exact Sig. (2-tailed)
Watching Movie	Group 1	Yes	313	.70	.50	.000
	Group 2	No	137	.30		
	Total		450	1.00		
Travel and Touring in Holidays	Group 1	No	291	.65	.50	.000
	Group 2	Yes	159	.35		
	Total		450	1.00		
Parties and Get together with friends and relatives	Group 1	No	190	.42	.50	.001
	Group 2	Yes	260	.58		
	Total		450	1.00		
Shopping / Fashion	Group 1	No	214	.48	.50	.322
	Group 2	Yes	236	.52		
	Total		450	1.00		
Parlour / Beauty treatments	Group 1	Yes	302	.67	.50	.000
	Group 2	No	148	.33		
	Total		450	1.00		
Miscellaneous expense of family	Group 1	No	198	.44	.50	.012
	Group 2	Yes	252	.56		
	Total		450	1.00		

Source: Field Survey Year 2015

Following observations have been derived from the Binomial test presented in Table 5.35:

1. It can be observed that 313 women participants spend their income in watching movies and 137 women refused from it. It means majority of women spend their income in watching movies. Asymp. Sig. (2-tailed) .000 is less than α (.05) level, so H_{a14} is accepted which states that there is a significant proportionate difference between number of women spending and not spending their income in watching movies.
2. It has been revealed that 159 women participants spend their income in travel and touring in holidays and 291 women refused from it which depicts that majority of women do not spend their income in travel and tourism. Asymp. Sig. (2-tailed) .000 is less than α (.05) level. Hence H_{a15} is accepted which states that there is a significant proportionate difference between number of women spending and not spending their income in travel and touring in holidays.
3. According to 260 women participants they spend their income in parties and get together and 192 women refused from it. It has been observed that a good number of women spend their income in parties and get together. Asymp. Sig. (2-tailed) .001 is less than α (.05) level. Hence H_{a16} is accepted which states that there is a significant proportionate difference between number of women spending and not spending their income in parties and get together.
4. It has been found that 236 women participants spend their income in Shopping / Fashion and 214 women refused from it. Which means a moderate number of women spends their income in shopping / fashion. Asymp. Sig. (2-tailed) .322 is greater than α (.05) level. Hence H_{017} is accepted which states that there is no significant proportionate difference between number of women spending and not spending their income in shopping / fashion.
5. 302 women participants reported that they spend their income in parlor / beauty treatments and 148 women refused from it. Which means major number of women spends their income in parlor / beauty treatment. Asymp. Sig. (2-tailed) .000 is less than α (.05) level, so H_{a18} is accepted which states that there is a significant proportionate difference between number of women spending and not spending their income parlor / beauty treatments.

6. It has been analysed that 252 women participants spend their income in miscellaneous expenses of family and 198 women refused from it. Therefore it may be concluded that a good number of women spend their income in family. Asymp. Sig. (2-tailed) .012 is less than α (.05) level. Hence H_{a19} is accepted which states that there is a significant proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

Table 5.36: Status of hypotheses studying women participants' opinion for the heads where they spend their income

S. No.	Hypothesis	Status
1.	H_{a14} : There is a significant proportionate difference between number of women spending and not spending their income in watching movies.	Accepted
2.	H_{a15} : There is a significant proportionate difference between number of women spending and not spending their income in travel and touring in holidays.	Accepted
3.	H_{a16} : There is a significant proportionate difference between number of women spending and not spending their income in parties and get together.	Accepted
4.	H_{017} : There is no proportionate difference between number of women spending and not spending their income in shopping / fashion.	Accepted
5.	H_{a18} : There is a significant proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.	Accepted
6.	H_{a19} : There is a significant proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.	Accepted

5.4.2 Analysis of Women Participants' Opinion for their Role in Economic Development of Kota City

Question number 37 of the questionnaire has been administered to examine the women participants' opinion for their contribution / role in the economic development of Kota city. Total 12 different statements presenting the contribution in

economic development have been administered in the question and opinion has been solicited in Yes (2) and No (1).

Factor analysis produces a small number of factors from a large number of variables which is capable of explaining the observed variance in the larger number of variables. The statistical tables of factor analysis are being presented below:

Table 5.37: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.593
Bartlett's Test of Sphericity	Approx. Chi-Square	726.510
	Df	66
	Sig.	.000

Source: Field Survey Year 2015

From above Table 5.37 it could be interpreted that KMO value for the women participants' responses is .593 which is greater than 0.50 and shows the sampling adequacy. Bartlett tests' Sig. value is .000 which shows that correlation matrix is not an identity matrix.

Table 5.38: Total variance explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.516	20.964	20.964	2.516	20.964	20.964	1.801	15.008	15.008
2	1.572	13.097	34.061	1.572	13.097	34.061	1.589	13.239	28.248
3	1.276	10.631	44.692	1.276	10.631	44.692	1.573	13.106	41.354
4	1.131	9.424	54.116	1.131	9.424	54.116	1.531	12.762	54.116
5	.999	8.321	62.437						
6	.863	7.188	69.625						
7	.800	6.671	76.296						
8	.739	6.156	82.452						
9	.667	5.558	88.010						
10	.610	5.083	93.093						

11	.498	4.147	97.239						
12	.331	2.761	100.000						
Extraction Method: Principal Component Analysis.									

Source: Field Survey Year 2015

Above Table 5.38 shows all the factors extractable from the analysis along with their eigenvalues, the percent of variance attributable to each factor, and the cumulative variance of the factor and the previous factors. First factor accounts for 20.964% of the variance; second factor accounts 13.097% of the variance, third factor accounts for 10.631% of the variance and the fourth accounts for 9.424% of the variance. All the remaining factors are not significant as their eigen values are less than 1.

Table 5.39: Rotated Factor component matrix

	Component			
	1	2	3	4
Paying Taxes	-.220	.059	.726	-.216
Reducing unemployment	.058	.163	.476	.042
Business establishment	.554	-.114	.530	.168
Giving employment as entrepreneur	.721	.164	.075	-.028
Increasing per person capita	.574	.274	-.017	.406
Investments and Deposition	.228	.806	-.015	.105
Banking Activities	.086	.753	.353	-.074
Participation in administration from local to national level	.672	.066	-.256	-.099
Social development	-.047	.041	.555	.445
Purchases and Expenses	.262	-.180	.146	.562
Improved position of households	-.105	.092	-.099	.716
Institutional, technical and structural changes in rural economies	-.008	.425	.048	.486
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 7 iterations.				

Source: Field Survey Year 2015

Four factors have been extracted from the Principal component analysis with varimax rotation on the women participants' opinion for their role in economic development of Kota city. Rotation is to reduce the number factors on which the variables under investigation have high loadings. From Table 5.39 it can be observed that the extracted four factors are as follows:

Factor 1: It presents highest correlation or factor loading for women opinion for their role in economic development of Kota city by business establishment, giving employment as entrepreneur, increasing per person capita and by giving participation in administration from local to national level.

Factor 2: It presents second highest correlation or factor loading for women opinion for their role in economic development of Kota city by investment and deposition, banking activities.

Factor 3: It presents third highest correlation or factor loading for women opinion for their role in economic development of Kota city by paying taxes, reducing unemployment and social development.

Factor 4: It presents fourth highest correlation or factor loading for women opinion for their role in economic development of Kota city by purchases and expenses, improved position of households and Institutional, technical and structural changes in rural economies.

Thus it has been found that from the 12 different components stating the role of women in the economic development of Kota is clubbed in four factors and shows the highest correlation between the clubbed components for the women participants' opinion.

Question number 38 of the questionnaire has been approaching the same issue by asking the agreement of women participants for the listed 8 factors which is affected by the income and contribution of working women of society and economy. Women participants' opinions for the listed statements have been solicited in Yes and No. To examine the significance of the factor for which women agreement is presenting the statistical positive and significant difference with the calculated average value 1.53. The calculated average value 1.53 present the average of response of women

agreement for the listed factors which is affected by the income and contribution of working women.

Table 5.40: One Sample statistics of women responses for the factors of economy affected by working women contribution

One-Sample Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Investment in Human Capital	450	1.6067	.48903	.02305
Allocation of household resources	450	1.4578	.49877	.02351
Social status of woman	450	1.6022	.48998	.02310
Gender and generational relations	450	1.5578	.49720	.02344
Increased mobility	450	1.5311	.49959	.02355
Reduction in violence against woman and girls	450	1.5956	.49133	.02316
Reduced gender dimensions of crisis	450	1.4378	.49667	.02341
Structural Equality development	450	1.4911	.50048	.02359

Source: Field Survey Year 2015

From the above Table 5.40 it can be observed that mean score with the related standard deviation for investment in human capital is 1.60 ± 0.48 , for allocation of household resources is 1.45 ± 0.49 , for social status of women is 1.60 ± 0.48 , for gender and generational relations is 1.55 ± 0.49 , for increased mobility is 1.53 ± 0.49 , for reduction in violence against women and girls is 1.59 ± 0.49 , for reduced gender dimensions of crisis is 1.43 ± 0.49 and for structural equality development is 1.49 ± 0.50 . Thus it may be said that variability in the responses of the women could observe for their agreement for listed factors of economy which is affected by the working women and contributing in society and economy.

Highest mean score is of “Investment in human capital” and least mean score is of “Reduced gender dimension crisis”. High mean score presents that major number of women agreed that their working women affect this factor of society and economy the most among all other factors. Low mean score presents that working women affect the factor of society and economy among all other factors at least level.

Table 5.41: One Sample T-test of women responses for the factors of economy affected by working women contribution

One-Sample Test						
	Test Value = 1.53					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Investment in Human Capital	3.326	449	.001	.07667	.0314	.1220
Allocation of household resources	-3.072	449	.002	-.07222	-.1184	-.0260
Social status of woman	3.127	449	.002	.07222	.0268	.1176
Gender and generational relations	1.185	449	.237	.02778	-.0183	.0738
Increased mobility	.047	449	.962	.00111	-.0452	.0474
Reduction in violence against woman and girls	2.830	449	.005	.06556	.0200	.1111
Reduced gender dimensions of crisis	-3.939	449	.000	-.09222	-.1382	-.0462
Structural Equality development	-1.648	449	.100	-.03889	-.0853	.0075

Source: Field Survey Year 2015

Observations derived from the statistical values of one sample T-test presented in Table 5.41 are as follows:

1. Women participants agreement for the impact working women on “Investment in human capital” shows significance (Sig. = .001) and the positive t score 3.326 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It also confirms that women participants have agreed that working women are significantly affecting the human capital investment and thus positively affects the society and economy.
2. Women participants agreement for the impact working women on “allocation of household resources” shows significance (Sig. = .002) and the negative t score -

3.072 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It confirms that below average level agreement has been given by women participants for working women impact on society and economy in the form of allocation of household resources.

3. Women participants agreement for the impact working women on “social status of women” shows significance (Sig. = .002) and the positive t score 3.127 which reflects the significant statistical difference between the sample estimated population mean and the comparison population mean. It can be observed that women participants have agreed that working women are significantly affecting the social status of women and thus positively affects the society and economy.
4. Women participants agreement for the impact working women on “gender and generational relations” shows insignificance (Sig. = .237) and the positive t score 1.185 which shows that there is insignificant difference between the sample estimated population mean and the comparison population mean. It reveals that women participants are disagreeing that working women are significantly affecting the gender and generational relations and thus not affects the society and economy in this term.
5. Women participants agreement for the impact working women on “Increased mobility” shows insignificance (Sig. = .962) and the positive t score 0.047 which reflects that there is insignificant difference between the sample estimated population mean and the comparison population mean. It has been found that women participants are disagreeing that working women are significantly affecting the mobility and thus not affecting the society and economy in this term.
6. Women participants agreement for the impact working women on “reduction in violence against women and girls” shows significance (Sig. = .005) and the positive t score 2.830 which depicts the significant statistical difference between the sample estimated population mean and the comparison population mean. It also confirms that women participants have agreed that working women are

significantly affecting the reduction in violence against women and girls and thus positively affects the society and economy.

7. Women participants agreement for the impact working women on “reduced gender dimension of crisis” shows significance (Sig. = .000) and the negative t score -3.939 which shows the significant statistical difference between the sample estimated population mean and the comparison population mean. It has been that below average level agreement have been given by women participants for working women impact on society and economy in the form of reduced gender dimension of crisis.
8. Women participants agreement for the impact working women on “structural equality development” shows insignificance (Sig. = .100) and the negative t score -1.648 which shows insignificant difference between the sample estimated population mean and the comparison population mean. It also confirms that women participants are disagreeing that working women are affecting the structural equality development and thus not affecting the society and economy in this term.

5.4 Conclusion

From the analysis it have been concluded that women participants agree that educational qualification, financial position, Caste / religion, living standard and style, job / Profession, Social involvement and participation and Family background contribute in building the identity of an individual at workplace. Age, education and current working sector also influence women’s position in society and at workplace. From the commonly observed thoughts about the working women it has been revealed that working women follow western culture, do not care about family, mixe too much with males, do not give sufficient time to family, and do jobs for themselves only. It has been observed from the analysis that women participants opinion for the safety and security, mental harassment, biased behaviour of Boss / family, high work load, Isolation from policy formulation and work life imbalance showed highest correlation, for gender inequality, physical harassment. It has been seen that the contribution of salary in family budget significantly affects the women

willingness to expend their income according to their desire. From the analysis done to examine the impact of working women income on overall development and nourishment of family of working women, confirms that application of working women income in different heads of family nourishes their family status. It has also been observed that majority of women spend their income on watching movies, parties, shopping and fashion, parlours and beauty treatments and miscellaneous expenses. It is very crucial to examine the heads where salaries of majority of women are employed with in the family. From the analysis it has been concluded that women participant's salaries are majorly applied in education and fees, routine expenses, medical and health issues and in paying taxes as well. Thus it presents a significant role of women in their family economy. It has also been found that women participants have personal bank account, they are tax payers and also contribute in economic development of the Kota city and country. They also agree that government should nourish the women entrepreneurship.

CHAPTER - 6
IMPACT OF ECONOMIC INDEPENDENCE ON
LIFESTYLE OF WOMEN OF KOTA CITY

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6.1 Introduction

Women have become more assertive and independent in the modern world as a result of their empowered status in all dimensions- social, spiritual, educational, health sector etc. The economic or financial independence has its own significant role in making women assertive. Women are shouldering family responsibilities and at the same time they are actively participating at par with men in taking care of themselves socially and economically. They are earning their livelihood successfully and are striving hard to become economically independent. In the highly competitive era, several factors directly or indirectly affect the status of families. Therefore, it is required that each member of the family should be independent and confident, be it man or woman. For a woman being independent ensures advantages such as participating in decision making ability of the family. A woman has to carve a niche for herself in this male dominated society and unless she is financially independent, she cannot overcome male prejudices. She has to create an image of being a woman of courage and conviction.

A woman has been subservient to man for generations, to overcome this status she has to be economically independent. It is time she avails opportunities of advantages as men to improve her social and cultural status. It is observed that percentage of educational status of women is considerably increasing. Women are progressing economically and socially. With better educational and economical and social status they can attain a position of assertion and sustenance in the society.

Modern lifestyle and patterns have forced women to take on employment and be economically independent. Price rise and increasing inflation has forced women to take jobs and contribute considerably in family incomes. Inflation has necessitated woman to supplement the family income. In some cases, the women are forced to shoulder the responsibility of taking care of their families. Their husbands for some reason may not be a contributor to the family income, and they have to earn, to sustain their husband and children both. Such economic pressures lead women towards economic earnings

A good number of women these days give more significance to careers compared to marriage. They prefer to remain single and financially independent. These women prefer to be single mothers and adopt a child even. In the poorer countries poor women, widows are forced into prostitution and many of them many of them have to support themselves financially.

In order to assert themselves vis-à-vis men, women have to be economically independent. In personal relationships, they can have their way if they are also earning. They have a job to fall back upon, if the husband is unreasonable and makes too many demands. In the developing countries women are often hesitant to live in a joint family arrangement and since they can sustain themselves financially. Therefore they have the option to choose a nuclear family system.

A woman who can earn is never poor. Many illiterate women face economic hardships. They live on what the Government provides and that is not sufficient in these days of economic hardships. Opportunities are there to earn more and women need to take advantage of them. Adequate awareness campaigns have been organized to familiarize women with the economic options that are available to them. Enough facts are available through the media about economic empowerment of women.

Women need to be economically independent. They cannot continue to live subservient to men. They also have to gain access to the opportunities available within the society and better their lot. Women are a force to reckon with in these changing times. Men are also willingly to accept them as constructive contributors to society. A woman is now trying to be a step ahead of man.

6.2 Understanding Economic Independence of Women

Women's economic empowerment – their ability to bring about financial change for themselves – is increasingly viewed as the most important contributing factor to achieve equality of women. Strengthening the women economically- the half of the world's workforce is not only a means to spur economic growth, but also a matter of advancing women's human rights. When governments, businesses and communities invest in women empowerment they work to eliminate inequalities. All the countries

can become potent players in the global market by investing in women empowerment.

Being a strong, economically independent woman is all about being in charge of your life along with embracing femininity. An economically independent woman will inspire each individual of the society every day and can better command their own respect and admiration. The new breed of independent women have been shaped by all the other women before her who have stood up and fought for their right to vote, work, and own property. Being a strong, independent woman is a state of mind, not a state of being. An economically independent woman looks and acts any way she wants. It also means that independent women are self-sufficient, don't take bull from others and are confident enough to do what they like.

Some of the positive outcomes of women's economic empowerment are as under:

1. Where women's participation in the labour force grew fastest, the economy experienced the largest reduction in poverty rates.
2. Where women farmers can access the resources they need, their production increases, making it less likely that their families are hungry and malnourished.
3. Where women own property and earn money from it, they may have more bargaining power at home. This in turn can help to decreasing their vulnerability to domestic violence.
4. Where women have access to time-saving technologies – such as a foot-pedalled water pump or a motorized scooter – economic benefits can follow. ICRW research has found that technology helps women to increase their productivity as well as launch income-generating pursuits and entrepreneurial ventures. Those kinds of results empower women to be stronger leaders and to more efficiently contribute economically to their families, communities and countries.

However, there is a wide consensus that investment in the economic empowerment of woman will help to reverse these trends. Increased income of women motivates them towards self-confidence, and obtains voice and vote in:

1. Family decisions such as domestic well-being decisions. For instance, women more often use income for more equitable decisions about sons and daughters' diet, education and health.
2. Economic decisions: acquiring, allocating, and selling assets.
3. Fertility decisions: economically empowered women tend to have fewer children.
4. Land use and conservation decisions: rural women tend to favour sustainable environmental practices since they are usually the ones that collect the families' natural resources such as water and firewood.
5. Female economic power also enhances the "wealth and well-being of nations." Women who manage their own income tend to have fewer children, and fertility rates have proven to be inversely associated to national income growth. Women are also more able and generally more willing than male counterparts to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings.
6. Women are better monetary stewards of capital than men. Women are more likely to reinvest profits back into human capital than are men. When women have economic power - defined as control of income and capital (land, livestock, etc.), they gain more equality and control over their own lives, while contributing directly to their children's development (nutrition, health and education) and thereby indirectly to their nation's income growth.
7. Women's economic empowerment could ease corruption and violence, promote greater environmental sustainability, and through education, contraception and lower fertility rates wise help to lower HIV / AIDS rates.
8. When a woman has extra effective sources and agency, she transforms her possibilities in all areas of her life including employment, education, health, housing, social and political participation, and physical security. Empowered

women are better able to come out of the cycle of poverty and exercise a greater voice in political, economic and cultural spheres.

To fully assess the opportunities and obstacles that exist, the intersection of political, social / cultural and environmental conditions must be analyzed alongside traditional economic indicators. Factors affecting woman economic empowerment include:

1. Violence: women are the predominant victims of conflict, sexual violence, injury, death, intimidation and human trafficking.
2. Lack of adequate access to education, training and technology.
3. Lack of access to clean water, sanitation.
4. Lack of access to responsible health care/reproductive health (one of the costs of widely available pre-natal screening in India has been the selective abortion of female foetuses, 10 million in the past two decades - This has led to one of the most skewed gender ratios in the world with 927 girls to every 1000 boys in 2001).
5. Lack of access to credit/finance, safe work conditions, living/minimum wages.
6. Cultural practices, tradition, religious interpretations of women's status.
7. Women's lack of knowledge about rights and laws (economic, social, political, religious).
8. Lack of adequate representation in decision-making positions and governance structures.

6.3 Life Style of Economically Independent Women

The lust for leading a better life and the opportunities provided by money and exposure to the media worldwide have together opened the possibilities for the Indian women to adopt a life style which includes money, glamour, fame and beauty as far as possible.

Several reasons have been forwarded by the social scientists for this kind of consciousness towards generally the life-style and particularly in fashion. The rising income leads amongst the middle class in the most important reason. It is only the dispensable money which would go in such consumer goodies as refrigerators, the

television sets, videos, music system, ovens, cooking ranges, washing machines and other home appliances.

Life has become so much synonymous with materialistic achievement today that a woman would not mind if her husband is little corrupt or dishonest to a level where he cannot be caught or discredited. She would even care less if her own son is at a job which separates him from his younger wife and child or her daughter is in a profession that may be of day long mental torture in the male dominated society, so long as money comes home.

The nouveau riche women have adopted with great ease and convenience the western standards of life style. The social taboos at the work places are breaking rather fast – young girls working in jobs where men might leer at them; women working in workplaces where the majority of colleagues are men and opposite sexes socializing freely together. The focus of the family value has changed from being respectable to being financially sound. The definition of respectability has changed. Therefore, a life style which is ostentatious is desired by woman. Most middle class homes today are well painted and maintained even if the apartments are shanty and dwellings ill constructed. A good deal is spent on items like tiled floors, neat looking bathrooms, curtains, furniture and dining room accessories.

A recent trend amongst women, unfortunately with its dysfunctional consequents in an over emphasis on physical grooming and slimming to the extent of torturing oneself just for the sake of misplaced notions of beauty imported from the west. The craze to look beautiful amongst women with no consideration for the inner beauty has become tradition and beauty parlours have been mushrooming throughout the country. Women's gym and health clubs, where housewives and working women gather with equal enthusiasm have also spawned.

Just as a man goes to a bar today to relax and shed away stress and fatigue of the day long work, a woman also goes to beauty parlours or kitty parties to forget their family and career tensions. While it may not be possible for a large majority of Indian women as yet to get together at clubs or bars, alternatives are found in kitty parties and card parties where they vie with each other or create better and more superior

food items and to get social prominence inside the institution to which they belong. Similarly to competition for beauty is much more visible at family functions like wedding, festivals and major parties. Even middle class families, now in a flux of economic and cultural change, follow the examples of the rich in marriage and other celebrations. Thousands of rupees could be neatly spent in grooming the bride and other members as beautician's charges for bridal makeup, draping the sarees in the latest fashion, choosing the flowers for the hair and displaying the jewellery.

Enormous amount is spent on clothes too, as women today are more fashionable and body conscious, not only willing to experiment with clothes but also spend more money on custom-made outfits and accessories to match. Much of this, of course has to do with the burgeoning trade in fashion garments, but this could not have been possible without the active support of the fashion conscious women. Anyone walking through a market area cannot remain oblivious to costume, jewellery, hair bands and clips, shoes, handbags, scarves, dupattaas, cholis, chappals, displayed by roadside hawkers as well as high class stores. Hordes of women are seen buying been ordinary accessories at fabulous prices. The life style is no different for the small town women. The new experience in life style adoption that the Indian women are undergoing could not have been possible without an unprecedented exposure to a wonderful spectrum of life style from every continent transmitted through the media along with increased travel and from the fast forward technological leaps which the world is making. Indian women are today more conscious than ever before. They read magazines, see tele programmes on different cuisines and buy goods made in many more countries. Of late, the visual and print media have shifted their focus to Asia and it's up surging economics.

The emphasis has been laid on studying the impact of life style of economically independent women with special reference to Kota City. Work or profession affects the individual behaviour, attitude and presentation in both positive and negative manner. Work or professional life affects individuals' social engagement, style and pattern of living life, living standard, knowledge and attitude, individual image and identity, participation in social activities and thinking and behaviour. Therefore it

becomes significant to observe the women participant opinion for the several listed factors presented in question number 22 of the questionnaire about the impact of their professional life on their personal life characteristics. Thus for studying the women opinion for the stated factors 450 women have been chosen as sample population under the strata sampling method.

Table 6.1: Women participant’s opinion for the heads where they spend their income on leisure and life-style.

		Category	No. of respondents
Watching Movie	Group 1	Yes	313
	Group 2	No	137
	Total		450
Travel and Touring in Holidays	Group 1	No	291
	Group 2	Yes	159
	Total		450
Parties and Get together with friends and relatives	Group 1	No	190
	Group 2	Yes	260
	Total		450
Shopping / Fashion	Group 1	No	214
	Group 2	Yes	236
	Total		450
Parlour / Beauty treatments	Group 1	Yes	302
	Group 2	No	148
	Total		450
Miscellaneous expense of family	Group 1	No	198
	Group 2	Yes	252
	Total		450

Source: Field Survey Year 2015

From the above table 6.1 it has been observed that 313 women participants reported that they spend their income in watching movies and 137 women refused from it. It indicates that majority of women spend their income in watching movies. 159 women participants reported that they spend their income in travel and touring in holidays and 291 women refused from it. It shows that majority of women do not spend their income in travel and tourism. 260 women participants reported that they spend their income in parties and get together and 192 women refused from it. It has been found that a good number of women spend their income in parties and get together. 236 women participants reported that they spend their income in Shopping / Fashion and 214 women refused from it. It depicts that a moderate number of women spends their income in shopping / fashion. 302 women participants reported that they spend their income in parlor / beauty treatments and 148 women refused from it. It has been observed that majority of women spends their income in parlor / beauty treatment. 252 women participants reported that they spend their income in miscellaneous expenses of family and 198 women refused from it. It reveals that a good number of women spend their income in family.

The Indian woman has suddenly stumbled upon concepts of high level materialism, personality grooming to improve one's career or life style, individual freedom to everyone, having fun and enjoyment through travel, eating out, shopping and indulging in celebrity gossip, watching celebrity life styles, seeing TV serial and films on cable networks or videos. Change in her attitude has affected India's culture to the extent that she has a major say in whom she will marry, assertive presence in family and career matters and knowledge about the world at large which is quaint as it is wonderful.

Unfortunately, however, the changes we have just talked of, represents changes in the material realm. No doubt Indian women are emancipated to a considerable extent, even though we have not been able to do away with the evils of dowry, bride burning etc. completely. Nevertheless Indian woman today represents a class prepared to take full advantages of economic liberalization and equality of opportunity.

Some of the crucial impact on the life styles of women if they are working or in other words if they are economically independent are as follows:

- 1. Delayed Age of Marriage:** - One implication of this phenomenon is that women are spending more post-school years as single adults. As young adult singles they may continue to live with their parents, live alone, live with one or more persons of the same (or with increasing frequency, opposite) gender, or live under the arrangement euphemistically described as co-habitation. Whichever living arrangement, or combination thereof, is chosen, delaying marriage implies a longer period of independence for the young adult. Since higher education is related to delayed marriage, another implication is that both partners will bring increased financial resources into the initial years of marriage. This will clearly allow for a more rapid accumulation of a stock of high-quality standard of living and life style as well as for continued high expenditures on personal consumption goods, services, travel, and leisure pursuits.
- 2. Fertility:** - While the social implications of women's ability to control their fertility cannot easily be overstated. Since many women may be delaying the birth of the first child until careers are well established, most of them are likely to return to the labour force very quickly, if they leave it at all. The resulting segment of well-educated and affluent two-worker families may choose to spend as little time as possible on activities that represent merely "custodial care" of the home or the children. Instead, they will try to devote as much time as possible to activities that provide rewarding family interaction.
- 3. Employment:** - While examining the effects of women's employment, Kohen points out that, while leisure is important to the working woman, it is frequently less fulfilling for them than is their work. In terms of their basic life priorities, this seems quite reasonable. Yet, it also seems reasonable to expect that changes in women's role-related attitudes will be reflected in their leisure pursuits. A majority of working wives correctly perceive themselves to be not only contributing to household income but also spending more time on household and

child care than do other members of the family. They may, therefore, be very open to appeals related to doing something, either active or passive, for their own personal benefit and enjoyment.

4. **Autonomy and control:** - Autonomy relates to the amount of self-determination and flexibility an employee has in deciding how to spend their time, on what, with whom, and where. Control is about the extent to which an employee manages resources and staff and has a leadership or a strategic role within the organisation. The Economically empowered and Independent women saw quality of time as an especially important resource in their workplace, particularly in regard to monitoring and demands on time. In the hospital, economically empowered and Independent women in higher status jobs saw themselves as having low 'time sovereignty' because of an increased emphasis on managerial traits. By contrast, in a devolved organisational structure, Economically empowered and Independent women in lower status jobs in the accountancy firm tended to see themselves as having high levels of time sovereignty.
5. **House hold Task sharing and decision making:** - There is ample evidence that both men and women hold increasingly egalitarian attitudes towards women's roles, and as a result, feel that household jobs should be shared. Unfortunately, egalitarian attitudes have not been readily translated into wholesale male assumption of household tasks. Various theories have been advanced to explain male-female roles in household decision making. Chief among them are the relative power, cultural role expectations, relative investment and time-available.
6. **Drudgery Reduction:** - The extent of burden and sufferings of the rural women in India vary widely with the social and economic status, local customs, size of family and many other factors. Hence economic independence significantly affecting several drudgery reduction measures like:
 - a. Maternal and child health and family welfare
 - b. Strengthening of traditional health care practices

- c. Training of midwives and upgrading the skills of local healers
 - d. Awareness on health, hygiene and sanitation
 - e. Use of community grain banks and promotion of nutrition gardens
 - f. Use of energy conservation devices: improved woodstoves, biogas, solar devices and energy plantations
 - g. Awareness of girl's education
7. **Capacity building:** - Economic independence gives capabilities to women to create awareness, improve their skills, develop leadership and link with technologies, trade, financial institutions and to take active part in socio-economic development at par with others. With various women empowerment activities and training, there has been a significant increase in the confidence of women. They have developed mutual trust, social security, skills and access to technology and credit through their Self Help Groups.
8. **Leadership in community development:** - Economically empowered and independent women and their contribution in not only managing their families, but also in the economic and social development of the entire community. Women have shown their capacity to play a major part in community development. With such significant contribution to the society, most women are participating in Gram Sabhas. Many active leaders of the Self Help Groups have contested and been elected for various Panchyati Raj Institutions (PRIs), co-operative bodies and other village level organisations. The leadership of women has been recognised by the society. They are now able to influence the Panchyati Raj Institutions to work for the benefit of the communities. The dark days when they had to struggle for their rights and status in the society, are vanishing.
9. **Personal Income and Household Income:** - Certainly, women's increased labour force participation has increased their autonomy, and made it easier, for example, to establish independent homes, to raise children on their own if they wish, and to leave abusive or unhappy relationships. Education and labour force

participation are also linked, as women with higher levels of education are more likely to be employed.

- 10. Increased purchasing power of women:** - Economic independence of a woman makes their wallet more influential than ever before and increases their purchasing capacity and power both according to their mind set.
- 11. Increased stress levels and changing roles:** - Harper and Leicht (Exploring Social Change: America and the World, 2007, p. 91) state, “The most pressing problem of dual-income families is not money, but the problem of managing ‘ragged’ family schedules and adjusting husband/wife roles.” Women are currently juggling full-time careers, managing household chores and child rearing duties, as well as taking care of ageing parents, thus greatly increasing their level of daily stress compared to women of previous generations. Family relationships have also been shifting in dual-income families from patriarchal authority and “from fixed ‘role scripts’ toward more flexible ‘role negotiation’” and equalitarian relationships.
- 12. Changing the school schedules of children:** - Even school districts are making changes in order to match the school days of children with their parent’s dual-job households; thus alleviating some of the child care burden. “Some of the most popular American charter schools offer longer school days and shorter summer holidays.
- 13. Difficulty accessing quality child care:** - Another pressing problem due to the increasing numbers of women working is access to quality child care, which Harper and Leicht (2007, p. 92) state “is in short supply and expensive.” For poor parents, the struggle can be even worse because “child care eats a terrifying proportion of the family budget...but quitting work to look after the children can mean financial disaster”.
- 14. Economic Development, Health and Nutritional Status of Women:** - A lower status of women, in past, has also resulted into a low body mass index (BMI) for women in India. BMI is derived from ratio of weight and height of an individual. It has been accepted that a BMI < 18.5 indicates chronic energy

deficiency in males. NFHS-3 shows that 36% of women and 34% of men in age group 15-49 have a BMI < 18.5. It indicates that prevalence of chronic energy deficiency and lack of proper nutrition is more among women than men. Economic Development ensuring a rise in educational attainment of women and greater employment opportunities will result into a rise in BMI for women. NFHS reports states that a rise in educational attainment, wealth, employment and decision making power for women results into an increase in BMI for women.

- 15. House Hold and Women Status:** - Strong and persistent adherence to family life and family values are the key features of the socially empowered women of the society. An economically empowered woman liberally participates in household decision making and limited degree of freedom to move or travel independently outside of the household. Urban middle-class women are increasingly successful at ensuring greater access to education and employment for themselves; rural women are however engaged in work at husband's farm or with limited opportunities to receive education. Correspondingly reasonable amount of literature observes other forms of social exclusion such as socioeconomic status.
- 16. Division of Familial Responsibilities:** - The strong presence of dual-earner families and the recognition of women's contribution to the economic stability of the family have led couples to reassess the distribution of family and household tasks, and made it necessary for them to consider the career paths of both spouses. Thus, each member of a couple must now reconcile the requirements of two work environments, while meeting the family's needs. Despite this reality, women continue to assume a double work load.
- 17. Work Family Conflict:** - Working women's life suffers from several work family conflict which negatively affects their capacity and individualism some of them are:
 - a.** Lack of time: a significant source of stress for parents
 - b.** Impact on physical and mental health

- i. Dissatisfaction with life in general and particularly with family life
- ii. Impact on mental health
- iii. Impact on physical health
- iv. Impact on dietary habits and lifestyle of families
- c. Impact on marital and family life of individuals
 - i. Impact on marital and family life
 - ii. Impact on children and adolescents

Actually economically empowerment or independence refers to increasing the economic, political, social, educational, gender, or spiritual strength of individuals and communities. The word empowerment is defined as the process by which one can take control and ownership of their choices. Empowerment and economic independence is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Central to this process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets Empowerment and economic independence is a multi-faceted process which encompasses many aspects : -

1. Enhancing awareness among women
2. Increasing access to resources of economic, social and political by women
3. Having access to information and resources for taking proper decision related to own life and family.
4. Having a range of options from which you can make choices (not just yes/no, either/or).
5. Ability to exercise assertiveness in collective decision making.
6. Having positive thinking on the ability to make choices.
7. Ability to learn skills for improving one's personal or group power.
8. Ability to change other's perceptions by democratic means.
9. Involving in the growth process and changes that is never ending and self initiatives.
10. Increasing one's positive self image and overcoming stigma.

Some characteristics of women economic independence impact on their life style which has been identified after analysis over the data of the research are:

1. Having education and employment to their credit the working women will have a different view about the existing society in comparison to the non working women.
2. With growing economic independence there will be a marked attitudinal change among the working women.
3. In traditional society like ours the family members will have a different view about the working women.
4. Being fully exposed to modernization and westernization the working women will have a different attitude that what the mom working women have about the status of women in society.
5. The working women will not regard free mixing with the opposite sex.
6. The working women will be more exposed to westernization than non working counterparts.
7. Working women's lifestyle negatively affects the personal and family life if work life balance is not proper.
8. Working women's social involvement depends and affected by their job profile.

6.3.1 Independent Women Psychology

An economically empowered woman continuously evolves; by behaviour an independent woman is healing, learning and growing all the time. She doesn't let failures define her but uses them to grow and evolve. Economically independent woman is always open for challenges, she doesn't get disheartened over minor setbacks, she values her passion, the way she lives reflects her passions, goals, values and beliefs. An empowered woman admits her ignorance without being ashamed to do so. Most importantly she appreciates and respects the value and worth of the men in her life. She knows that part of being a real woman is recognizing and embracing the qualities of great men. Some of the psychological characteristics of economically independent women are:

1. **Independent Thinker:** Being able to think objectively, independently, is the trait of an economically empowered woman. One should be able to take inputs from others and look at them objectively. At the end of it all though, the conclusion is always your own.
2. **Clarity of thoughts** An economically empowered woman is one who is very clear about her thoughts and feelings. Not mixing the two, an empowered person knows and is mindful and clear of every situation.
3. **Owning of emotions:** An independent woman knows how to manage the emotions with in family and at work place as well. Independent women learn the hard way how dangerous and utterly ignorant it is to not own your emotions.
4. **Knowing and living the thin line between caring about others and not minding it**
5. **Financially independent and understanding the value of money:** This may vary from person to person but it is a very important point of psychological independence of women which shows economic independence of women as well. Empowerment can occur only when you understand the value of money.
6. **Smartness:** Economically empowered women become smart and playing a dumb damsel in distress should necessarily irk them. We really need to stop associating being a victim of circumstances with being a woman. An economically empowered woman feels comfortable in taking her own advice.
7. **A girl who doesn't confuse on Feminism:** This may seem a little out of context but seriously, having the wrong ideals of feminism will take you nowhere because it is an important movement for women's economic empowerment or independence. A woman who knows that it is fine to cook for your loved ones if you like cooking and who teaches the same to her son is the woman I find empowered and independent.
8. **Self-aware:** There is nothing better than being a self-aware woman. An economically empowered woman is always aware of her surroundings and always knows how to laugh at herself.

- 9. Progressive thinking:** An economically empowered woman is forward thinking and tries to make her thinking productive and helpful for others. Her thoughts are not stagnant, and she has the maturity to analyze the good and bad in a situation and act accordingly.

Work, family and personal life style should be complimentary to each other and not conflicting with each other. Some are successful in their careers but fail in family and personal life, whereas some others who have a vibrant personal and family life style are below par at work. Being successful in one sphere of life at the cost of the other is not a healthy sign. In the long run, family happiness and a decent personal life style are key determinants of a successful career. A balancing act among these domains may not be as easy as we think, but a sincere attempt in this direction will definitely yield fruitful results.

Family composition has changed and women have joined the workplace in larger numbers, but women are still more likely to leave the workforce due to family demands. Transnational motherhood provides the support some women need to stay in the workforce, but highlights the intersectional nature of gender inequality and has serious implications for both immigrant women and those they leave behind. When women work, there tend to be more progressive gender attitudes operative in the family and less power disparity, but working women still experience competing demands and disproportionate family responsibility. Work–family policies can alleviate, or exacerbate, inequity and gendered work and family tensions.

Conclusion

It is not practically possible to stop the wind of change that is making a paradigm shift in lifestyle of working women. This shift is leading to some positive and some negative change. It is required to understand the cause of negativity and make necessary rectification in one's approach to life.

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CHAPTER - 7

SUMMARY OF FINDINGS AND SUGGESTIONS

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7.1 Introduction

Women are undistinguished element of the societal system with less privilege and less authorities. Women face challenges and hindrance in every aspect of their life development and in every aspect of the life. Since centuries societies are running their affairs without identifying the role and contribution of women in the overall development of societal structure. So to realize the overall welfare of the society conditions of women should be improved, this thought came into the mind of several socialists. So as social revolution efforts for empowerment of women is identified as an essential element for the development of the society. Several decades have been passed away and now-a-days modern women are performing different roles and handling several responsibilities in working place and their houses as well but still their position is not identified equal to men in society.

Women empowerment and nourishment includes women awareness for their rights, building up self-confidence, to have a control over their lives both at home and outside, improving literacy and essentiality of literacy and developing the sense of contribution, encouraging the participation in societal development, their ability to bring a change in the society.

This study with its efforts has been underlined under this crucial issue where contribution and participation of women in the economy of district and family economy has been examined with reference to the working women of Kota district of Rajasthan. It has believed that participation of women in the labor force is helping to reduced poverty and in improving the financial and societal status of family which all confirms the role of women in families, societies and countries financially and in totality results in development of economy. A proper assessment of the empowerment of women requires an understanding of how women themselves view their positions at the individual stage through the greater societal level.

The study contributes to improve the understanding of the important contribution of women to economic activities of district and family. To examine the women participation and contribution in the economy with special reference to Kota in this study a structured questionnaire has been formulated covering several dimensions to

fulfill the established research objectives of the study. With the help of this result it would be easy to focus on working women participants' opinion for their job / business, their willingness for doing jobs, reasons behind doing the job or business by a woman, problems faced by working women at their workplace factors which determine the women's position in the society and workplace, lay thoughts about the working women, satisfaction of women about the jobs / business, qualities should a woman possess to be successful, problems and issues which are common for women with respect to society and profession, impact of their job income on their family status and other economic variables of their family, income employment in family and at which extent, their economic contribution in the form of tax payer, in reducing the unemployment, in economic development of family, country etc.

So this study has been a systematic effort to examine several issues of women in economic world with special reference to their participation and contribution in the economic development of Kota and their families. This chapter of the study outlines the structured summary of the chapters presented in the thesis, recommendations, and statements for the future research. The presentation of the chapter will start with the summary of all the incorporated chapters of the thesis.

7.2 Summary of the Chapters

7.2.1 First Chapter – Introduction

This chapter throws light on the background of women, where she is being worshipped as goddess and on the other side she has to face gender bias. The Indian society still considers women as weaker sex. There are many sociological and cultural traditions which have kept women dormant for quite a long term. The Sati Pratha no longer exists, but still shameful incidents like girl foeticide continue to take place in our society. They face malnutrition, college dropout, early marriage, harassment for dowry and other social evils.

But with the change in time the role of women worldwide is undergoing a dramatic change. Women today share the podium with men in almost all fields. They have proved their mettle in various fields, including higher education, teaching, politics, sports, medical as well as scientific research, information technology, air and water,

peacekeeping missions, nursing, wartime, agriculture, construction, business, public and private job sectors, policing, journalism and many other fields.

Changing role of women has been depicted in this chapter from social role to economic role. Female entrepreneurship and women's contribution to economy and employment are growing on a constant basis. But still it is true that compared to men, women still lack equality in terms of salary treatment, high positions, and initiatives in business. Many reason for such inequality was traced such as:

1. Lack of confidence to establish their own businesses.
2. Difficulty in maintaining balance between professional and family life.
3. Inability to economize the necessary capital to fund the investment.
4. Difficulties in further education and technical support.
5. Limited access to information in terms of programs, subsidies, management and business administration.

Importance of women entrepreneurship has now been recognised which has a very strong positive relation between women entrepreneurship and status of women and well-being of the society and economic development of the country.

Challenges and Barriers to women achieving their potentials include the information about the challenges and barriers for women in the economic world. The chapter presents the theoretical understanding of women's economic empowerment, descriptive information about the challenges and barriers for women's economic empowerment like personal challenges / barriers, socio-cultural challenges / barriers, gender specific challenges / barriers, professional challenges / barriers and sector specific challenges / barriers for women.

Government policies and economic empowerment of women conceptualizes the women empowerment in which several definitions of women empowerment have been presented given by multiple authors. Under background of women empowerment in India pre and post independence women empowerment has been presented in the chapter which focuses on the schemes promoted in both the era for women empowerment in India. The continuous section of the chapter presented the constitutional favor for women empowerment in India. National perspective plan for

Indian women 1988-2000, women empowerment policy 2001 and efforts and schemes for economic empowerment of women has been presented under government plans and policies for women empowerment in India. In government plans and policies for women empowerment in Rajasthan several schemes and policies promoted and launched by the government of Rajasthan have been presented.

7.2.2 Second Chapter - Research Methodology

Statement of problem: In the absence of entrepreneurship, industrialization cannot take place as it is one of the important factors of industrialization. Entrepreneurs are playing an important role in the economic development of a developing country. Women's skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the women entrepreneurs to organize industries. Empowering women in entrepreneurship leads to break the inequalities and reduces the poverty. Now-a-days it is realized that enterprising women have cast entrepreneurial talents which could be harnessed so as to convert them from the position of Jobseekers to Job givers. The government has realized the importance of women entrepreneurship. As a result, it offers a variety of programmes for women entrepreneurs. Kota city is a developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes women by various associations, they are not ready to undertake the business/ profession. As compared to men, women are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Thus, the present study aims at undertaking the entrepreneurial development among women highlights their motivational forces and relationship between socio-economic background of women entrepreneurs, motivational factors and their existing entrepreneurial traits.

The present study would be relevant to the society as it would be helpful in reducing the gender gaps, and start recognizing the work of women as a major contribution to the economy of the country. Additionally it would be relevant for the policy makers to improve their policies, training programmes, job environment and other facilities

provided by them to the women which would encourage their participation in economic activities.

Objective of the study

Thus the study overall focuses on examining the economic participation of women. The research focuses on examining several objectives and potential issues under women economic contribution and participation and related factors which are as follows:

1. To understand certain economic activities in which women are engaged.
2. To examine the motivational factors for working women.
3. To analyze obstacles which inhibit women to be economically empowered?
4. To examine the participation rate of women in the economic activities and their contribution to the family budget as well as economy of Kota city.
5. To understand the pattern of leisure and lifestyle of working women.
6. To suggest suitable measures and a plan of action for the enhancement of women's contribution in the economy of Kota city and country as a whole.

Scope of the study

As Kota city is the area of proposed research which has registered its fame as 'Education City' on the world map. This city has generated a number of economic activities for both men and women in diversified fields. A number of issues and challenges related to diversification and expansion of women participation in economic activity in Kota city will be addressed in this study, who are engaged in different activities such as Self owned business, government jobs, semi-government jobs and private jobs, which would be relevant for the women in this city as well as at other places to make them aware about the need to organize them and improve their situation according to their skill.

Study period: 2015 has been the period of field survey

Collection of data

The data has been collected from both primary and secondary sources. The primary data has been collected from women who are engaged in different economic activities such as Self owned business, government jobs, semi-government jobs and private

jobs, with the help of Questionnaire. Sample of 450 women of Kota city has been taken in the study. They have been selected through stratified random sampling technique for data collection. In our study economic activity has been defined as employment for wages, self-employment, own account worker, piece worker and work in household business/enterprise, micro-enterprise which results into income of woman in the form of cash or kind. This study is an empirical one, based on survey method. Secondary data has been collected through various sources such as websites, journals, articles, and books.

Research Hypotheses

Research is divided into eight sets of hypotheses:

- 1] Studying relationship between demographic characteristics and opinion for preferred sector and willingness for job/ business.
- 2] Analyzing satisfaction for job / business among women of Kota city.
- 3] Assessing impact of professional life on personal life and work life balance of women of Kota city.
- 4] Studying the variables affecting overall satisfaction for jobs / businesses among women of Kota city.
- 5] Studying the variables affecting overall satisfaction for jobs / businesses among women society.
- 6] Analyzing role of women in family economy with reference to Kota city.
- 7] Analysis of employment of women salaries in family and its impact on the status of family.
- 8] Analysis of heads where women participants spend their income.

The research hypotheses are based on the objectives of the study. The objectives have been classified into sub-parts, and hypotheses have been formulated accordingly.

Tools and Techniques

The data analysis and interpretation have been performed by using IBM SPSS 21.0 as statistical tool. In this study several statistical tools have been used over the accumulated data from the structured questionnaire which has 39 different questions under four different classes. Majority of opinion have been administered under Likert

five point scales and in Yes and No form administered for the working women of Kota city of Rajasthan. The analysis over the data has been performed in a sequence which starts with the reliability measurement of the data and then continuous with demographic characteristic analysis of women participants analysis of relationship between demographic characteristics and opinion for preferred sector. The analytical tools and methods used in the study for overall analysis of data are as follows:

1. Cronbachs' Reliability Test
2. Descriptive and frequency statistics
3. Pearson Chi Square Test – Cross tabulation
4. Lambda and Goodman and Kruskal tau as directional measure
5. One Sample T-test
6. Multiple Linear regression analysis
7. Binomial test
8. Pearson Correlation
9. One Way ANOVA
10. Run Test
11. KMO and Bartlett's Test
12. Principal Component Analysis
13. Univariate Test

Reliability of the Data: Degree of inter correlation among the items have been measured through the Cronbach's reliability test, Cronbach value for the responses of the 450 participated women over the questions administered in the questionnaire has been .783 which is an excellent representation of the quality of data and confirms approx 78.3% reliability of the collected data. These values confirm the consistency and reliability of the data for future analysis. Cronbach's alpha value based on standardized items have been found .830 and total number of variables participated in the research has been 137. Higher the Cronbach value higher would be reliability and trust over the data collected from the customer can be estimate with the conformity of unbiased and redundant data.

Demographic profile of respondents

This section majorly examines personal information of the women participants like participants name, age, marital status, monthly income, family type, Qualification, number of children, preference to do job, current job status and their opinion about the sector which is good for women with respect to job. Some of the major conclusions are: Out of 450 women respondents 221 (49.1%) have been of 20-35 years age group of women, 48 (10.7%) has been observed from below 20 years age group of women, 105 (23.3%) of participated women has been of 36-50 years age group and 76 (16.9%) of participated women of 51 years and above age group. Out of 450 women participants 293 (65.1%) of women has been married, 111 (24.7%) of women has been unmarried, 34 (7.6%) of women has been divorcee and 12 (2.7%) of women has been widow. 143 (31.8%) women participants has been earning in between ₹10000 – 30000 per month, 124 (27.6%) women has been earning in between ₹ 30000 – 50000 per month, 121 (26.9%) women participants has been earning lesser than and equal to ₹10000 per month and remaining 62 (13.8%) women has been earning more than and equal to ₹ 50000 per month. 226 (50.2%) of women participants has been living in nuclear family, 183 (40.7%) of women has been living in joint families and remaining 41 (9.1%) of women participant of Kota city are living single. 80 (17.8%) women has been undergraduate, 114 (25.3%) women has been graduate, 123 (27.3%) women has been post graduate, 67 (14.9%) women has been professionally qualified and remaining 66 (14.7%) women has been having several other academic qualifications. 161 (35.8%) women has been having more than two children, 119 (26.4%) women has been having only one children and 24 (5.3%) women has been having more than two children and 146 (32.4%) women has been not having any child. 150 (33.3%) women has been of public sector, 150 (33.3%) women has been of private sector, 100 (22.2%) women has been having their own business, 50 (11.1%) women has been of semi government sector. 183 (40.7%) women preferred public sector for women, 138 (30.7%) of participated women preferred own business / self-employment for women, 69 (15.3%) of participated women preferred private sector for women and remaining 60 (13.3%) of participated

women opinion as preferred sector has been for private sector. Highest level of agreement has been given to retail sector as a good sector for women and second highest preference has been given to call centre jobs.

7.2.3 Third Chapter - Literature Review

The studies reviewed in this chapter points out that many researches have been done around women clientele. Studies on status of women highlight the fact that since ancient time women has been unable to enjoy the deserved status. They have been regarded as stereotype home makers in most cases. Their contribution towards the economic and social up liftment of family has been never given consideration. Different studies on women show that the women entrepreneurs hardly avail financial assistance, technical guidance due to less awareness about funding and government policies. The status of women depends on different parameters such as caste, family, place of work, and society and hence they had experienced inferior status and biasness.

But now women even in ordinary families feel their financial burdens increased and greater awareness towards their skill, standard of living, education for their children's, and so on. The most important source of motivation to women entrepreneurs for establishing their enterprise were their husband and family members.

Literature reviews also reveal that government of India is also actively associated with entrepreneurial development and women empowerment and also plays a leading role as an engine for promoting economic environment. Government has spent huge amount and made several schemes for the up-liftment of women entrepreneurship.

Women owned businesses are highly increasing in the economies of almost all countries. (Daymard (2015), Gandhi and Sharma (2014), Ekesionye and Okolo (2012), Kurbah and Luther (2007)) are of the view that hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. (Professors Brush et al. (2014), Cohoon et al. (2010), Jalbert (2008)) reveals that skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. According to (Jyothi

and Prasad (2009), Darrene et al. (2008)) such attitudinal change is possible only if the political and social environment becomes more sensitive to the urgent need of nurturing the women entrepreneurs, and enhancing their entrepreneurial abilities. (Chinomona and Maziriri (2015), Ekesionye and Okolo (2012), Cohoon et al. (2010), Deshpande et al. (2009) Gupta (2008), Lall et al. (2008), Singh et al. (1986)) found that major constraints in women's participation in economic activities and development process in societies are inadequate access to factors of production and trade, lack of credit facilities, lack of training opportunities and skill acquisition, limited access to appropriate production technologies and social services. (Palaniappan and Ramanigopal (2012), Banerjee and Talukdars (2007), Singh et al. (1986)) examined the factors and the motivations and reasons of women to initiate ventures. (Tripathy Lal (2012), Wube (August 2010), Alam et al. (2011), Deshpande et al. (2009), Singh and Pal (2008), Ibrahim & Henriques (2003), Mincer (1962)) also found the factors that make women to leave the corporate world for becoming entrepreneurs.

A number of researches have undertaken women entrepreneurs as the sample. The studies highlight that they are successful in most of the areas whether private jobs, government jobs, semi-government jobs or self-owned business. Thus, the need has been felt to research this area and create a detailed database of women entrepreneurs engaged in different areas for contributing in economic development of the country.

As Kota city is the area of proposed research which has registered its fame as 'Education City' on the world map. This city has generated a number of economic activities for both man and woman in diversified fields. Till now no study has been carried on economic contribution of women in Kota city. A number of issues and challenges related to diversification and expansion of women participation in economic activity in Kota city has been addressed in this study, which would be relevant for the women in this city as well as at other places to make them aware about the need to organize them and improve their situation according to their skill.

As a research scholar and being a woman, this study would be relevant to me and other scholars to be aware of their existence and through gaining the basic knowledge

along with practical knowledge, more and better information about the rights and entitlements of the women would be accessed.

This study would be relevant to the society as it would be helpful in reducing the gender gaps, and start recognizing the work of women as a major contribution to the economy of the country.

This study would be relevant for the policy makers to improve their policies, training programmes, job environment and other facilities provided by them to women which would encourage their participation in economic activities.

7.2.4 Fourth Chapter - Motivating Factors and Satisfaction for Job/Business among Women of Kota City

In this chapter emphasis has been laid on understanding the economic activities in which women of Kota city are engaged, Studying Opinion of Women of Kota City for Motivating Factors and Reasons of Being in Job / Business, Analyzing Satisfaction for Job / Business among Women of Kota City through Analyzing their Problems at Working Places, studying the Variables Affecting Overall Satisfaction for Jobs / Businesses and Assessing Impact of Professional Life on Personal Life and Work Life Balance.

Analysis of relationship between the women participant's demographic characteristics (qualification, marital status and family type) and their opinion for preferred sector for job and willingness for doing job / business have been performed in this section of the chapter. It is very crucial to examine the relationship between the qualification of women and their preference to a particular sector for job, marital status of women and their preference to a particular sector for job, qualification level of women and their willingness for job / business, family type to which women participant belong and their willingness for job / business and marital status of women participant and their willingness for job / business.

Following hypotheses have been formulated for analyzing the significance of these relationships:

H₀₁: Qualification of women significantly does not affect their preference about the sector for doing job.

- H_{a1}**: Qualification of women significantly affects their preference about the sector for doing job.
- H₀₂**: Marital status of women significantly does not affect their preference about the sector for doing job.
- H_{a2}**: Marital Status of women significantly affects their preference about the sector for doing job.
- H₀₃**: Qualification of women significantly does not affect their willingness for doing job / business.
- H_{a3}**: Qualification of women significantly affects their willingness for doing job / business.
- H₀₄**: Family type to which women belong significantly does not affect their willingness for doing job / business.
- H_{a4}**: Family type to which women belong significantly affects their willingness for doing job / business.
- H₀₅**: Marital status of women significantly does not affect their willingness for doing job / business.
- H_{a5}**: Marital status of women significantly affects their willingness for doing job / business.
- H₀₆**: There is no significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.
- H_{a6}**: There is significant difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31.
- H₀₇**: There is no significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.
- H_{a7}**: There is significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours.

H₀₈: There is no relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.

H_{a8}: There is significant relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life.

Relationship between demographic characteristics and opinion for preferred sector and willingness for Job / Business- This section analysis helps to determine the relationship between the women participant's demographic characteristics (qualification, marital status and family type) and their opinion for preferred sector for job and willingness for doing job / business. For this purpose five different hypotheses have been formulated and to analyze the significance of relationship between the participating variables Cross-tabulation (Chi-Square) method has been adopted.

It could be observed that 183 women respondents preferred Public / Government sector for job. Public sector has been recognized as the most preferred sector among all other sectors by the qualified women but professionally qualified women also prefers the own business or self-employment as well. 138 women respondents preferred self-employment or business as a good choice for them. A good variation has been observed in the participated women respondents about their preferred sector for job. Highest preference for Private sector in all the qualification classes has been given by under graduate women and highest preference for Semi government sector in all the qualification classes has been given by Post graduate women. This proves that there is a significant relationship between the qualification and the preference of sector for doing job for the participating women respondents. Thus **H_{a1}** is accepted, and is concluded that higher qualification holder women mostly prefer the Public sector and professionally qualified women preferred own business.

Majority of women with any marital status prefer the public sector job in comparison to all the other sectors like private sector jobs, semi government sector jobs and running their own business. It proves that there is no significant relationship between

the marital status of women participants and their preference of sector for doing job. Thus H_{02} is concluded that marital status of women significantly does not affect their preference about the sector for doing job as generally women looks for secure and reliable jobs and public sector jobs are known for this.

From the cross tabulated values of interaction in between qualification level of women participants and their willingness for doing job / business presented in the study on the basis of Willingness, Forced, In pressure but not forced and No comments. Out of 80 under graduate women participants major number of women participants 37 have been forced to do job and 26 women participants are willingly doing job, Out of 114 graduate women participants major number of women participants 49 are willingly doing the job while 28 have been forced to do job, Out of 123 Post graduate women participants major number of women participants (49) have been forced to do job while 39 have been in pressure but not forced to do job, Out of 67 Professionally qualified women participants major number of women participants 27 have been willingly doing job while 22 have been forced to take job and Out of 66 other qualification holder women participants major number of women participants 26 have been forced to do job and 22 women have been in pressure to take jobs but not forced . Thus it could conclude that total 270 women participants are doing job but not forced. This could conclude that qualified women have wiliness to do job or business. Hence H_{a3} is accepted and is concluded that qualified women have wiliness to do job or business.

Women mostly living in nuclear family are willingly doing job in its section and same has been observed for their opinion about they are in pressure but not forced. Thus it could conclude that nuclear family women prefer to do job or business. Joint family women's (86) highest agreement for doing job / business has been given to forced which showed that they are not doing job willingly even not in pressure as well but family situations / persons are forcing them for it. This proves that there is a significant relationship between the types of family of women participants and the willingness for doing job among the participating women respondents. Hence H_{a4} is

accepted and thus is concluded that family type (joint, nuclear, single) affects the individual will for doing job / business.

It has been observed that out of 293 married women participants 93 are doing job / business willingly, 101 have been forced for it and 85 are in pressure but not forced. In 111 unmarried women participants 37 are doing job / business willingly, 49 have been forced for it and 22 are in pressure but not forced. 162 women participants out of 450 total women participants has been doing job / business but forced somehow for it, which proves that there is no significant relationship between the marital status of women participants and the willingness for doing job among the participating women respondents. Thus H_{05} is accepted. Thus it is concluded that marital status (married, Unmarried, Divorcee and Widow) of women does not affect their willingness for doing job / business.

Out of five formulated hypotheses three alternated hypotheses confirm that Qualification of women significantly affects their preference about the sector for doing job and their willingness for doing job / business, and Family type to which women belong significantly affects their willingness for doing job / business.

Women's opinion for motivating factors and reasons of being in Job / Business –

To identify women participants' opinion for factors which motivates them the most for job / business and reasons for them being in job / business chi-square test has been performed. From the analysis it has been observed that highest motivating factors among all six listed factors have been family persons, friends and relatives and self motivation. From the chi square statistics it has been confirmed that impact of family persons, friends and relatives in women life is more in comparison to others, but still media and culture impact cannot be underestimated. From all the reasons, insufficient family income has been identified as a crucial reason for the women to be in job / business. From the Chi square statistics it has been observed that insufficient family income, getting the opportunity and hobby are the most significant issues among all the other issues for a woman of being in job / business. The least significant factor observed of being in job / business is unemployment.

Satisfaction for Job / business among women of Kota City - To analyze the women participants' opinion and related satisfaction about their jobs' contribution or impact on their social prestige, economic gains, family life, self satisfaction, growth and designation and family decision participation one sample T-test has been performed. One hypothesis have been also formulated to examine the significance of difference in mean satisfaction value of women of Kota city with their job / profession for the listed factors and proposed mean value 3.31. From the statistical analysis it has been observed that women participants has been agreed that their jobs / professions gave them social prestige and respect, help to earn economic benefits and personally satisfied with their job / profession. But women are not satisfied with their growth and designation, participation in decision making and their work life balance situation. Hence H_{a6} is accepted as it concludes that women participants agreed that their jobs / professions help to earn economic benefits and gave them designation and growth but they are not satisfied with their growth and designation and also not satisfied with their participation in decision making. But H_{06} is accepted as it shows that women participants' satisfaction level for the factor is below average value means most of women are not satisfied with their work life balance situation but most of women are personally satisfied with their job / profession.

Problems faced at working places by women of Kota City- To examine the significance of the working women feedback for their experience about the problems faced by them during their working / professional life frequency based analysis and one sample T-test has been performed with 1.5 test score value. It has been observed from the frequency based analysis that out of 450 women 263 women agreed that superiors are not supportive to them, 240 women are facing problem of strong leadership, 242 women agreed for financial deficit, 232 women agreed that they faces gender equality in working life, 277 agreed that they faced problem regarding safety and security, 286 women agreed that lack of proper training is also a big problem for them in professional life, 303 women agreed that they faced several health related problem in their life, 245 women agreed that they faced lack of systematic work planning as a problem in professional life, 248 women agreed that their awareness

level for the government schemes is not good and sufficient and 225 women agreed that they are facing problem to managed work and life issue in balanced way. Thus security and safety is identified as the most crucial issue among the working women as a problem at workplaces. From one sample Test it has been observed that all among six listed problems Superiors are not supportive, Safety and Security, Lack of Proper training, Health Issues and Non awareness for government schemes are the crucial problems faced by women at their working places.

The variables affecting overall satisfaction for Jobs / Businesses among women of Kota city Analysis of impact of several variables (working women satisfaction with their jobs / profession related factors, problems faced by working women at their workplaces and working hours) on the overall satisfaction of the women participants for their job / profession / business has been performed to examine the significance of impact of each variable over the satisfaction. In order to assess the impact one hypothesis have been formulated which has been examined by Multiple regression analysis with stepwise method. It has been observed that there is a significant linear relationship between overall satisfactions of women for job / business and satisfaction with jobs / profession related factors, problems faced at workplaces, working hours and according to model 1 working hours is identified as significant (.003) predictor and according to model 2 both working hours and score of problems faced by women at workplace are significant (.005, .036) predictors. ter 4. Thus for better working environment it is required to give supportive, safe, and caring environment to the working women. Hence H_{a7} is accepted.

Impact of professional life on personal life and work life balance of women of Kota city - Work or professional life affects individuals' social engagement, style and pattern of living life, living standard, knowledge and attitude, individual image and identity, participation in social activities and thinking and behaviour and analysis of ability of work life balance of working women according to the persons' nearby them like husband, Children, parents, Children, boss, friends etc., to examine the significance of difference in the opinion of women participants bionomical test has been performed. Significant difference has been observed in women opinion for for

impact of job / business on social engagement, on living standard, on knowledge and attitude, on personal image and identity in society, on Personal Motivation and Satisfaction / Confidence, on social activities celebration, on attending of social events and activities and thinking and behaviour. The insignificant difference in women opinion has been observed for impact of job / business on life style and pattern. From One Sample T-test for women ability of work life balance according to person's nearby them it has been concluded that women participants' opinion for their ability to manage their work and life according to their husbands, parents, boss, colleagues, friends is not good and ability to manage their work and life according to their children, relatives, neighbour and society is below average.

To examine the relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life regression analysis has been performed which confirms the significance ($F(1, 448) = 27.811, p = .000 < .0005$) of relationship. Predicted opinion for "Impact of Professional life affected Personal and Social life negatively": $1.924 + (0.280 * \text{Average Score of women for Work life balance ability})$. It has been also found that professional life negatively affects personal and social life of individual have been given by 126 women out of 450 women participants with agreement. 167 (37.1%) women agreed with the statement but on average level means professional life affect but up to an extent. 118 (26.2%) women respondents showed disagreement for the statement and 39 (8.7%) women showed complete disagreement with the statement. So it has been concluded that there is a significant relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life thus H_{a8} must be accepted.

7.2.5 The Fifth Chapter – Women Participation in Economy of Kota city

This chapter presents the data analysis and interpretation performed on the analysis of role of women in family economy with reference to Kota city, analysis of employment of women salaries in family and its impact on the status of family, analysis of role of women in economy with reference to Kota city, analysis of heads

where women participants spend their income and analysis of women participants' opinion for their role in economic development of Kota city has been presented. These analysis have been carried out with the help of analyzing women opinion for layman thoughts about the working women, analyzing problems and issues found common in society and profession by women of Kota city, analyzing qualities woman should posses to be successful according to women participants, analysis of employment of women salaries in family and its impact on the status of family, analysis of heads where women participants spend their income and analysis of women participants' opinion for their role in economic development of Kota city.

Following hypotheses have been formulated for analyzing this significance.

H₀₉: Age of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a9}: Age of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₀: Educational qualification of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a10}: Educational qualification of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₁: Present job sector of women does not affect their opinion for the factors determining the position of person in society and workplace.

H_{a11}: Present job sector of women significantly affects their opinion for the factors determining the position of person in society and workplace.

H₀₁₂: Contribution of salary in family budget significantly does not affect the women willingness to expend their income according to their desire.

H_{a12}: Contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire.

H₀₁₃: Application of working women income in different heads of family does not nourish their family statue.

H_{a13}: Application of working women income in different heads of family nourishes their family statue.

H₀₁₄: There is no proportionate difference between number of women spending and not spending their income in watching movies.

H_{a14}: There is significant proportionate difference between number of women spending and not spending their income in watching movies.

H₀₁₅: There is no proportionate difference between number of women spending and not spending their income in travel and touring in holidays.

H_{a15}: There is significant proportionate difference between number of women spending and not spending their income in travel and touring in holidays.

H₀₁₆: There is no proportionate difference between number of women spending and not spending their income in parties and get together.

H_{a16}: There is significant proportionate difference between number of women spending and not spending their income in parties and get together.

H₀₁₇: There is no proportionate difference between number of women spending and not spending their income in shopping / fashion.

H_{a17}: There is significant proportionate difference between number of women spending and not spending their income in shopping and fashion.

H₀₁₈: There is no proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.

H_{a18}: There is significant proportionate difference between number of women spending and not spending their income in parlour / beauty treatments.

H₀₁₉: There is no proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

H_{a19}: There is significant proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family.

Opinion of women factors ensuring success and position at workplace and society – Women participants' opinion about the factors (educational qualification, financial position, Caste / religion, living standard and style, job / Profession etc, Social involvement and participation, Family background and personality and hard work) which participate in determining position of a person in society and workplace has been measured with the help of One Sample T-Test with 1.5 test score value.

Positive t value and significant opinion has been observed for educational qualification (2.369, .018), Financial Position (1.986, .048), Caste and Religion (8.410, .000), Living Standard and Style (3.045, .002), Job / Profession / Business / Designation (3.828, .000), Societal Position and Designation (4.126, .000) and Family Background / Type (3.631, .000). And it has been also observed with correlation analysis that all the variables are positively and significantly correlated with each other and affects each other also. To examine the impact of age, educational qualification and working sector of women on their opinion about the factors affecting the societal / workplace position and identity One-way ANOVA have been applied to examine the established hypotheses. Thus **H_{a9}** Age of women significantly affects their opinion for the factors determine the position of person in society and workplace is accepted. It has also been concluded that except educational qualification, Family Background, Personality and Hard work for all the other factors contribution in determining persons' position and designation in society and workplace women opinion is affected by the educational qualification. Thus **H_{a10}** Educational qualification of women significantly affects their opinion for the factors determining the position of person in society and workplace is accepted. **H_{a11}** Present job sector of women significantly affects their opinion for the factors determining the position of person in society and workplace is accepted and has been concluded that except Job / Profession / Business / designation and Family Background / Type for all the other factors contribution in determining persons' position and designation in society and workplace women opinion is affected by the Current working sector.

Women's opinion for lay thoughts about the working women – To examine significance of the opinion about the lay thoughts for the working women according to the given opinion Runs test has been performed as a nonparametric test with mean value as cut point. It has been observed from the analysis that women participants have agreed that layman think that working women blindly follows western culture, do not care about their family, mixes too much with opposite gender (males), do not give time to family, do the job on the cost of family comfort, do jobs for themselves only, spoils work culture and becomes egoistic in family and society both. This

shows that still male dominated society did not improve their thinking about the working women which affects the women satisfaction and personal identity of women in the society and at country level.

Problems and issues found common in society and profession by women of Kota city - There are several problems which might be common for the working women in both society / family and at work place. PCA analysis has been performed over 13 different statements related opinion of working women of Kota city. KMO value for the Women opinion for problems and issues they found common in society and work place is .697 which shows the sampling adequacy. Total variance explained by the four factors is 53.74% and the extracted factors includes following variables:

- a. **Factor 1:** It clubs safety and security, mental harassment, biased behaviour of Boss / family, high work load, Isolation from policy formulation and work life imbalance.
- b. **Factor 2:** It clubs gender inequality, physical harassment and no concentration on self-satisfaction.
- c. **Factor 3:** It clubs health issues and no breaks and leaves.
- d. **Factor 4:** It clubs male domination and less emotional quotient.

Qualities women should possess to be successful according to women participants

– Out of 450 total women participants 252 women agreed “impressive personality” ensures success, 292 women agreed “good looks” ensures success, 248 women agreed “knowledge and qualification” ensures success, 318 woman respondents agreed “hard work and sincerity” ensures success, 262 woman respondents agreed “commitment and dedication” ensures success, 257 woman respondents agreed “competitive capabilities and skills” ensures success and 214 woman respondents agreed “enthusiastic and challenging behavior” ensures the success of woman. Means women participants are agreed that impressive personality, good looks, knowledge and qualification, hard work and sincerity, Commitment and dedication, Competitive capabilities and skill and Enthusiastic and challenging behavior of woman possess the success of a woman.

Role of women in family economy in Kota city – It has been found that out of 195 women who disagreed that they contribute their salary in family budget 88 (45.1%) women spend their salaries according to their desire, and out of 255 women who agreed that they contribute their salary in family budget 145 (56.9%) women spend their salaries according to their desire. Overall 233 (51.8%) women of total 450 women participants agreed that they spend their salaries according to their desire. Out of 450 women participants 255 (56.7%) of women participants agreed that their income / earning is included in family budget and Remaining 195 (43.3%) women participants refuses for their participation. It has been also observed that no relationship between the women opinion for their contribution in family budget and % of their income contributed by them as generally women applied their salaries in several expenses and somehow it is not directly view as contribution in family budget. Significant (.014) and positive but weak correlation (.116*) has been observed which showed that contribution of salary by woman in family significantly affects their willingness to use their salary on them. To examine the significance of impact or relationship Chi-Square test have been performed which proves that contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire. Linear by linear association between women participants earning contribution in family budget and income expended by their own desire also shows significance (.014). And Fishers' Exact test 2 sided (.017) and 1 sided (.009) both also shows significance. This proves that contribution of salary in family budget significantly affects the women willingness to expend their income according to their desire. Hence H_{a12} is accepted.

Analysis of employment of women's salaries in family and its impact on the status of family – Employment of income is directly correlated with the status of family so relationship between the women opinion for the extent of employment of their income in different heads of family and its overall effect of family status according to the participating women opinion have been examined by One Sample T-Test. Analysis has been done to examine the impact of working women income on overall development and nourishment of family of working women statistical

presentation of frequency distribution of women opinion for impact of their income on family under eight heads have been done and observed that 278 (61.8%) women agreed that their salaries are nourishing financial position and statue of family, 276 (61.3%) women agreed that their salaries are nourishing societal status and position of family, 391 (86.9%) women agreed that their salaries are nourishing living standard and statue of family, 265 (58.9%) women agreed that their salaries are nourishing education status of children of family, 255 (56.7%) women agreed that their salaries are nourishing family and personal health, 253 (56.2%) women agreed that their salaries are nourishing social involvement of family, 300 (66.7%) women agreed that their salaries are nourishing quality of life of family and 318 (70.7%) women agreed that their salaries are nourishing risk taking capabilities of family. Highest percentage 341 (75.8%) women agreed that their salaries are applied in daily routine expenses of family and least application of salaries are performed in constructing home for this only 218 (48.4%) women give their positive consent. Highest mean score hve been observed for “In Routine expenses” which showed that salaries of women majorly applied in this head and least mean score has been observed for “In constructing house” which showed that salaries of women applied in this head in least cases in comparison to other heads. Societal status and position of family is affected the most by the income of women and social involvement is least affected head by the income of women. Highest mean score has been observed for “Living standard and statue” which showed that salaries of women majorly nourishes this factor of families and least mean score has been observed for “Social Involvement” which showed that salaries of women nourishes this factor of families at least level. To examine the relationship between the women participants’ opinion for the income used in different heads of family and its overall impact on the different factors by Univariate test. It has been concluded from the statistical analysis that there is a significant (.000) relationship between the interaction of impact of working women income on overall development and nourishment of family of working women, the F value observed for the relationship is 14.270 and the R value which shows the association between the participating variables is .206. Hence H_{a13}

Application of working women income in different heads of family nourishes their family statue is accepted which confirms that application of working women income in different heads of family nourishes their family statue.

Role of women in economy of Kota City – The role of working women of Kota city in the economy, for this purpose their contribution as a human capital will be examined by studying their income expenditure pattern, interaction with bank, payment of taxes and their contribution in different economy heads. It has been observed from the descriptive statistics that in the form of income tax payer, women are not showing major contribution in the economic development. A good difference between the opinions of women participants has been observed for the factors examining the role of women in economic development. To examine the significance of the difference in the opinion for studying the role of women in economic development Chi-Square test with equal categorical distribution have been performed. From the chi square test it has been concluded that there is significance difference in the opinion of women for having personal account as a factor of contribution in economic development, there is significance difference in the opinion of women for paying income tax as a factor of contribution in economic development, there is a significance difference in the opinion of women for their contribution in economic development, there is a significance difference in the opinion of women for estimating their importance in the economic development and there is no significance difference in the opinion of women for developing women entrepreneurship by the government.

Analysis of heads where women participants spend their income – To examine the difference in women opinion for spending their income in watching movies, in travel and touring in holidays, in parties and get together, in shopping / fashion, in parlour / beauty treatments and in miscellaneous expenses of family binomial test has been performed and observed that 313 women participants reported that they spend their income in watching movies and 137 women refused from it. Means majority of women spend their income in watching movies. So and H_{a14} There is a significant proportionate difference between number of women spending and not spending their

income in watching movies is accepted. 159 women participants reported that they spend their income in travel and touring in holidays and 291 women refused from it. It shows that a majority of women do not spend their income in travel and tourism. Hence H_{a15} There is a significant proportionate difference between number of women spending and not spending their income in travel and touring in holidays is accepted. 260 women participants reported that they spend their income in parties and get together and 192 women refused from it. It can be observed that a good number of women spend their income in parties and get together. Therefore H_{a16} There is significant proportionate difference between number of women spending and not spending their income in parties and get together is accepted. 236 women participants reported that they spend their income in Shopping / Fashion and 214 women refused from it. It reveals that a moderate number of women spend their income in shopping / fashion. Hence H_{017} is accepted which states that there is no significant proportionate difference between number of women spending and not spending their income in shopping / fashion. 302 women participants reported that they spend their income in parlor / beauty treatments and 148 women refused from it. It reflects that major number of women spends their income in parlor / beauty treatment. Therefore H_{a18} is accepted which states that there is significant proportionate difference between number of women spending and not spending their income parlor / beauty treatments. 252 women participants reported that they spend their income in miscellaneous expenses of family and 198 women refused from it. This means good number of women spend their income in family. Hence H_{a19} is accepted which states that there is significant proportionate difference between number of women spending and not spending their income in miscellaneous expenses of family. From the test statistics it has been observed that there is significant proportionate difference between number of women spending and not spending their income in watching movies, in travel and touring in holidays, in shopping / fashion, in parties and get together, in parlor / beauty treatments, in miscellaneous expenses of family.

Analysis of women participants' opinion for their role in economic development in Kota City – PCA analysis have been performed over 12 different statements presenting the contribution in economic development. KMO value for the women participants' responses is .593. Four factors have been extracted from the Principal component analysis with varimax rotation on the women participants' opinion for their role in economic development of Kota city which are as follows:

- a. **Factor 1:** It presents highest correlation or factor loading for women opinion for their role in economic development of Kota city by business establishment, giving employment as entrepreneur, increasing per person capita and by giving participating in administration from local to national level.
- b. **Factor 2:** It presents second highest correlation or factor loading for women opinion for their role in economic development of Kota city by investment and deposition, banking activities.
- c. **Factor 3:** It presents third highest correlation or factor loading for women opinion for their role in economic development of Kota city by paying taxes, reducing unemployment and social development.
- d. **Factor 4:** It presents fourth highest correlation or factor loading for women opinion for their role in economic development of Kota city by purchases and expenses, improved position of households and Institutional, technical and structural changes in rural economies.

The women participants' opinion for their contribution / role in the economic development of Kota city has been administered. For which total 12 different statements like Paying Taxes , Reducing unemployment, Business establishment, Giving employment as entrepreneur, Increasing per person capita, Investments and Deposition, Banking Activities, Participation in administration from local to national level, Social development, Purchases and Expenses, Improved position of households, and Institutional, technical and structural changes in rural economies presenting the contribution in economic development have been administered in the question and opinion have been solicited in Yes (2) and No (1).

Women responses for the factors of economy affected by working women contribution it has been concluded that working women are significantly affecting economy by investing in human capital, social status of woman, reduction in violence against woman and girls and Reduced gender dimensions of crisis.

Out of 450 women participants 306 women (68.0%) agreed that they are having personal bank accounts, 164 (36.4%) women agreed that they are tax payer, 278 (61.8%) women agreed that women are contributing in economic development, 234 (52.0%) women agreed that government should nourish the women entrepreneurship and 305 (67.8%) women agreed that they are definitely contributing in the economic development of Kota.

7.2.6 Sixth Chapter – Impact of Economic Independence on lifestyle of women of Kota City – The chapter highlights understanding of economic independence of women, characteristics of independent women. Under the lifestyle of economically independent women independent women psychology has been presented which shows the evolving behavior of women.

While reviewing heads where women participants spend, it has been observed that a good number of women participants spend their income on watching movie, Travel and Touring in Holidays, Parties and Get together with friends and relatives, Shopping / Fashion, Parlour / Beauty treatments and Miscellaneous expense of family.

From the data collected it has been observed that 313 women participants reported that they spend their income in watching movies and 137 women refused from it. This shows that a majority of women spend their income in watching movies. 159 women participants reported that they spend their income in travel and touring in holidays and 291 women refused from it. This means majority of women do not spend their income in travel and tourism. 260 women participants reported that they spend their income in parties and get together and 192 women refused from it. Means good number of women spend their income in parties and get together. 236 women participants reported that they spend their income in Shopping / Fashion and 214 women refused from it. It reveals that a moderate number of women spend their

income in shopping / fashion. 302 women participants reported that they spend their income in parlor / beauty treatments and 148 women refused from it. It can be observed that majority of women spends their income in parlor / beauty treatment. 252 women participants reported that they spend their income in miscellaneous expenses of family and 198 women refused from it. This means a good number of women spend their income in family.

7.3 The Concluding Remarks

The study focuses on examination of women participation and contribution in economic world with special reference to their families and Kota and other related factors. It has been recognized from several statistical analyses that the research is based on the opinion and feedback given by 450 working women so it could interpret that women now days prefer to do job that is why such big sample have been targeted from different backgrounds working women.

In this study, we have theoretically and empirically reviewed and scrutinized the subject of women role in economy with special reference to their contribution and participation in the economic development. Worldwide several women empowerment program are running with the basic intention to raise the women participation in the societal and economical development of their families, district, state and country. From the traditional role of women in society several revolutions has been realized by Indian societal structure to raise the social and economical position of women which result into the modern form of women with increased contribution and participation in the economy. So this issue is chosen for examination where role of women in economic world will be studied with special reference to the working women role in the economy of Kota and their families as well.

Following conclusions have been derived from the statistical analysis over the data collected through 450 working women of Kota city.

1. It is observed from the responses of women participants that their most preferring sector for job is retail sector and then they will refer call centre jobs. A good number of responses has been also observed for the teaching jobs, banking jobs, telecom sector jobs and running own business.

2. It is concluded that qualified women are career oriented and look for public sector as their most preferring sector for the job. It has also been observed that qualification affects the willingness of a woman to do job means qualified woman do the job from their willingness. While studying the impact of marital status impact on woman preference about the sector for the job and willingness for job it has been observed that marital status does not affect woman does not affect any of the variable. Means marital status does not result into willingness of a woman to do job and at the very same time does not alter the preference of sector for job.
3. While studying the motivating factors for women, which motivate them the most for job / business it is found that self-motivation is referred as the most significant motivating factor for woman, but they also referred family, friend / relatives, media and culture as significant motivating factors. So it has been concluded that impact of family persons, friends and relatives in women life is more in comparison to others, and media and culture impact can't be underestimate.
4. After reviewing the reasons which results into doing job / business by woman it is observed that insufficient family income have been the most identified reason for doing job / business. Insufficient family income, getting the opportunity and hobby are identified as the most significant issues among all the other issues for a woman of being in job / business and the least significant factor observed of being in job / business has been unemployment. It is observed that the motivating factors and reasons for women to be in jobs / businesses are not related with each other as negative and weak relationship are observed by Pearson correlation analysis.
5. It is depicted that women agree that their job / business gave them social prestige and respect, help to earn economic benefits but no giving them self satisfaction, growth and designation and participation right in decision making in family. Means whether women are working now days but still looking for their satisfaction and right of decision making in their families.

6. Working women face several problems at their workplace and they commonly agree for problems like superiors are not supportive, Safety and security, Health issues and Non awareness about government schemes. Thus for better working environment it is required to give supportive, safe, and caring environment to the working women.
7. From regression analysis it is concluded that overall satisfactions of women for job / business is significantly affected by satisfaction with jobs / profession related factors, problems faced at workplaces. Working hour is a significant variable which affects the satisfaction of women for job / business.
8. Work or professional life affects individuals' social engagement, style and pattern of living life, living standard, knowledge and attitude, individual image and identity, participation in social activities and thinking and behaviour the same has been observed from the opinion of women participants. Women agreed that job / profession affects their social engagement, living standard, knowledge and attitude, personal image and identity in society, personal motivation / satisfaction, social activities celebration, attending of social activities and events and thinking behavior.
9. It is observed from examining women participant ability to adjust their personal life with according to persons' nearby them it has been concluded that according to husband, children, boss, parents, colleagues, friends, relatives and other society persons are agreed that their ability to manage their work and life is not good or below average.
10. From analysis of the relationship between women participants' opinion about their work life balance ability and level of agreement for the impact of professional life on personal and social life, it is concluded that 167 (37.1%) women respondents are averagely agreed that professional life negatively affects personal and social life of individual. It has also been observed that women participants opinion is directly associated with their ability to manage their personal and professional life according to nearby persons' opinion so a significant relationship between women participants' opinion about their work

life balance ability and level of agreement for the impact of professional life on personal and social life has been identified.

- 11.** It is assumed that women participants' opinion for factors responsible to determine the position of women in society and workplace (educational qualification, financial position, Caste / religion, living standard and style, job / Profession etc, Social involvement and participation, Family background and personality and hard work) might influenced by the age group, educational qualification and Current sector of their job. From the analysis it has been concluded that women participants are agreed that educational qualification, financial position, Caste / religion, living standard and style, job / Profession etc, Social involvement and participation and Family background contribute in building the identity of individual at workplace. And it has also been observed that all the variables are positively and significantly correlated with each other and affects each other also. It has been also concluded that age, education and current working sector all influences women opinion for several variables responsible to determine the position of women in society and workplace.
- 12.** From analysis of women opinion about the layman thoughts for the working women it is found that working women agree that layman generally think that Working women follows western culture, Working women do not care about family, Working women mixes too much with males, Working women do not give sufficient time to family, Working women do job on the cost of family comfort, Working women do jobs for themselves only, Working women spoils work culture and working women become Egoistic in family and society. This shows that still male dominated society did not improve their thinking about the working women which affects the women satisfaction and personal identity of women in the society and at country level.
- 13.** Safety and security is one of the common problem faced by women in society / family and Profession. Apart from this there are several other problems which might be common for the working women in both society / family and at work place. It has been observed from the analysis that women participants opinion

for the safety and security, mental harassment, biased behaviour of Boss / family, high work load, Isolation from policy formulation and work life imbalance showed highest correlation, for gender inequality, physical harassment and no concentration on self satisfaction second highest correlation has been observed which means for these variables women opinion shows common opinion and correlated opinions.

- 14.** After analyzing the women participants opinion for the qualities which a woman should possess to become successful it is concluded that Impressive Personality, Good Looks, Knowledge and Qualification, Hard work and Sincerity, Commitment and Dedication, Competitive capabilities and skills, Enthusiastic and Challenging Behaviour all the essential qualities according to women participants opinion which should a woman possess to be successful.
- 15.** A good percentage of women participants' earning is included in family budget which shows that they are playing significant role in the economic structure of the families. But it is also realized that there is no relationship between the women opinion for their contribution in family budget and % of their income contributed by them as generally women applied their salaries in several expenses and somehow it is not directly view as contribution in family budget. It is also observed while examining women participants' opinion for their Income expended by their own desire only 233 women agreed for it. It is because contribution of salary by woman in family significantly affects their willingness to use their salary on them as both have weak but significant relationship it has been proved by the Chi Square test also.
- 16.** It is crucial to examine the heads where salaries of majority of women are employed with in the family. From the statistical analysis it is concluded that women participant's salaries are majorly applied in education and fees, routine expenses, medical and health issues and in paying taxes as well. Thus it presents the significant role of women in their family economy.
- 17.** From the analysis of women participants' opinion for the factors of family which are nourished by their income it is observed that women participants are

agreeing that their income is directly affecting the Financial Position and Status, Societal Status and Position, Living Standard and Statue, Education of Children, Family and Personal Health Security, Quality of life and Risk taking capabilities. Thus it could be concluded that income or salary of woman affecting all the possible factors of their family positively which shows their significant contribution in family economy. A significant relationship between the interaction of impact of working women income on overall development and nourishment of family of working women has been identified. Application of working women income in different heads of family nourishes their family statue as well.

- 18.** Out of 450 women participants 306 women (68.0%) agreed that they are having personal bank accounts, 164 (36.4%) women agreed that they are tax payer, 278 (61.8%) women agreed that women are contributing in economic development, 234 (52.0%) women agreed that government should nourish the women entrepreneurship and 305 (67.8%) women agreed that they are definitely contributing in the economic development of Kota.
- 19.** While reviewing heads where women participants spend it is observed that a good number of women participants spend their income on watching movie, Travel and Touring in Holidays, Parties and Get together with friends and relatives, Shopping / Fashion, Parlour / Beauty treatments and Miscellaneous expense of family.
- 20.** Women responses for the factors of economy affected by working women contribution it has been concluded that working women are significantly affecting economy by investing in human capital, social status of woman, reduction in violence against woman and girls and Reduced gender dimensions of crisis.

Recent years have witnessed considerable advances in women's attainment of economic and social rights. However, the implementation of full gender equality requires a profound shift in individual attitudes and behaviors, which will ultimately

transform the underlying structure of social and economic institutions, making them more welcoming to women.

7.4 Suggestion for Empowering Women for enhancing their Contribution in the Economy

Woman plays significant role in family and economy by contributing in overall development in several manners like managing households and as working women both. Social, economical role and contribution of woman is still not identified due to discrimination and lack of participation of women in several heads of economic development. So there is much in the field to improve the situation by which women can realize their identities in the economical world. These suggestions are for the society leaders and government as well and some suggestions are focusing on individual lay persons also that how they can participate in developing the women participation in present economy and can better nourish the statue.

1. Women welfare and development Institutions should be developed at every district level to deliver resources for the development of women. These institutions should be responsible for taking care of health, education, domestic violence, implementation of women rights and many more.
2. Media should play their role by creating awareness about the women rights. Media should raise campaigns and talk shows which can create the awareness about the women rights.
3. NGOs working in the field of women empowerment should also participate in this field. Government should fund more to those NGO who are working in this field according to their progression and contribution.
4. It's time to change the mentality of society where women or girl is considered as responsibility or liability, this mentality should transform into girls being an asset of the family. This can only be realized with proper care and education.
5. Policy action should be taken to reduce the gender inequality.

6. Education, training, job, health etc. security should be provided by the government to women. Proper policies and their strict implementation are required.
7. Banks should be restricted to offer loans to nourish women entrepreneurship on subsidized rate to nourish the women contribution in economy. A minimum target should be there for every bank.
8. Women should have access to economic resources which leads to the economic growth. It should compulsory that every working or nonworking woman both should have bank accounts.
9. Fast and strict actions should be taken by police and court against the crime on woman. Rapid action court should be there in sever crime cases against woman.
10. Every sector should be open for women for job means opportunities should be as wide as for men. Women should be encouraged to join the fields of work which have been considered as fields for men.
11. A feel for safe and secure society for women should be developed. Rate of literacy should be developed.
12. Schemes like Pannadhay Yojna in Rajasthan should be promoted all over the India which realize the role of women in society.
13. Remove inequities and imbalances in all sectors of socioeconomic development and focus on women's equal access to all development, benefits and social services.
14. Safeguard and ensure the protection of women's human rights including economic, political and social rights of women in rural and urban areas, among those with and without formal employment, for young and elderly women of all abilities and income groups.
15. Awareness campaigns can be initiated in the media and in schools to promote the positive benefits of a more equal sharing of responsibilities, decision making, and power between women and men, thereby beginning a transformation to more gender-sensitive men and caring fathers and husbands, and women more capable and confident in assuming new responsibilities.

16. Additional research should be conducted in this regard to raise the awareness of people that women contribute to national wealth by taking care of their homes, saving their family money, giving free care service and supporting their husbands and others in a multitude of ways.
17. Greater involvement of men in domestic tasks would decrease women's heavy load, raise men's understanding and compassion for domestic matters, and increase their involvement with their children.
18. Special courses can be conducted for women in entrepreneurial skills to assist them to establish their own small-scale enterprise at home or outside the home.
19. Discussions with the women participants suggest that working women have greater psychological health, well-being and self-esteem than housewives who have never worked outside the home and women who have worked in paid jobs for less than one year.
20. In order to benefit from the more family-oriented perspective of women in policymaking and other leadership positions, immediate steps must be taken to place more women in decision-making and leadership positions and, at the same time, provide them with the necessary catch-up training and experience in order to be effective.
21. Recognizing the importance of family responsibilities including but by no means limited to childcare and care of the elderly would help in raising the status of women and in addressing the poverty and dependency faced by many fulltime housewives.
22. Provide women and girls access to quality health care services, to enjoy full health, including reproductive and mental health.

7.5 Recommendations for Future Research

Every research has some limitations and needs gaps to be filled. This can be done by new research design or changing paradigm.

1. A deep insight view is required to develop the paradigm or framework for increasing the economic contribution of woman in the society. This is still not realized; an overall concrete women empowerment framework should be

developed and promoted to ensure the growth of every woman of the society in every dimension (health, education etc.).

2. An in depth study will help to know about the specific variables of every dimension which should be individually studied so that the access to women participating activities and their impact on overall growth and development of economical and social statue of society could better be assessed as the more effective contribution of the women and more innovative women empowerment practices can be channelized.
3. This research can make a positive contribution to providing a theoretical underpinning to women empowerment in relation to women economic contribution, societal structure development, women entrepreneurship etc.
4. Our understanding is that this study can contribute as a significant point for the departure of further development with regard to creating a new concept entailing women empowerment and development in relation to enriched economic practices. This can be a potential topic for future investigation.
5. This study is limited to studying the women's contribution in economic world with special reference to the working women of Kota district of Rajasthan so a broader coverage could result into more specific and concrete results.
6. Specific model should be developed to recognize the significant variables of women empowerment and economic contribution, societal value creation approach, Socio-Economic development, Economic Performance, so that more specific attention and results related to the variables could be derived and potential benefits of them could be earned.
7. In future research over the same title researcher can focus on examination of specific class of gender (like male or female), age group (Teenager or young age women), educational qualification class (Professionally qualified, or graduate or master degree holder) and locality back ground class (Semi Urban, Urban and Rural) respondents for their responses about their contribution in economic world.

- 8.** Future research may also focus on studying the gender discrimination in modern society and more focused examination can be performed over realities of women in modern society.
- 9.** As in any study, further research is needed to replicate and extend the findings. In general, they should be replicated with different economic categories having direct or indirect interaction with women.
- 10.** Policy on paper for women empowerment and facts of implementation could be studied. A comparative analysis of women empowerment programs implemented state wise across India may also studied.

Finally, the findings can be further validated with broad population groups instead of specific area's women samples engaged in an economic contribution context. Future research should be conducted with different working women groups.

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QUESTIONNAIRE

I am the Ph.D. scholar of University of Kota, Kota, doing a project on “Women in Economic World- An Empirical Study of Kota City”. I request you to kindly fill the questionnaire below and assure you that the data generated shall be kept confidential.

SECTION A: PERSONAL INFORMATION OF WOMEN PARTICIPANTS

1. **Name:** _____
2. **Age:**
 - a. Below 20 Years
 - b. 20-35 Years
 - c. 36-50 Years
 - d. 51 and Above
3. **Marital Status:**
 - a. Married
 - b. Unmarried
 - c. Divorcee
 - d. Widow
 - e. Single
 - f. Live In Relationship
4. **Monthly Income:**
 - a. Less than or equal to 10000
 - b. 10000-30000
 - c. 30000-50000
 - d. 50000 or Above
5. **Family Type:**
 - a. Nuclear
 - b. Joint
 - c. Single
6. **Qualification:**
 - a. Under Graduate
 - b. Graduate
 - c. Post Graduate
 - d. Professionally Qualified
 - e. Others (Specify)_____
7. **Number of Children:**
 - a. One
 - b. Two
 - c. More than Two (Specify)____
8. **Your Prefer to do job in:**
 - a. Public Sector / Government
 - b. Private Sector
 - c. Semi Government Sector
 - d. Business / Self Employed
9. **What is your current Job status [Presently Working In]:**
 - a. Public Sector
 - b. Private Sector
 - c. Semi Government Sector
 - d. Business / Self Employed
10. **According to your opinion which Job / Sector is good for women:**
 - a. School or College Jobs
 - b. Banking Jobs

- c. Call Centre Jobs
- d. Retail Sector Jobs
- e. Telecom Sector Jobs
- f. Automobile Sector Jobs
- g. Health / Insurance
- h. Police Jobs
- i. Manufacturing Industry Jobs
- j. Own Business [Beautician, Boutique etc.]
- k. Others (Specify)_____

SECTION B: WOMEN PARTICIPANTS OPINION FOR THEIR JOBS / BUSINESSES

11. You are doing job / Business willingly or forced by family.

- a. Willingly
- b. Forced
- c. In pressure but not forced
- d. No Comments

12. Who motivate you for the Job / Profession the most?

- a. Self Motivated
- b. Family
- c. Friends / Relative
- d. Societal Structure
- e. Role Model
- f. Media and Culture

13. Why you are in Business or Job. Select any one of the reason.

- a. Insufficient Family Income
- b. You got the opportunity
- c. For self identity
- d. Hobby
- e. Family Business
- f. Social Status
- g. All family women members are working
- h. Adventure
- i. To Spend idle time
- j. Unemployed
- k. Others (Specify)_____

14. Rate your satisfaction with your Profession / Job in following terms. (1= Lowest satisfaction and 5= Highest Satisfaction)

Terms	1	2	3	4	5
Social Prestige					
Economic Gains					
Family Life / Work Life Balance					
Self Satisfaction					
Growth and Designation					
Family Decision Participation					

15. What are the problems faced by you at your workplace. [Put right mark for the problem identified against the statement]

- a. Superiors are not supportive
- b. Lack of Strong Leadership
- c. Financial Deficit
- d. Gender Inequality
- e. Safety and Security
- f. Lack of Proper Training
- g. Health Issues
- h. Lack of Systematic Work Planning
- i. Non awareness for govt. schemes
- j. Balance in work and family

16. According to you which factors determine position of a person in society and workplace? [Rate opinion in Yes and No]

Factors	YES	NO
Educational Qualification		
Financial Position		
Caste / Religion		
Living Standard and Style		
Job / Profession / Business / Designation		
Societal Position / Social Involvement or Participation		
Family Background / Type		
Personality and Hard Work		

17. Rate your agreement for following statements presenting layman thoughts for working women / job / profession?[1= Highest Disagreement and 5= Highest Agreement]

Terms	1	2	3	4	5
Working or Business women blindly follow western culture					
Working or Business women do not care about family					
Working or Business women mixes too much with males					
Working or Business women do not give time to family					
Working or Business women perform services on the cost of family comfort					
Working or Business women do job for their own only					
Working or Business women are spoiling the work culture					
Working or Business women become egoistic in family and society					

18. What are your working hours?

- a. Less than 4 hours
- b. 4-6 Hours
- c. 6-8 Hours
- d. More than 8 Hours

19. Rate your overall satisfaction for the job / profession / business.

- a. Very satisfied
- b. Satisfied
- c. Averagely Satisfied
- d. Dissatisfied
- e. Very dissatisfied

20. What basic qualities should woman posses to be successful? [Rate opinion in Yes and No]

Issues	YES	NO
Impressive Personality		
Good Looking		
Knowledge and Qualification		
Hard work and Sincerity for the job		

Commitment and Dedication		
Competitive Capabilities and Skills		
Enthusiastic and Challenging Behavior		

21. Problems and Issues you found common for women in society / family and profession / job. [Rate opinion in Yes and No]

Issues	YES	NO
Gender Inequality		
Male domination		
Health issues		
Security and Safety		
Physical harassment		
Mental harassment		
Biased Behavior of Boss / Family Members		
High Work Load		
No Breaks and Leaves		
Isolation from policy formulation		
Work and life imbalance		
Less emotional quotient		
No Concentration on self identity and satisfaction		

22. Rate your agreement that job positively affects following: [Rate opinion in Yes and No]

Job or Professional Life affects	YES	NO
Social engagement of Individual		
Life style and pattern		
Living Standards		
Knowledge and attitude		
Personal Image and Identity in society		
Personal Motivation and Satisfaction / Confidence		
Social activities celebration		
Attending of Social Events and activities		
Thinking and Behavior		

23. Are you able to adjust the work and life balance, rate according to nearby person's opinion for you of family and profession? [1=Low agreement & 5=High agreement]

Terms	1	2	3	4	5
Husband					
Children					
Parents					
Boss					
Colleagues					
Friends					

Relatives					
Neighbors					
Other Society Persons					

24. Rate your agreement for “Job or Profession negatively affects personal and social life of Individual”.

- a. Highly Agreed
- b. Agreed
- c. Averagely Agreed
- d. Not Agreed
- e. Highly Disagreed

SECTION C: WOMEN PARTICIPANTS OPINION FOR THEIR ROLE IN FAMILY ECONOMY

25. Are your earnings also included in family budget?

- a. Yes
- b. No

26. If yes, then how much of your salary you contribute in your family budget.

- a. 25% of Income
- b. 50% of Income
- c. 75% of Income
- d. Complete Income
- e. According to Need
- f. Do not Contribute

27. How much percent of your salary you spend on you only?

- a. 10% of Income
- b. 20% of Income
- c. 30% of Income
- d. Complete Income
- e. According to Need
- f. Do not Spend

28. Can you spend your Income according to your desire?

- a. Yes
- b. No

29. Your income is used and employed in: [Rate opinion in Yes and No]

Income is used and employed in	YES	NO
In Constructing Home		
In buying Car / automobiles		
In Education / Fees		
In Insurance / Family Security		
In Recreation and Leisure time		
In Saving and Deposits / Investments		
In Routine Expenses		
In Medical and Health Issues		
In Paying Taxes		

30. Rate your agreement that your job / business income nourished following in your family. [Rate opinion in Yes and No]

Factors of family Nourished by Income of Job or Business	YES	NO

Financial Position and Status		
Societal Status and Position		
Living Standard and Statue		
Education of Children		
Family and Personal Health Security		
Social Involvement		
Quality of life		
Risk taking capabilities		

SECTION D: WOMEN PARTICIPANTS OPINION FOR THEIR ROLE IN ECONOMY

31. Do you spend your income in following: [Rate opinion in Yes and No]

Income Spend in	YES	NO
Watching Movie		
Travel and Touring in Holidays		
Parties and Get together with friends and relatives		
Shopping / Fashion		
Parlor / Beauty treatments		
Miscellaneous expense of family		

32. Do you have personal bank account?

- a. Yes b. No

33. Are you Income Tax Payer?

- a. Yes b. No

34. Are you agreeing that women are contributing in economic development of nation / world?

- a. Yes b. No

35. Are you agreeing that women entrepreneurship should be nourished by government?

- a. Yes b. No

36. Do you feel your importance in the economic development of the country or Kota?

- a. Yes
b. No

37. You are contributing in economic development of Kota City by: [Rate opinion in Yes and No]

Contributing in Economic Development by	YES	NO
Paying Taxes		
Reducing unemployment		
Business establishment		
Giving employment as entrepreneur		
Increasing per person capita		
Investments and Deposition		
Banking Activities		
Participation in administration from local to national level		
Social development		
Purchases and Expenses		
Improved position of households		
Institutional, technical and structural changes in rural economies		

38. Are you agreeing that working women affects their society and economy by: [Rate opinion in Yes and No]

Factors	YES	NO
Investment in Human Capital		
Allocation of household resources		
Social status of woman		
Gender and generational relations		
Increased mobility		
Reduction in violence against woman and girls		
Reduced gender dimensions of crisis		
Structural Equality development		

39. Please provide your suggestion to improve the quality of research.



A STUDY ON ACCOUNTING SYSTEMS USED BY WOMEN ENTREPRENEURS OF KOTA CITY

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Abstract

It is recognized that appropriate accounting information is important for a successful management of a business whether it is large or small. The study evaluates the accounting systems used by small scale enterprises operating in Kota city by women entrepreneurs. The study has been necessitated due to high rate of small scale enterprises running in Kota city, as it is famed as education city. 50 respondents have been selected through a simple random sampling technique from the women proprietors of small scale enterprises operating in Kota city. The structured questionnaire was employed for the study. Several accounting systems viz., Single entry, Double entry, Management accounting system, Tax accounting system, Audit system, are available for use to small scale enterprises. The women proprietor maintains the rough record in the daily register book about cash receipt and payment, and sundry debtors and creditors. It has been observed that 84% of women entrepreneurs of small scale enterprises in Kota used the single entry accounting system because of its simplicity and it did not require any technical knowledge and 16% used double entry accounting system, but they did not have the technical knowledge of this system. They have to hire services of accountants to keep track of their business performance. This study recommends among other things that the Government should provide training to the small business owners to avail themselves the opportunity to use the accounting systems that are relevant for the day to day reporting of their business transactions.

Key Words: Accounting Systems, Evaluation, Small Scale Enterprises, and Women Entrepreneurs.

INTRODUCTION

Accounting in business allows analyzing the financial performance, and looks at statistics such as net profit. Accounting can be defined as systematic recording, reporting and analysis of financial transactions of a business. Accounting system can be defined as, Organized set of manual and computerized accounting methods, procedures, and controls established to gather, record, classify, analyse, summarize, interpret, and present accurate and timely financial data for management decisions. It is often stated that business decisions need to be supported by good quality financial information which needs to be relevant, user-friendly and available in a timely manner. The accounting system entails repetitive transactions which generally fall into cash disbursement, cash receipts, purchases and sales.

A women entrepreneur is an adult who owns and runs an enterprise, specially a commercial one, often at personal financial risk. Women entrepreneurship not only empowers women economically but also strengthens their position in society.

Small scale enterprises have been defined in various ways according to the capital of the enterprise, size, and number of people employed by the enterprises, the ownership and management of the enterprises and sales volume. They are important for the nation as they provide raw materials for medium and large scale enterprises and also provide employment opportunities for large segments of the population. The small scale enterprises should use adequate accounting system for gathering and organizing information about the business transactions to efficiently play the mentioned roles.

Basically, the two types of accounting systems are commonly used, namely, single entry system and double entry system. These could be operated manually or computerized. The single entry accounting system is the simplest method and is more liked by the women in small scale enterprises. The system records the flow of income and expenses through the business on daily summary of cash receipts. Generally, there are rough records of cash received and paid, and of sundry debtors and creditors.

The double entry system of accounting is based upon the fact that every transaction has two aspects and therefore will affect two ledger accounts. Every transaction involves a debit entry that is left side of one account and a credit entry that is right side in another account. This means that every transaction must be recorded in two accounts; one account will be debited and the other account will be credited.



The Institute of Chartered Accountants reported that there is evidence to suggest that small firms are aware of the importance of accounting information. In spite of this awareness, most proprietors of small enterprises in Kota, are not too keen to use standard accounting systems to run the day to day activities of their enterprises.

The main aim of this study therefore is to identify the accounting systems used by the small scale enterprises in Kota , Rajasthan, with a view to find the problems that hinders the women entrepreneurs to use the proper accounting systems which are needed for the optimization of these small scale enterprises. This study is important because for optimum business growth, small scale enterprises must make use of a system of accounting which will enable them to determine the volume of sales, profits/losses, assets and liabilities at any given time.

PURPOSE OF THE STUDY

The purpose of this study is to evaluate the accounting systems of small scale enterprises operated by women entrepreneurs in Kota city. It will help:

1. To analyse the awareness about type of accounting systems available to small scale enterprises.
2. To ascertain the type of accounting systems used by small scale enterprises operating in Kota city by women entrepreneurs.
3. To understand the problems that hinders the use of accounting system by small scale enterprises operated by women in Kota city.
4. To suggest way to bring them in mainstream of accounting.

METHODOLOGY

The study has been carried out in Kota city, Rajasthan. There are three types of small scale enterprises run by women entrepreneurs' viz., Parlour, Mess, and Boutiques of Sarees, Dress and Jewellery in Kota city. A sample of 50 women entrepreneurs has been considered for the study comprising 10 from each enterprise. Simple random sampling technique was used to select these 50 respondents women entrepreneur of small scale enterprises. The study has been carried out by conducting a survey. The data have been collected through questionnaire and personal interviews.

RESULTS AND DISCUSSION

Maximum women running the small scale enterprise in Kota city are between the age group of 30-50 years old. 95% women proprietors are married and started small scale business to use their educational talent or as recreation and also to support their family income. 5% are divorced and started the business to earn the livelihood for their children and other family members. 89% of the women entrepreneurs earned on an average between Rs.10,000- 50,000 on monthly basis. Manpower employed are maximum 2-5 in number but some of the Mess has more than 5 employees also for food preparation, serving food and tiffin delivery.

Table- 1, Awareness of women entrepreneurs about accounting systems available to small scale enterprises in Kota.

S. No.	Types of accounting systems	No. of resp.	Aware
1	Single entry system	50	42
2	Double entry system	50	33
3	Management accounting system	50	5
4	Tax accounting system	50	26
5	Cost accounting system	50	0
6	Auditing system	50	13

Results in Table 1 reveals that there are six accounting systems available for use by small scale enterprises. But basically women proprietors are aware of only two types of accounting systems that is, single entry system and double entry system. 84% of women entrepreneurs are aware of the single entry systems. 66% of women entrepreneurs are aware of the double entry systems but they did not have the technical knowledge about this accounting system. 10% are aware of management accounting system. 52% are aware of Tax accounting system and 26% are aware of Auditing system, but none are aware of cost accounting system.



Table- 2, Use of accounting systems by small scale enterprises in Kota city by women entrepreneurs

S. No.	Types of accounting systems	No. of resp.	Use
1	Single entry system	50	42
2	Double entry system	50	8
3	Management accounting system	50	0
4	Tax accounting system	50	0
5	Cost accounting system	50	0
6	Auditing system	50	0

Table 2 represents that 84% of women entrepreneurs are using single entry system. The reason behind its use was that single entry system of accounting was simple and does not require any technical knowledge and is less time consuming for record keeping of day to day activities. 16% of women entrepreneurs are using double entry system. They did not possess correct knowledge about it. So finally they have to hire services of an accountant to maintain their records.

Table -3, Problems that hinder in utilization of accounting systems keeping proper records by women entrepreneurs of small scale enterprises.

S. No.	Types of problems	No. of resp.	Agree
1	Time consuming	50	10
2	Expensive	50	0
3	Requires technical knowledge	50	46
4	Difficult to maintain the system	50	43
5	Requires more staff	50	12
6	Exposes the actual financial position	50	48
7	Make enterprises to pay more tax	50	31

The data analyzed in Table 3 showed that most of the small scale enterprises in Kota city owned by women are aware that proper keeping of accounting records is required, though most of them do not keep it. The findings revealed that the problems which hinder the utilization of accounting systems by small scale enterprises in Kota city are due to their thinking that it is time consuming, requires technical knowledge, require more staff, difficult to maintain the system, exposes financial position and that it makes an enterprises to pay more tax. As these women entrepreneurs did not keep the proper record it made them difficult in calculating the tax.

CONCLUSION

Based on the findings of the study, the following conclusions were made:

1. As the single entry system is simple and not cumbersome, so the small scale enterprises owned by women proprietors adopt single entry accounting system.
2. Due to inadequate record keeping, the small scale women proprietors are not able to assess their performances effectively.
3. To enhance the profitability and growth of small scale enterprises continuously, there is need of adequate record keeping which will help the proprietors to keep track of the performance of these enterprises.

RECOMMENDATIONS

Based on the findings and conclusions drawn from the study, the following recommendations were made:

1. As there were many accounting systems available to small scale enterprises, the government and NGOs should provide proper training facilities to the small scale business owned by women to avail themselves the opportunity to use the accounting systems that are relevant for the day to day recording of their business transactions.



2. Although single entry system does not serve the purpose, still it is used due to its advantages of simplicity. The small scale enterprises should be encouraged to make use of other accounting systems available for their business for proper calculation of profit and tax payment.
3. Since keeping proper accounts enhance profitability and growth of small scale enterprises, there is need for the Institute of Chartered Accountants to organise seminars for small scale proprietors for better knowledge about the use of accounting systems in their business.

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LEISURE AND LIFE-STYLE OF WOMEN ENTREPRENEUR OF KOTA CITY.

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Abstract

Economic globalization has provided women more economic power in the 21st century than ever before. So it has become more important for the women to balance their work and leisure activities for good life style. This paper theorizes on the concept of the women's leisure and life-style of women entrepreneurs. The working women have less time for leisure activities due to number of socio-economic factors which make the situation more complicated. The pattern of leisure is deeply influenced by change in social structure, economy cultural and political processes in society. For women entrepreneur leisure is temporary withdrawal from routine activities. These leisure activities divert the sentiments of women entrepreneurs from the everyday pressures. This study has been carried at Kota city, Rajasthan. The study has been necessitated as Kota city is famed as education city, many small, medium and large enterprises which are run, which have large percentage of women involvement. 30 respondents have been selected through simple random sampling technique from the women entrepreneurs of Kota city. The structured questionnaire was employed for the study. It has been observed that women entrepreneurs have leisure time and many respondents are found traditional as well as modern in outlook. The respondents are aware of having sound health by having a good life-style. They are members of clubs, have parties, have friends of same as well as opposite sex, consume liquor and spend quality time with family members.

Key Words: Women Entrepreneurs, Leisure Activities, Life-Style.

“All intellectual improvement arises from Leisure” – Dr. Johnson.

INTRODUCTION

The term “Women Entrepreneurship” we mean, an act of business ownership and business creation that empowers women economically, increases their economic strength as well as position in society. The number of self-employed women has increased 3 times as fast as the number of self-employed men. They have made their mark in business for the following reasons highlighted here: - 1) they want to assume new and fresh challenges and opportunities for self-fulfillment. 2) They want to prove their personalities in innovative, daring and competitive jobs. 3) They want to undertake changes to control the balance between their families’ responsibility and business obligations.

Leisure is temporary withdrawal from routine activity that is based on outwardly imposed social constraints and is not fully satisfying to the individual. Leisure involves the substitution of a preferred activity that provides diversion and pleasure by satisfying strongly internalized values and sentiments in a situation free of the everyday pressures. The way of spending leisure is conditioned by age, sex, occupation, income, education, cultural background etc.

Lifestyle is the typical way of life of an individual, group, or culture. A lifestyle typically reflects an individual's attitudes, values. Therefore, a lifestyle is a means of forging a sense of self and to create cultural symbols that resonate with personal identity. Not all aspects of a lifestyle are voluntary. Surrounding social and technical systems can constrain the lifestyle choices available to the individual.

The present study tried to look into the leisure time activities and lifestyles of women entrepreneurs.

Educated women are aware of the importance of morning walk and health related activities. Eating right, eating less and involving in games and sports are becoming a part of healthy life style today. Women in the present study were also found aware of these facts. Today having friends of opposite sex is not considered a taboo as it used to be in earlier days. Men and women work, travel and eat together; as a result they become friends too.

The present study has been carried out in Kota city, Rajasthan, as this city is famed for its coaching institutes. Here many women run their own business on small-scale as well as medium sized to earn their livelihood or to use their talent as their profession. These women entrepreneurs for the sake of leisure and recreation become the members of health clubs, other clubs, have parties, have friends of opposite sex, and spend time with family members.

Purpose of the study

The purpose of this study is to look into the leisure time activities and life-styles of women entrepreneurs in Kota city. It will help:

- To understand the importance of leisure in the life of women entrepreneurs.
- To understand the patterns of leisure and lifestyle of professional women.
- To analyze the pattern of leisure and lifestyle of women entrepreneurs in Kota city.

METHODOLOGY

The present study deals with the leisure time activities and life-style of women entrepreneurs. It has been carried out in Kota city, Rajasthan. There are three types of women entrepreneurs 'who run enterprises viz., Parlour, Mess, and Boutiques of Sarees, Dress and Jewellery in Kota city. A sample of 30 women entrepreneurs has been considered for the study comprising of 10 from each enterprise. Simple random sampling technique has been used to select these 30 respondents women entrepreneur of small scale enterprises. The study has been carried out by conducting a survey. The data have been collected through questionnaire and personal interviews.

RESULTS AND DISCUSSIONS

Maximum women running the small scale enterprise in Kota city are between the age group of 30-50 years old. 95% women proprietors are married and started small scale business to use their educational talent or as recreation and also to support their family income. 5% are divorced and started the business to earn the livelihood for their children and other family members. 89% of the women entrepreneurs earned on an average between Rs.10,000 - 50,000 on monthly basis. Manpower employed is maximum 2-5 in number but some of the Mess has more than 5 employees also for food preparation, serving food and tiffin delivery.

Table 1, Life-style of respondents

	Number	Percentage
Go for a morning walk	26	86.67%
Exercise regularly	24	80%
Getting up 5-7 a.m.	20	66.67%
Getting up after 7 a.m.	10	33.33%
Member of health club	24	80%

The above table shows that 86.67% respondents go for a morning walk, 80% exercise regularly, 66.67% get up in between 5-7 a.m., 33.33% get up after 7 a.m. and 80% respondents are found to be members of health club. It can be said that educated women are aware of the importance of health related activities.

Table- 2, Visiting Health Club

	Number	Percentage
Weekly	6	25%
Monthly	10	41.67%
Occasionally	8	33.33%

As mentioned earlier, all respondents are members of health club. The above data shows that 25% visit health club weekly, 41.67% go to the health club monthly and 33.33% go occasionally. Despite of their busy schedules they still take out time to go to the health club.

Table -3, Play Games/Sports for body fitness

	Number	Percentage
Daily	3	10%
Once a week	6	20%
Monthly	9	30%
Rarely	5	16.67%
Never	7	23.33%

People have become aware of their health. Eating right, eating less and involving in games and sports are becoming a part of their healthy life-style today. Women entrepreneurs who were our respondents were also aware of this fact. The data shows only 10% respondents daily play games, 20% once a week, 30% monthly, 16.67% rarely play games and 23.33% respondents never go for sports/games.

Table – 4, Frequency of meeting friends of opposite sex

	Number	Percentage
Very often	21	70%
Rarely	9	30%

Today having friends of opposite sex is not considered a taboo as it used to be in earlier days. Men and women work, travel and eat together. The above data shows 30% respondents rarely meet them and 70% meet very often. They go out with their friends for movies, restaurants and shopping.

Table- 5, Inviting friends for dinner/drinks

	Number	Percentage
Quite often	13	43.33%
Only during festivals	11	36.67%
Never	6	20%

The above data shows that a small number i.e., 20% respondents never invite friends. 43.33% quite often invite friends and 36.67% invite friends on specific occasions.

Table- 6 ,Visiting Malls

	Number	Percentage
Get branded things	19	63.33%
Window shopping	9	30%
As a status symbol	2	6.67%

With the forces of industrialization there has been major impact upon the style and pattern of women's wear. Our study shows that all the respondents go to the mall for shopping, getting branded things, etc. 63.33% respondents go to mall to buy branded things. 30% Visit mall sometimes just to have a look at the latest arrivals and 6.67% believe that visiting malls adds to their status.

Table7: Hobbies of the respondents

	Number	Percentage
Religious programmes	15	50%
Reading books	24	80%
Audio-Visual activities	18	60%
Cooking	8	26.67%
Quietistic	15	50%
Family oriented programmes	19	63.33%

The above data shows that 50% go to the religious gatherings, bhajans, kirtans, etc., whenever they have free time. 50% opt for quietistic activities like they either relax or rest or walk in garden and view natural beauty. 63.33% of them accompany the family members. 80% love to read books, novels and magazines during free time. 26.67% like cooking and 60% involve themselves in watching television and listen music or use computer.

Table- 8, Late Night Parties

	Number	Percentage
Very often	10	33.33%
Occasionally	12	40%
Never	8	26.67%

Women entrepreneur do not mind going out for late night parties at friend's house or in a club. The study reveals that 33.33% respondents go out for late night parties very often, 40% go occasionally for such parties. Few women get late at parties for their business promotion or when they are accompanying their spouse as well. But 26.67% never go out for parties.

Table - 9, Tourism National/International

	Number	Percentage
In the country	23	76.67%
International	25	83.33%
Religious places	19	63.33%
No	6	20%

The pressure of work makes women tense at times. Attractive tour and travel packages attract people, especially women. They want to go on a holiday in the country or abroad for rejuvenation. The above data shows that 83.33% go for international tourism. 76.67% prefer to go to places of interest in country. 63.33% take interest in visiting religious places in country. Very small number i.e., 20% women do not prefer going out for tourism.

CONCLUSION

Based on the findings of the study, the following conclusions have been made:

1. The respondents are found aware of having sound health by having good life-style.
2. Women entrepreneurs have leisure time hobbies and many respondents are found traditional as well as modern in outlook.
3. According to the data a small number of respondents never invite friends at home as they have very traditional/joint families where it is not possible for them to do so.
4. The forces of industrialization have a major impact on the women entrepreneurs' consumption style and pattern of their dresses. They have shifted from traditional wear to modern western wear.
5. Women entrepreneurs attend late night parties very often for business promotions or with their spouse.
6. Working women have a distinct life-style. The pressure of work makes them tense at times. Attractive tours and travel packages attract them. They visit the spots in the country as well as abroad for rejuvenation.

It can be concluded that life-style of women entrepreneur is different from the house-wives. The respondents are found aware of having sound health by having good life style. They are members of health clubs, other clubs, have parties, have friends, go for holidays, spend time with family members. Women have leisure time hobbies and many respondents were found traditional as well as modern in outlook.

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