

The Role of Government Initiatives on Women Empowerment: The Case of Women Entrepreneurs in India

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ABSTRACT

The government's financial support to women is an indispensable strategy for enhancing gender equality and improving women empowerment. Despite the continuing support of the Indian government towards women development and growth in women entrepreneurs, the current status of women is still in a miserable state. Time and again, the government has taken numerous policies initiatives to promote women entrepreneurs with a mindset to empower them holistically. In this paper, the current situation of women's entrepreneurs in the hilly state of India, Himachal Pradesh and the status quo of their empowerment is critically examined using the survey method. Then the study analyses the economic, political and social empowerment of women entrepreneurs separately. The findings of the study highlight that women entrepreneurs have seen a significant change in empowerment after availing the loan, but still, most of them find it uncomfortable or difficult in making decisions related to themselves, family, relatives, financial and society. The study has implications for human resource development's related policies in India and other countries with similar cultural norms.

Keywords: Women Empowerment, Entrepreneurs, Social empowerment, Political empowerment, Economic empowerment

Introduction

We often hear people saying that "these are jobs for men" or "you are a girl, you cannot do this". Not in the 21st century. Now we have to break this stereotypical mindset as everyone can do anything they want to. Women empowerment is encouraged with this principle that women can do equal work as men, and they should be given similar opportunities in all spheres of life. In Western countries, female empowerment is often associated with specific phases of the women's rights movement in history. This movement tends to be split into three waves, the first beginning in the 19th and early 20th century, where suffrage was a key feature. The second wave of the 1960s included the sexual revolution and the role of women in society. The third wave, feminism, saw its beginning in the 1990s. In India, discrimination towards women finds root since ancient times. Indian history reflects that many measures have been taken to improvise women's status. The voice of women was heard when the National Commission for Women was set up by an Act of parliament in 1990 to safeguard women's rights and legal entitlements. Then in 2001, the Ministry of Women & Children made a national policy for the empowerment of women to advance, develop, and empower women. The Indian government issues many policies from time to time to support women empowerment. After all the efforts by the government over the years, the country has seen rapid development in various sectors, but women potential still remains unleashed. India ranks 131 out of 189 on the Human development index, and gender inequality and discrimination still looms large in our society.

One of the most prominent ways to promote women empowerment is to make them self-reliant through entrepreneurship support. Entrepreneurship allows an individual to set up her own business and give employment to people. While India has made significant progress in creating equal access for women to various financial services and technical education, the number of female entrepreneurs is constrained due to the lack of funding, perceived business opportunities, and motivation. One of the most important aspects of entrepreneurship is the availability of funds to set up the business, and it requires many efforts to gather funds. The government of India has launched many schemes where they give financial support by disbursing loans to women at an attractive rate of interests and low risks to promote women entrepreneurship and help them become "AtmaNirbhar". This study tries to assess one of such popular current schemes of the government, the Stand-up India loan scheme, in successfully empowering women in all dimensions, be it social, political and economic empowerment. The study is carried out in the hilly state of India, Himachal Pradesh, by conducting a survey and analyzing the responses of women entrepreneurs who have availed loan under this scheme.

Literature Review

The last century has witnessed a lot of work done to empower women by both International and National agencies in collaboration with governments of various nations. Since the "UN Declaration of the Decade of Women" in 1975, a lot of attention and work on women's empowerment has gradually increased. Empowering women is one of the main objectives of various government agencies, organizations, national and international, donor agencies, etc. The current paper tries to bring together some of the notable studies conducted on women empowerment. Some of the studies have defined women empowerment. In a study by Tornqvist and Schmitz (2009), women's economic empowerment is defined as a "process, which increases women's real power over economic decisions that influence their lives and priorities in society". It means that they have the power to make their own economic decisions. According to a study, women empowerment is an active, multi-dimensional process that enables women to realize their full identity and powers in all spheres of life (Sahay, 1998). Ramaiah et al. (2015) conducted a review on Indian Dalit women and their empowerment to examine various problems pertaining to the cause. The study uses meta-analysis and suggests the immediate need for empowering Dalit women in the present scenario. Duflo (2012), in his study, concludes that women's empowerment can lead to economic development, and there exists a bi-directional relationship between the two. Women's empowerment means women have equal earning opportunities, political participation and access to other development constituents like health and education. Siddaraju (2019) undertook a study to assess the advantages and disadvantages of women empowerment and simultaneously focus on the major concerns and challenges faced during the development process of the developing and underdeveloped nations across the globe.

As a conclusion to this study, the strategies for the empowerment of women in India were developed. Gram et al. (2017) also studied how women empowerment is affected by education and creates awareness among women regarding how women can be empowered. The study carried out in Jaipur district, projects the importance of an awareness programme among women from a rural background in sensitizing them about the modern development (science and technology) of education and its impact on women's overall empowerment. Shariff (2009) suggests a specific measure for gender empowerment for India, keeping in view culture-specific conditions prevalent in the country. He identifies six dimensions for which reliable data are available from sample surveys and government records. The dimensions are literacy, work participation rate, decision making power, ownership of resources, reproduction & care and political participation. A study suggests that women empowerment programs may also reduce intimate partner violence (IPV) by improving autonomy, increasing bargaining power, and reducing socioeconomic stress (Angelucci and Heath. 2020). Nevertheless, this might not happen if partners increase violence to control the woman's resources or assert their dominance. Based on these findings, the effect of empowerment programs on IPV in this setting is theoretically ambiguous.

Women empowerment is a self-motivated, vibrant, and dynamic process closely related to women's literacy and entrepreneurship. Another study (Md. Islam et al. 2020) explore the effect of financial literacy and entrepreneurship on women empowerment by studying the relationship between women empowerment and financial literacy inclusion. Roodman & Morduch (2014) reported little evidence of the effect of microcredit on the lives of clients in measurable ways. Different areas have different results pertaining to microcredit, like in Asia, women's empowerment is related to their participation in Grameen Bank and the Bangladesh Rural Advancement Committee micro-lending schemes (Hashemi et al., 1996; Sinha, 1998). In Ghana and other areas, this type of results are not evident or less studied (Afrane, 2002; Asiedu & Arku, 2009; Roodman & Morduch, 2014; Schindler, 2010; UN, 2011). Therefore, the results cannot be generalized with respect to women worldwide, particularly in India, where economic, political, and socio-cultural circumstances may differ. Thus, the research gap occurs as the need to explain microcredit affecting women's lives in India for the present study. The current study tries to bridge this gap by analyzing the impact of financial support offered by the Indian government to Himachal Pradesh's women to start their ventures on their holistic empowerment.

Methods

The current paper tries to examine the overall women empowerment after the availing of loans under the Standup India Loan Scheme. It also tries to compare the level of women empowerment before and after the Stand-up India loan was taken. The study is conclusive as it tries to analyze and investigate the impact of one of the famous government schemes, the Standup India Loan Scheme for women, on women's empowerment in all spheres, socially, economically and politically. According to the stand-up India loan scheme, a loan is sanctioned to women and SC/ST entrepreneurs in India at a cheaper rate and easy eligibility. The study is conducted in the hilly states of India,

namely Himachal Pradesh, during the period 2019 to 2021. The study has compared the level of women empowerment for the period before and after the Stand-up India loan was availed by the sample women for starting their business. It has tried to answer whether women's status, situation, and empowerment have improved after availing the loan and starting their business and assessing the effectiveness of such loan schemes in empowering women of India. Under conclusive research, the study has a descriptive research design as it describes the current state of these entrepreneur women who have availed loan using stand-up India scheme and analyze that they can make their own decisions freely.

Methodology

The following hypotheses have been formed to analyze the individual domain of women empowerment of the sample, namely entrepreneur women who have availed the Stand-up India loan scheme in Himachal Pradesh.

Domain-wise, women empowerment of the Himachal Pradesh

H1: There is no significant difference in the social empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them.

H2: There is no significant difference in the economic empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them.

H3: There is no significant difference in the political empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them.

The sampling technique used will be judgmental (under non-probability sampling technique) as the justification for selecting hill states as sample area is that these states have seen slow development in the past years due to their geographical constraints like remoteness, challenging and less infrastructure and communication development, migration of the young population for their livelihood etc. In Himachal Pradesh, 300 questionnaire were administered, out of which 276 are selected for the final analysis, 47 are rejected due to respondent error. The responses are collected from the respondents through both faces to face meetings and telephonic interviews.

Both secondary and primary data are used in the study to fulfil all the objective, i.e. to measure the degree of overall women empowerment after the availing of loans under the Standup India Loan Scheme. A survey is conducted, and questionnaires are administered among Indian women entrepreneurs who have availed Standup India Loan in the hilly state, Himachal Pradesh. A self-made questionnaire is designed to measure the degree of women empowerment, keeping the standardized questionnaire on Women Empowerment Index founded by The Hunger Project Organization, headquarters in New York as the base model. The Women's Empowerment Index (WEI) is a composite index designed to measure progress in the multi-dimensional aspects of women's empowerment. It considers empowerment to be a factor of both women's achievements and gender parity with men. WEI measures women's empowerment by aggregating results across key areas (or "domains"). The questionnaire is administered among Indian women entrepreneurs in the selected hill state. The questionnaire is in two languages- English and Hindi. The individual respondent took an average of 25 minutes to fill the questionnaire. Frequencies and Pie-charts are made to show the analysis. Paired sample T-test is used to test the hypotheses formed.

Data Analysis

Principal Job of the Woman Entrepreneur

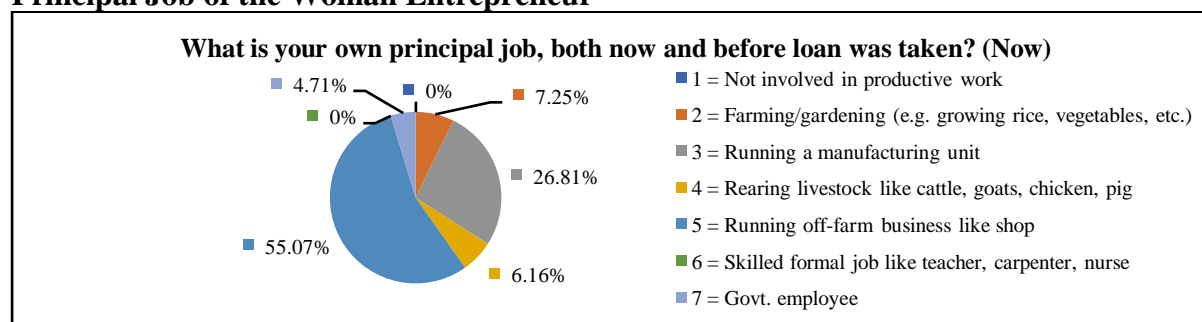


Figure 1.1 (a)

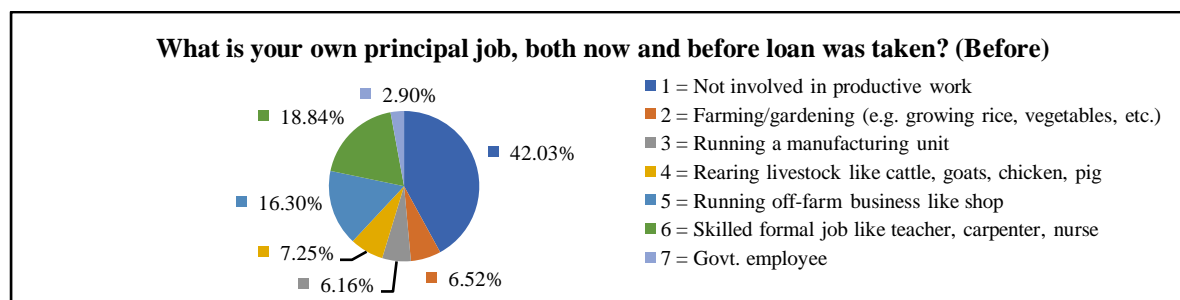


Figure 1.1 (b)

Figures 1.1(a) & 1.1(b) show the analysis of the productive activities that Himachal Pradesh's women have engaged in during the past 12 months and before the loan was taken. Himachal Pradesh's women who were not involved in productive work were 42.03% before the loan is taken, but after the loan is taken, it gets reduced to 0% showing the effectiveness of the Stand-up India loan scheme in making people take up productive activities. Women in a skilled formal job like a teacher, carpenter, etc. were 18.84%, but after they took the loan, they started to work independently, reducing this percentage to 0%. Women running an off-farm business like shops and parlours were 16.30%, which increased dramatically to 55.07% after the loan is made available. 7.25% of households were rearing livestock like cattle, goats, chicken, pig etc, which reduced to 6.16% after they avail the loan. Women involved in farming and gardening were 6.52% of the whole sample before the loan is taken, and afterwards, it increased to 7.25%, meaning more women are involved in farming after the loan. Only 6.16% were involved in running a manufacturing unit before the loan, but it also increased to 26.81% after the loan is available. These results show the effectiveness of the loan scheme on the women of Himachal Pradesh's productive activities. The off-farm business is the preferable choice by the household in this state, followed by running a manufacturing unit.

Decision-making on Household activities

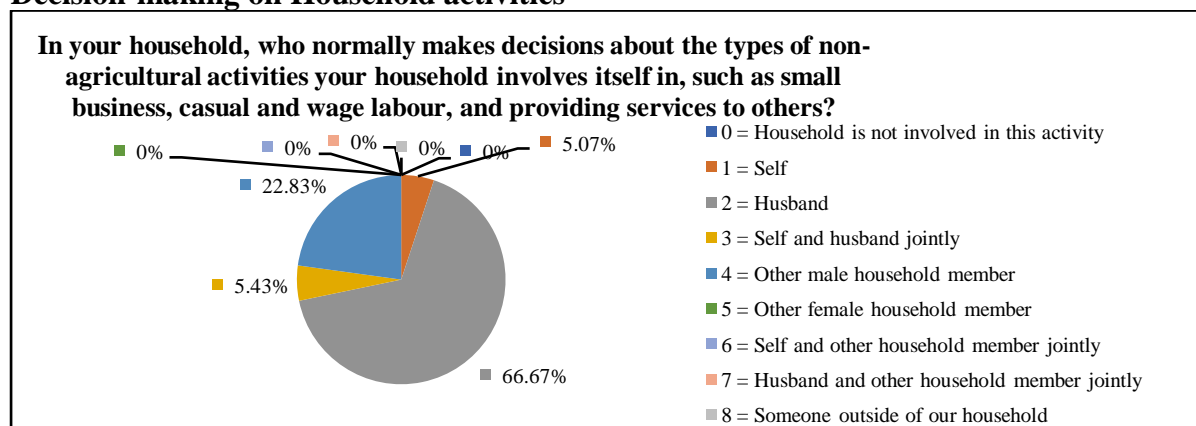


Figure 2.1 shows an analysis of who normally makes decisions about the types of non-agricultural activities the households involve themselves in. 66.67% believe that their husbands decide about the types of non-agricultural activities the households in the family. 22.83% have other male household member who makes such decisions for the household. 5.43% feel they decide jointly with their husbands, and only 5.07% decide about the types of non-agricultural activities the households.

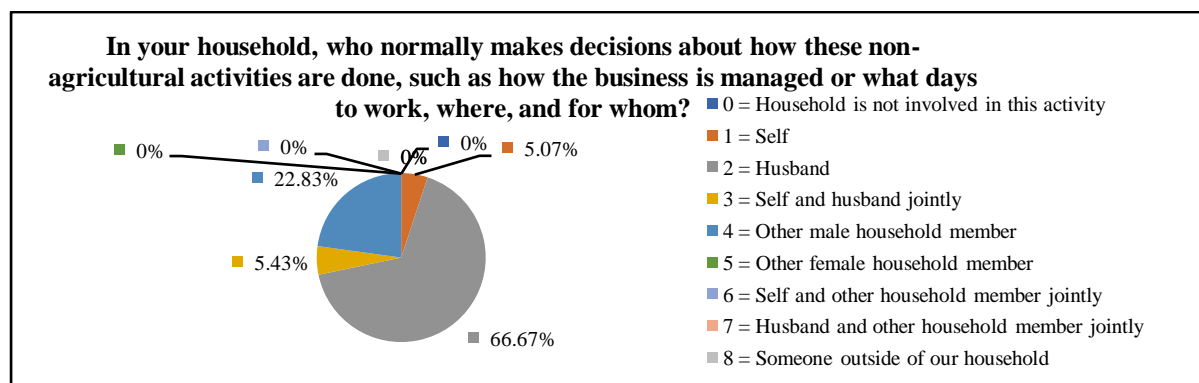


Figure 2.2 highlights an analysis of who normally makes decisions about how these non-agricultural activities are done, such as how the business is managed or what days to work, where, and for whom. 66.67% feel that their husbands decide how these non-agricultural activities are done in the household. 22.83% have other male household member who makes such decisions for the household. 5.43% feel they decide jointly with their husbands, and 5.07% make the decision themselves about how these non-agricultural activities are done.

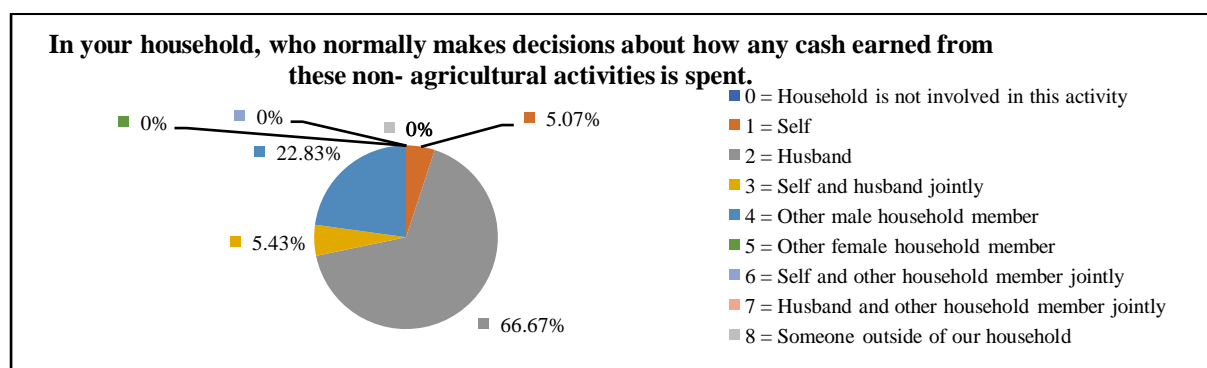


Figure 2.3 reflects the analysis of who normally makes decisions about how any cash earned from these non-agricultural activities is spent. Again, 66.67% agree that their husbands decide how any cash earned from these non-agricultural activities is spent in the household. 22.83% have other male household member who makes that decision for the household. 5.43% believe they decide how any cash earned from these non-agricultural activities is spent jointly with their husbands, and 5.07% make the decision themselves.

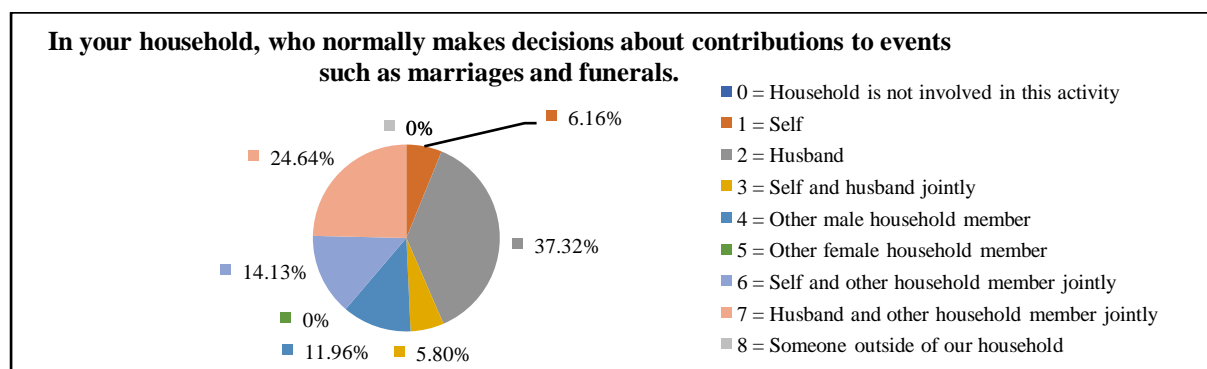


Figure 2.4 shows the analysis of who normally makes decisions about contributions to events such as marriages and funerals. 37.32% agree that their husbands decide about contributions to events such as marriages and funerals in the household. 24.64% have their husband and other household members who take that decision jointly. 14.13% feel they take the decision themselves and with their household member of the family. 11.96% believe that other household members take such decision about contributions to events such as marriages and funerals. 6.16% say they

make that decision independently, and 5.80% have their husbands decide jointly about contributions to events such as marriages and funerals.

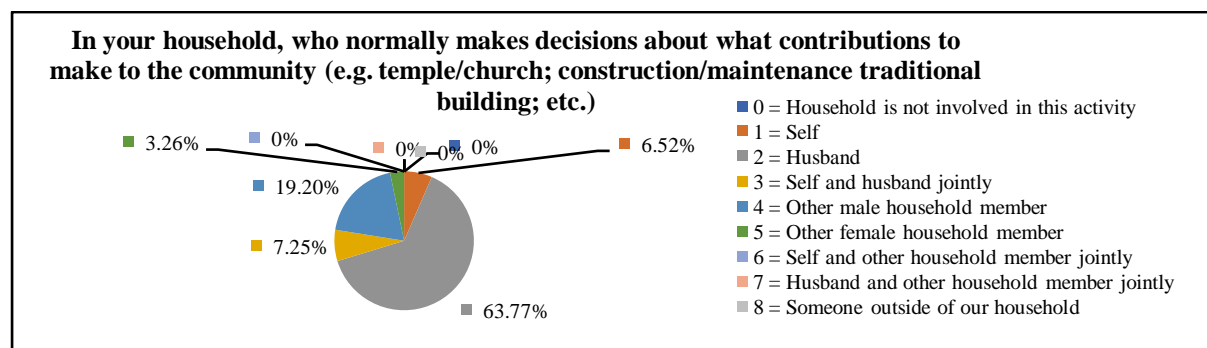


Figure 2.5 shows an analysis of who normally makes decisions about what contributions to make to the community (e.g. temple/church/construction/maintenance of traditional building etc.). About 63.77% of women believe that their husbands decide what contributions to make to the community in the household. 19.20% said that other male household member takes that decision. 7.25% said that they take that decision jointly with their husbands, and 6.52% take this decision about what contributions to make to the community independently.

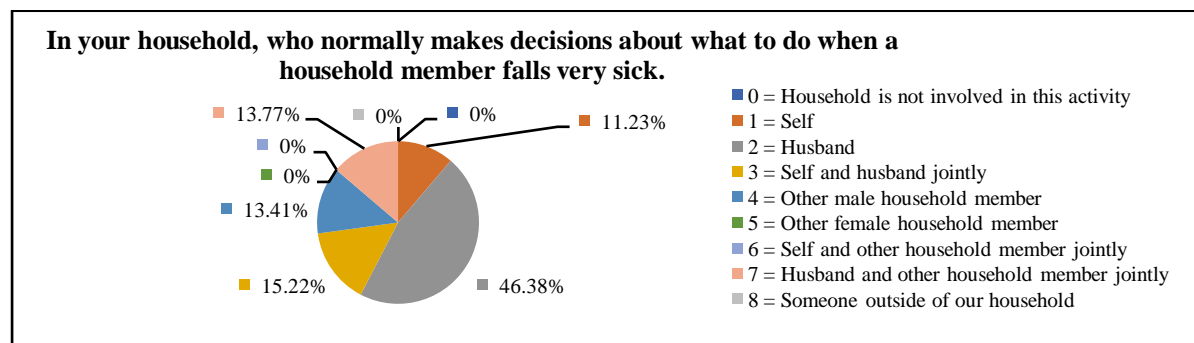


Figure 2.6 reflects the analysis of who normally makes decisions about what to do when a household member falls sick. About 46.38% feel that their husbands decide what to do when a household member falls sick in the household, and 15.22% believe that they take that decision jointly with their husbands. 13.77% of women agree that the husband and other household members take that decision about what to do when a household member falls sick jointly. 13.41% feel they have other male household member members to take that decision. Only 11.23% of women take that decision about what to do when a household member falls sick own their own.

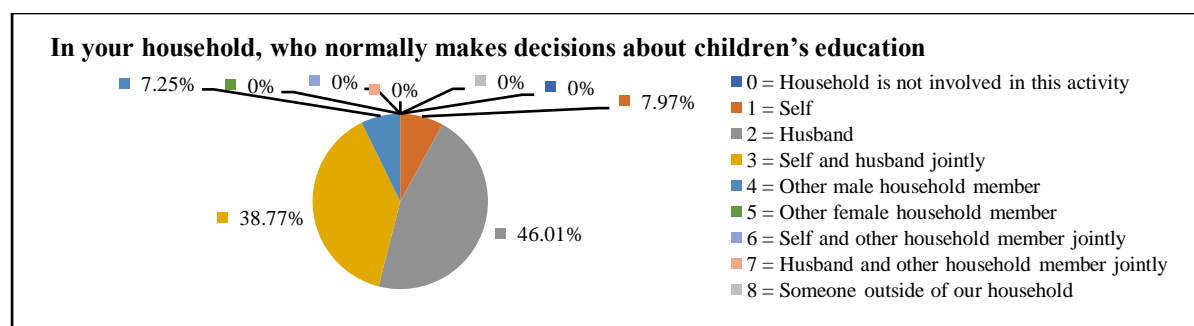


Figure 2.7 shows the analysis of who normally makes decisions about children's education. 46.01% agree that their husband takes that decision about children's education in the household. However, 38.77% feel that they take that decision jointly with their husband. Only 7.25% believe that other male household members take that decision, and merely 7.97% feel that they decide about children's education themselves.

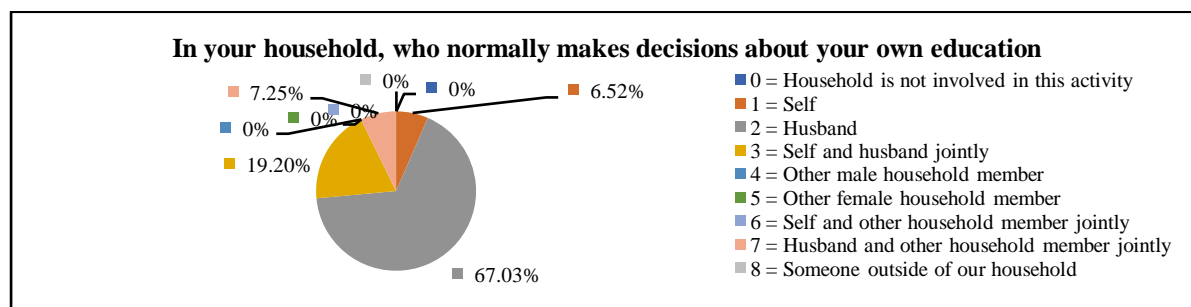


Figure 2.8 shows the analysis of who normally makes decisions about womens' education. 67.03% agree that their husband takes that decision about women education in the household. 19.20% said they take that decision jointly with their husband. Around 7.25% said that their husband and other household member jointly take that decision, and it also highlights that only 6.52% believe that they take that decision about their education themselves.

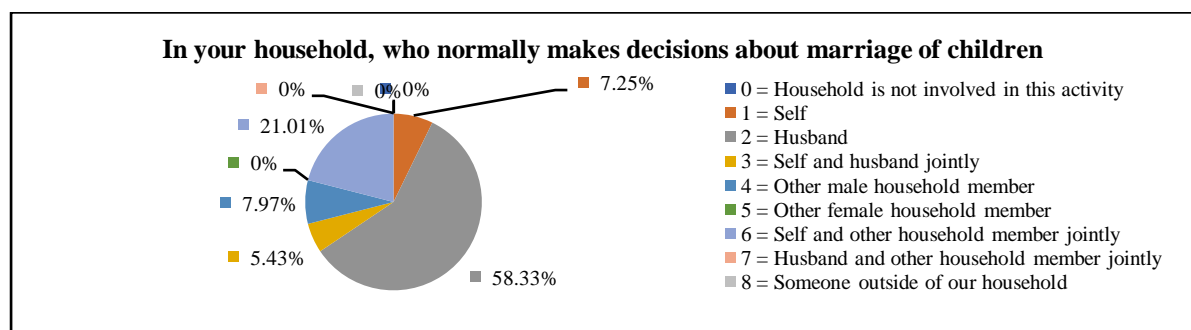


Figure 2.9 highlights the analysis of who normally makes decisions about the marriage of their children. About 58.33% agree that their husbands decide about the marriage of their children in the household. 21.01% feel that they take that decision jointly with their other households. Only 7.97% feel that other household member takes that decision. 7.25% take this decision about the marriage of their children themselves, and 5.43% said they take that decision jointly with their husband.

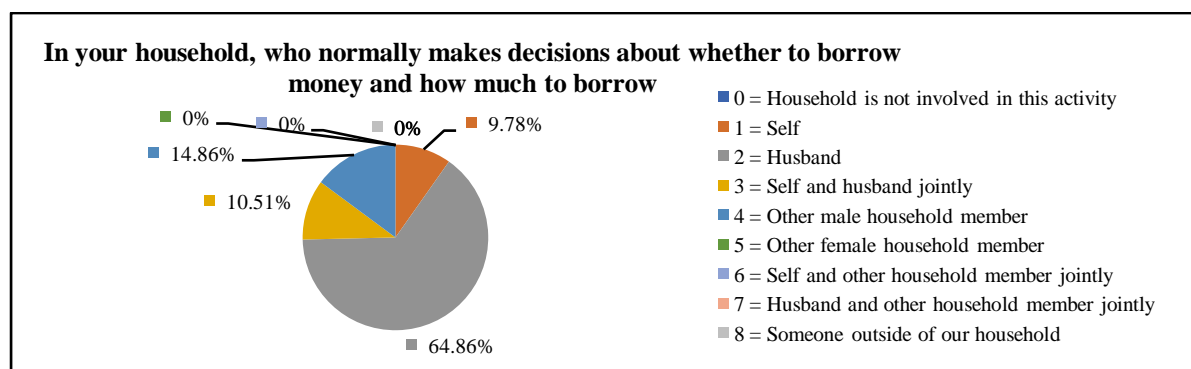


Figure 2.10 shows an analysis of who normally makes decisions on borrowing money and how much to borrow. 64.86% agree that their husbands decide on borrowing money and how much to borrow in the household. Around 14.86% feel that other male household member takes that decision. 10.51% agree that they decide on borrowing money and how much to borrow jointly with their husbands. Only 9.78% of women believe that they can decide on borrowing money and how much to borrow independently.

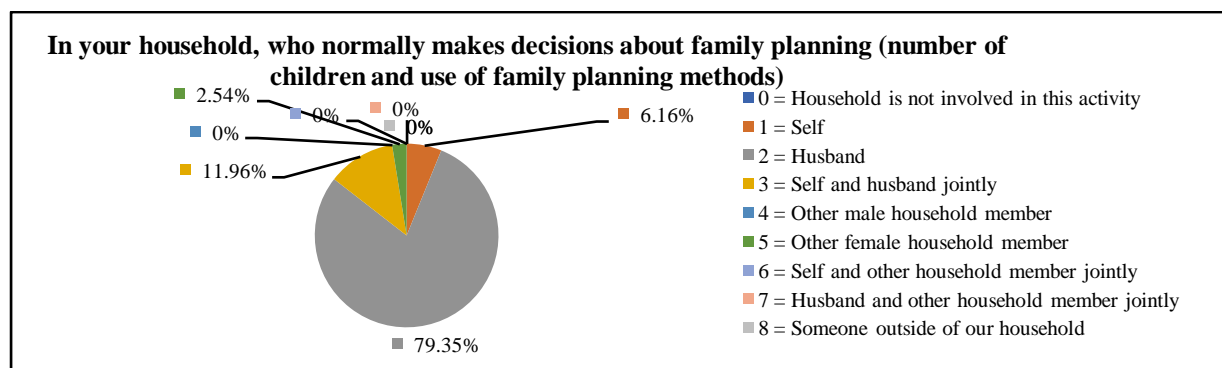


Figure 2.11 highlights the analysis of who normally makes decisions about family planning (number of children and the use of family planning methods). A major chunk, 79.35%, believe that their husbands decide about family planning (number of children and use of family planning methods) in the household. Only 11.96% feel they take that decision with their husband jointly. Merely 6.16% of women agree that they make decisions about family planning (number of children and use of family planning methods), and 3% feel that other members in the family take this decision.

Community-related women empowerment

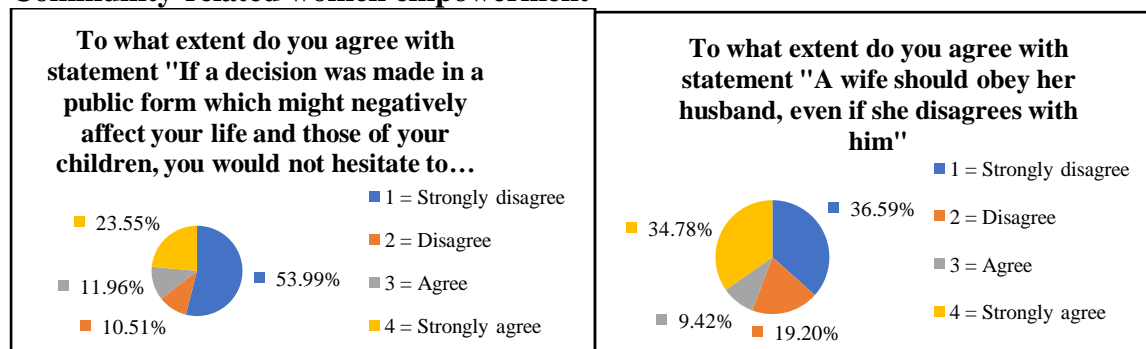


Figure 3.1(a) % respondents to what extent they agree on that if a decision was made in a public form which might negatively affect your life and those of your children, you would not hesitate to stand up and protest.

Figure 3.1(b) % respondents to what extent they agree on that a wife should obey her husband, even if she disagrees with him.

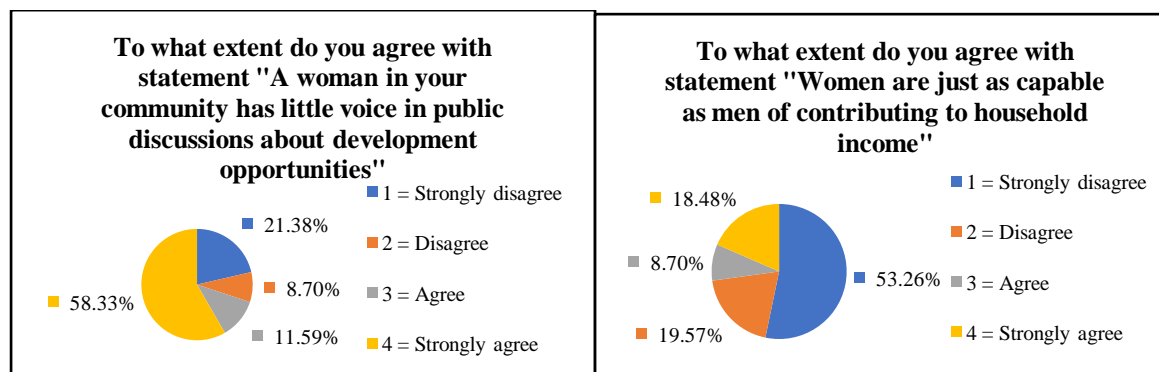


Figure 3.1(c) % respondents to what extent they agree on that a woman in your community has little voice in public discussions about development opportunities

Figure 3.1(d) % respondents to what extent they agree on that Women are just as capable as men of contributing to household income.

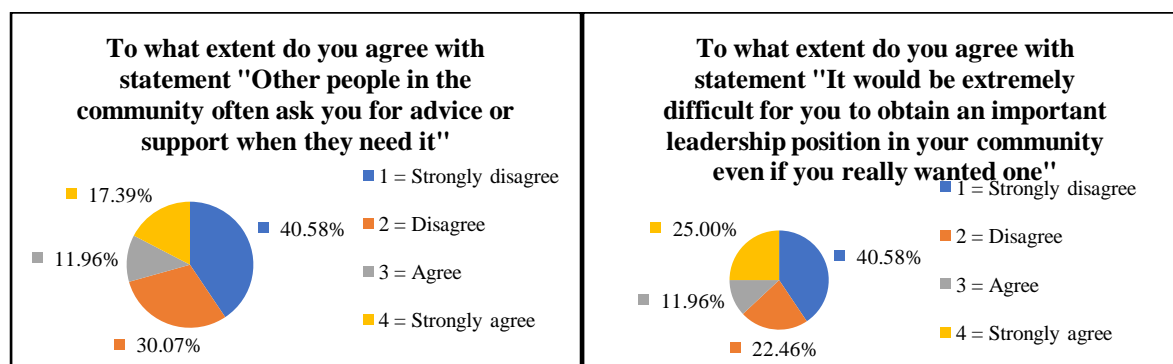


Figure 3.1(e) % respondents to what extent they agree on that other people in the community often ask you for advice or support when they need it.

Figure 3.1(f) % respondents to what extent they agree on that it would be extremely difficult for you to obtain an important leadership position in your community even if you wanted one.

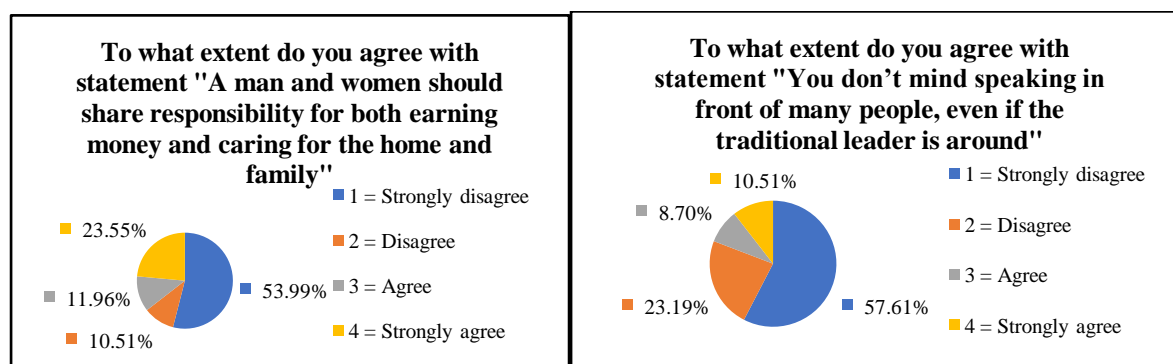


Figure 3.1(g) % respondents to what extent they agree on that a man and women should share responsibility for both earning money and care for the home and family.

Figure 3.1(h) % respondents to what extent they agree on that you don't mind speaking in front of many people, even if the traditional leader is around

The pie charts above highlight the analysis of the community-related empowerment of Himachal Pradesh's women. 23.55% of the women strongly believe that if a decision is to be made in a public forum that might negatively affect her life and those of her children, she will not hesitate to stand up and protest. However, 53.99% of women feel it does not have any negative affect. 34.78% of the women strongly believe that a wife should obey the husband even if she disagrees with him, and 36.59% has a different viewpoint. It is also observed that 58.33% of the women strongly believe that they have a little voice in public discussions about development opportunities in the community, whereas 21.38% disagreed with it. Only 18.48% of the women believe that they are just as capable as men in contributing to household income, and 53.26% disagreed with it. It is observed that 17.39% of the total Himachal Pradesh's women believe that other people ask for their advice or support when they need it, and 40.58% of the women strongly disagree with it. 25% of Himachal Pradesh's women strongly feel that it would be difficult for them to obtain a leadership position even if they want one, whereas 40.58% feel it is tough for them. Only 23.55% of women strongly believe that men and women should share responsibility for earning money and caring for the home and family. However, 53.99% of women strongly believe against it. Hardly 10.51% of the women feel that they do not mind speaking in front of many people, even if the traditional leader is around, and 57.61% of the women do mind speaking in front of many people.

Empowerment of Women

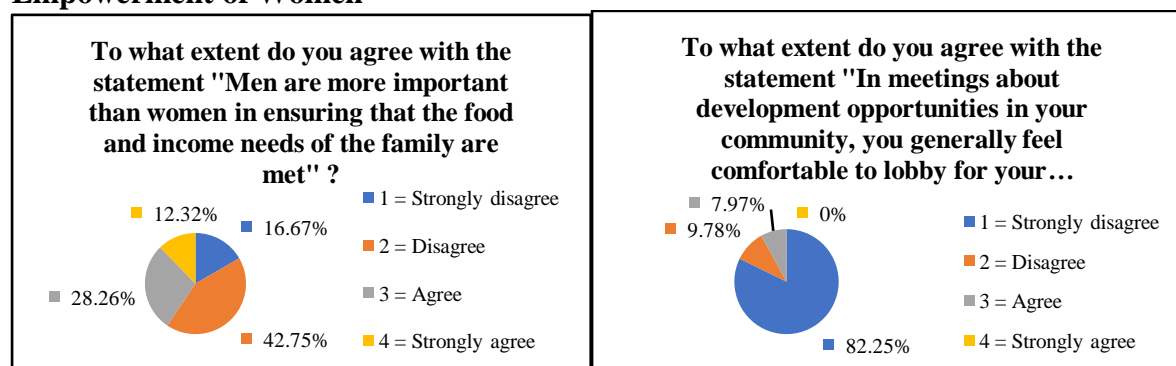


Figure 4 (a) To what extent they agree on that men are more important than women in ensuring that the food and income needs of the family are met.

Figure 4 (b) To what extent they agree on that in meetings about development opportunities in the community, women generally feel comfortable to lobby for your priorities.

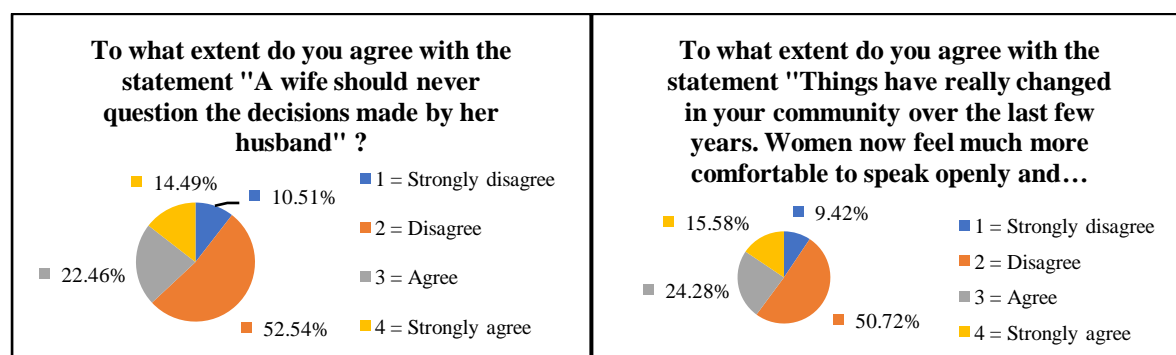


Figure 4 (c) To what extent they agree on that a wife should never question the decisions made by her

Figure 4 (d) To what extent they agree on that things have changed in the community over the last few years.

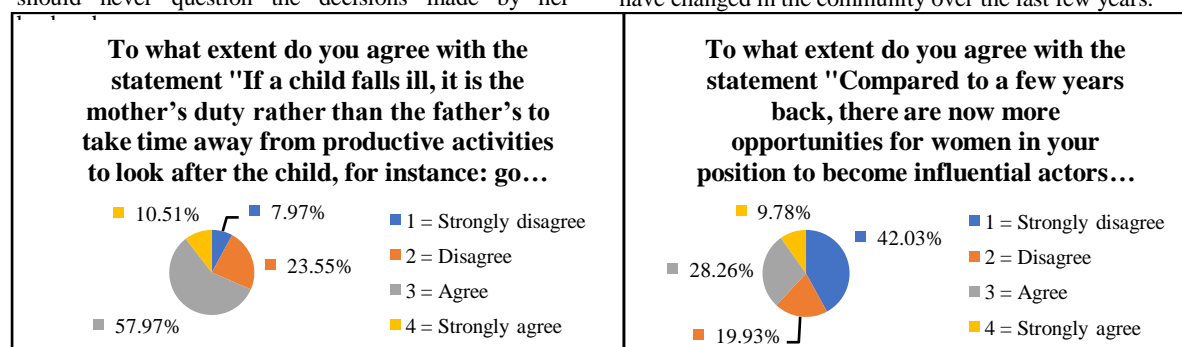


Figure 4 (e) To what extent they agree on that if a child falls ill, it is the mother's duty rather than the fathers to take time away from productive activities to look after the child

Figure 4 (f) To what extent they agree on that compared to a few years back, there are now more opportunities for women in the position to become influential actors in how the community is governed.

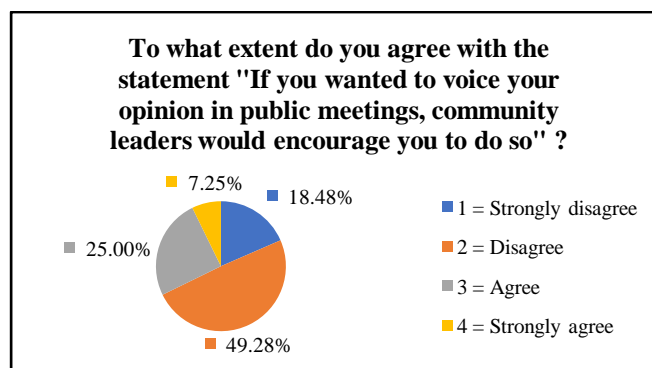


Figure 4 (g) To what extent they agree on that if woman wanted to voice her opinion in public meetings, community leaders would encourage her to do so.

The pie charts above highlight the analysis of the political empowerment of Himachal Pradesh's women. Hardly 7.97% feel that they have a comfortable lobby for their personal priorities in the meetings about development opportunities in their community, and 82.25% feel they do not. 28.26% of Himachal Pradesh's women believe that men are more important than women in ensuring the food and income needs of the family, whereas 42.75% of the women had a different viewpoint. Only 24.28% of the women feel comfortable speaking openly and truthfully in public forums, whereas 50.72% do not feel comfortable with this idea. 22.46% believe that a wife should never question the decisions made by her husband, and 52.54% of the women disagreed with the statement. However, 28.26% of women feel more opportunities to become influential actors, whereas 42.03% do not agree with it. It is also highlighted that 57.97% of the total Himachal Pradesh's women believe that if a child falls ill, it is the mother's duty rather than the fathers to take time away from productive activities to look after the child, and 23.55% of women disagreed with the statement. It is observed that 25% of the women believe that if they want to voice their opinion in public meetings, community leaders will encourage them to do so, whereas 49.28% disagreed.

Discussions

This part deals with analyzing the women empowerment of the North-East region, Himachal Pradesh. In this research study, we consider many variables that can help us analyze women empowerment from all three dimensions, social, economic and political empowerment.

Economic empowerment of women before and after the Stand-up India loan is availed

A hypothesis testing is conducted to understand and compare the economic empowerment of Himachal Pradesh women entrepreneurs before and after the loan is availed. Paired samples T-test is applied to test the hypothesis stating that there is no significant difference in the economic empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them. Table and showcase the results of hypothesis testing. The test also reflects that as the p-value is less than 5% significance level, there is a significant difference in the economic empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them. It is seen that the mean value of women entrepreneurs is high now, i.e. after the loan is availed as compared to the time before the loan was availed, it can also be suggested that the degree of economic empowerment of Himachal Pradesh women is more after they took the loan and started their ventures as compared to before. It highlights that government support to women entrepreneurs is fruitful and moving in a positive direction.

| Table 1.1: Paired Samples Statistics | | | | | |
|--------------------------------------|---------|---------|-----|----------------|-----------------|
| | | Mean | N | Std. Deviation | Std. Error Mean |
| Pair 1 | HNOW | 11.9601 | 276 | 5.03174 | 0.30288 |
| | HBEFORE | 11.8949 | 276 | 5.05387 | 0.30421 |

| Table 1.2: Paired Samples Test | | | | | | | | | |
|--------------------------------|-------------------|--------------------|-------------------|-----------------------|---|---------|-------|-----|--------------------|
| | | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | HNOW - HBEFORE | 0.06522 | 0.30046 | 0.01809 | 0.02961 | 0.10082 | 3.606 | 275 | 0.000 |

Socialempowerment of women before and after the Stand-up India loan is availed

A hypothesis testing is conducted to understand and compare the social empowerment of Himachal Pradesh women entrepreneurs before and after the loan is availed. Paired samples T-test is applied to test the hypothesis stating that there is no significant difference in the social empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them. Table and highlights the results of hypothesis testing. The test also reflects that as the p-value is less than 5% significance level, there is a significant difference in the social empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them. It is seen that the mean value of women entrepreneurs is high now, i.e. after the loan is availed as compared to the time before the loan was availed, it can also be suggested that the degree of social empowerment of Himachal Pradesh women is more after they took the loan and started their ventures as compared to before.

| Table 2.1: Paired Samples Statistics | | | | | |
|--------------------------------------|---------|---------|-----|----------------|-----------------|
| | | Mean | N | Std. Deviation | Std. Error Mean |
| Pair 1 | HNOW | 14.6884 | 276 | 4.10463 | 0.24707 |
| | HBEFORE | 18.9565 | 276 | 7.50502 | 0.45175 |

| Table 2.2: Paired Samples Test | | | | | | | | | |
|--------------------------------|-------------------|--------------------|-------------------|-----------------------|---|----------|--------|-----|--------------------|
| | | Paired Differences | | | | | t | df | Sig. (2-tailed) |
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | | | |
| | | | | | Lower | Upper | | | |
| Pair 1 | HNOW - HBEFORE | -4.26812 | 7.81517 | 0.47042 | -5.19419 | -3.34204 | -9.073 | 275 | 0.000 |

Politicaempowerment of women before and after the Stand-up India loan is availed

A hypothesis testing is conducted to understand and compare the political empowerment of Himachal Pradesh women entrepreneurs before and after the loan is availed. Independent sample T-test is applied to test the hypothesis stating that there is no significant difference in the political empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them. Table and highlights the results of hypothesis testing. The test also reflects that as the p-value is less than 5% significance level, there is a significant difference in the political empowerment of Himachal Pradesh women before and after the Stand-up India loan is availed by them. It is seen that the mean value of women entrepreneurs is high now, i.e. after the loan is availed as compared to the time before the loan was availed, it can also be suggested that the degree of political empowerment of Himachal Pradesh women is more after they took the loan and started their ventures as compared to before.

| Table 3.1: Group Statistics | | | | | |
|-----------------------------|--------|-----|--------|----------------|-----------------|
| GROUP | | N | Mean | Std. Deviation | Std. Error Mean |
| HP | NOW | 276 | 0.2399 | 0.15699 | 0.00945 |
| | BEFORE | 276 | 0.1473 | 0.11265 | 0.00678 |

| Table 3.2: Independent Samples Test | | | | | | | | | | |
|-------------------------------------|-----------------------------|---|-------|------------------------------|---------|-----------------|-----------------|-----------------------|---|---------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| HP | Equal variances assumed | 5.989 | 0.015 | 7.961 | 550 | 0.000 | 0.09259 | 0.01163 | 0.06975 | 0.11544 |
| | Equal variances not assumed | | | 7.961 | 498.839 | 0.000 | 0.09259 | 0.01163 | 0.06974 | 0.11544 |

Conclusion

The study is conducted to analyze the impact of entrepreneurship support on women empowerment in India, with special reference to women of the Himachal Pradesh region. The study concludes that after availing of the loan under the Stand-up India loan scheme, off-farm business like shops and parlours are increased dramatically. Women who were not involved in productive work before the loan was taken were involved in some productive work after the loan scheme. After taking the loan scheme, running a manufacturing unit also increased. Most of Himachal Pradesh's women had basic essential items like Phone television, Fridge, laundry machine, air conditioning and agricultural land even before the loan was taken. Although, after availing of the loan scheme, some women's households purchased a motorbike, car and Sofa/couch. Majorly, the husband/head of the family has the main decision-making control for all the assets owned by the women's family. The situation did not change even after the women took a loan under the Stand-up India loan scheme. For various individual and family-related issues like family planning, children education, and women's education, again, the husband has the supremacy in making decisions. Half of Himachal Pradesh's women believe that if a child falls ill, it is the mother's duty rather than the fathers to take time away from productive activities to look after the child. In some households, other male household members also have a part in the decision making for non-agricultural activities like household wants to get involved, how the business is managed or what days to work, where, and for whom and how any cash earned should be spent. The majority of Himachal Pradesh's women believe that a man's job is to earn money, look after the home and family, and make better decision-makers in community meetings. Most of Himachal Pradesh's women believe that both boys and girls should be given equal opportunity to learn, read and write.

Himachal Pradesh's women believe that it is difficult for women to raise their voice in a community meeting. They feel that their opinions are not valued in the community and are not used to create more just policies despite the fact that they are working now. To participate in the community meetings, they need to seek permission, and they also cannot rely on others in the community for advice/support when needed. The majority of Himachal Pradesh's women also believe that other people in the community does not ask for advice or support from them and feel that they have very little voice in public discussions about development opportunities. Very few women feel that they have more opportunities for women to become influential actors in the community. Earlier, to borrow money, most Himachal Pradesh's women could rely only on their relatives or neighbours, but since the launch of the loan scheme, more women can borrow money from the banks and government programme. The majority of Himachal Pradesh's women believe that they can always solve difficult problems if they try hard enough, and they can usually handle whatever

problem comes their way. 40.58% of Himachal Pradesh's women have not personally taken part in household economic planning, and the majority of them actively take part in income-generating activities and personally participate in entrepreneurship. However, most of Himachal Pradesh's women have never taken part in the economic planning of the house and other activities like proposal writing, financial report making and recording keeping. It is also witnessed that women have a significant change in all the dimensions of empowerment, social, political, and economic, but there is still a big scope of improvement in their status. A lot needs to be done at the bottom of the pyramid level as women themselves want to keep a low profile. Along with such financial and entrepreneurship support programmes, the government could also arrange empowerment awareness programmes in schools, colleges, panchayats, and other such platforms. This will help the common people, including the woman herself, particularly at the bottom of the pyramid, are aware of their rights and opportunities in the early stage.

Limitations and Future Studies

This research can be extended further to other states of India to get a holistic view of the success of the Stand-up India loan scheme to empower women. The research can also be conducted for analyzing the various other schemes implemented by the government from time to time to empower women.

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