

**WOMEN EMPOWERMENT THROUGH ENTREPRENEURSHIP
DEVELOPMENT UNDER UDYOGINI PROJECT IN JHAJJAR, HARYANA**

Dissertation Submitted to



The IIHMR University, Jaipur

for the partial fulfilment for the award of the degree of

Master of Business Administration (MBA)

in

Development Management

By

Geetanjali Gota

Under the Supervision and Guidance of

Dr. Kajal Sitlani

2024

9th July 2024

To Whosoever It May Concern

This is to certify that Geetanjali Gota, Roll No. 26, pursuing MBA in Development Management from IIHMR University, Jaipur has undergone 12 weeks dissertation work in our organization in the CSR function of Human Resources Department from 1st April 2024 to 28th June 2024.

She was assigned a project titled "Evaluation of 350 women entrepreneurs supported under Udyogini project" of Jhajjar Power Ltd.

We take this opportunity to wish her all the best for her future.

For Jhajjar Power Limited



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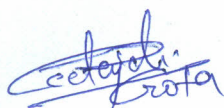
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DECLARATION BY STUDENT

I hereby declare that this dissertation titled “Women Empowerment through Entrepreneurship development under Udyogini project in Jhajjar, Haryana.” is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.



Geetanjali Gota

CERTIFICATE

This is to certify that dissertation titled “*Women Empowerment through Entrepreneurship development under Udyogini project in Jhajjar, Haryana*” is a record of the research work undertaken by **Geetanjali Gota** in partial fulfilment of the requirements for the award of the degree of MBA Development Management from the IIHMR University, Jaipur under my guidance and supervision and her approach to the research study has been sincere, scientific, and analytical.

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DECLARATION BY STUDENT

I hereby declare that this dissertation titled "Women Empowerment through Entrepreneurship development under Udyogini project in Jhajjar, Haryana." is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.



Geetanjali Gota

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I would like to extend my heartfelt appreciation to everyone who have helped in this research study on the 350 women entrepreneurs under Udyogini project in 12 villages of Jhajjar Haryana came to a successful conclusion.

I want to express my sincere gratitude to the women entrepreneurs who took part in this study to share their knowledge, about their business, their economic status and viewpoint, which has greatly helped in the research study. I sincerely appreciate their assistance and cooperation during the data gathering procedure.

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Thank you all

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Abstract

The major goal of the study is to evaluate the social and economic impact of the women entrepreneurs under the Udyogini project run under the 12 villages under the CSR project of Jhajjar Power Limited partnership with the NGO, Humana People to People India.

Participant observation and interviews are used to acquire data from the women entrepreneurs and other important stakeholders of the project. According to the study, the women need to get independent on their own because the villages in Haryana and the families in Haryana is very orthodox and due to this nature of the people the women are unable to live their lives freely their family is not supporting them, they are not allowed to go out they are not allowed to do anything on their own. To change these practices in Haryana, the Udyogini project is helping the women in Jhajjar, Haryana to make them independent and sustainable.

The main purpose of this paper is to study the social and economic impact of the different women entrepreneurs in the 12 villages of Jhajjar district of Haryana and the role of NGOs in ensuring sustainable economic growth of the women entrepreneurs. For the purpose of the study the researcher has studied 350 women entrepreneurs promoted by the NGO Humana People to People India in Jhajjar district of Haryana. The study is based on primary data. Primary data has been collected from all the 350 women entrepreneurs promoted by the NGO. Conclusion has been drawn on the basis of the interpretation from the collected data.

Abbreviations

<i>JPL</i>	<i>Jhajjar Power Limited</i>
<i>HPPI</i>	<i>Humana People to People India</i>
<i>NGO</i>	<i>Non-Government Organization</i>
<i>SHG</i>	<i>Self Help Group</i>
<i>WE</i>	<i>Women Entrepreneurs</i>
<i>STEP</i>	<i>Support to Training and Employment Program for Women</i>
<i>SC</i>	<i>Schedule Caste</i>
<i>ST</i>	<i>Schedule Tribe</i>
<i>OBC</i>	<i>Other Backward Classes</i>

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Chapter - I

Introduction

1.1. Introduction

Jhajjar Power Limited: -

- Jhajjar Power Station is one of India's largest supercritical coal-fired power plants. Its two 660MW units were completed on time and within budget in 2012. The use of supercritical technology increases energy efficiency and so reduces carbon intensity. Flue gas desulphurization equipment was installed to reduce its environmental impact.
- CLP has a 50% indirect equity ownership in Jhajjar Power Station held through APRAAVA Energy. CDPQ indirectly owns the remaining 50% through its equity stake in APRAAVA Energy.
- Purpose: The Company is committed to socially responsible corporate growth. It seeks to be an active participant in the social and economic development of the communities in which it operates, while meeting the interests of all its stakeholders.
- Vision: The Company would like to engage in development initiatives in communities in which it serves so that every child, young person and adult has a reason to believe in the prospect of a better future.

APRAAVA Energy: -

It is a company that provides energy solutions and is jointly owned by two big groups: the CLP Group, which is one of the largest power companies in Asia, and Caisse de dépôt et placement du Québec (CDPQ), a global investment group.

JPL, subsidiary of APRAAVA energy, operates one of India's first supercritical coal-fired plants. The 1320 MW power project is situated in Jhajjar, Haryana and has been operating since 2012.

The plant supplies 90% of its output to the state of Haryana and the remaining capacity to TATA power trading company limited.

Purpose: Empowering lives sustainability for a happy planet.

Vision: To partner in India's energy transition by being the most trusted, inclusive and integrated energy solutions provider.

Mission: To provide reliable and affordable energy solutions to the nation with a focus on innovation and sustainability.

Humana People to People India: -

HPPI is a non-profit organization established in 1998. It focuses on helping underprivileged and marginalized people in both rural and urban areas of India. Their work covers various aspects of development, including:

- Education
- Livelihood improvement
- Health
- Women empowerment

HPPI aims to create equal opportunities and supportive communities by partnering with local people. They run large-scale programs that cover multiple districts or entire states. HPPI has a lot of experience in education, especially through partnerships between the government and private organizations. They run projects to help communities develop, including:

1. Training programs for entrepreneurs.
2. Projects to help women generate income.
3. Health and nutrition by organizing health camps.
4. Training healthcare workers.

Working closely with health centers.

1.2. Background of the study

Entrepreneurship is a vital drive of economics growth, innovation and social change. In recent years, the role of women entrepreneur in fostering sustainable attention, particularly in rural area where economic opportunity is often limited.

India's rural economy forms the backbone of the nation's economic structure. However, rural entrepreneurship has emerged as a critical avenue for diversifying income sources, creating employment and enhancing the quality of life in these areas. Women, traditionally engage in household activities and agricultural work are increasingly venturing into entrepreneurship activity driven by necessity and the pursuit of financial independence.

The landscape of women entrepreneurship in Jhajjar is shaped by a complex interplay of cultural, economic and institutional factor. Women entrepreneurs in this region often operate small-scale businesses in sector such as handicrafts, dairy farming, tailoring and retail. These ventures not only provide source of income but also contribute to the social empowerment of women by enhancing their status within their families and communities.

1.3. Studying women entrepreneurship in the 12 villages of Jhajjar, Haryana

- **Economic empowerment:** Women entrepreneurs can significantly contribute to the economic development of their communities. The organization identify success factors that enables women to start and sustain their business. The business provides diversified income source, leading to better income stability and management within families.
- **Gender equality:** Women empowerment in rural area can drive social transformation and promote gender equality. It challenges traditional gender role and norms, highlighting success stories that can inspire other women and communities. This study will highlight how entrepreneurship improves women's social status, increases their decision-making power within households, and enhances their overall empowerment.
- **Cultural insight:** The study shows how cultural norms and local customs can affect women's entrepreneurial activity.

- **Policy and support program:** Understanding the specific needs and conditions of women entrepreneurs. The organization developed training programs, improve access to resources such as credit, market and technology for women entrepreneurs.
- **Sustainable development:** Highlighted sustainable business model and encouraged the adoption of sustainable practice.

1.4. Objective of the research:

- To access the growth and development of the women entrepreneurs under the Udyogini project in Jhajjar, Haryana.
- To analyze the socio-economic impact on the women entrepreneurs under the Udyogini project in the region.
- To analyze the impact of the Udyogini project on women empowerment.
- To compare the women entrepreneurs' effects of the Udyogini project on the income of women entrepreneurs before and after the implementation of the project.

Chapter – II

Literature Review

Women entrepreneurs are women who start, organize and manage their own businesses, taking on financial risks in the hope of profit.

2.1 Definition:

Women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine factors of production, operate the enterprise and undertake risk and handle economic uncertainty involved in running it.

Women entrepreneurs in rural area are women who initiate, organize and manage business enterprises in rural settings. These entrepreneurs identify opportunities within their communities, create business to exploit these opportunities and contribute to the economic development of their region.

2.2 Characteristics of women entrepreneurs:

1. **Resourcefulness and ingenuity:** Rural women entrepreneurs effectively use locally available resources, including raw material to create products.
2. **Community orientations:** They rely heavily on community networks and relationships for support, resources and market access. These women aim to improve the socio-economic condition of their communities through their business.
3. **Multifaceted role:** They often juggle multiple roles including household activities, agricultural work and entrepreneurial activity. Family members frequently play a significant role in their entrepreneurial ventures, providing labor and support.
4. **Resilience and adaptability:** They are adaptable and resilience in the face of challenges such as economic instability, natural disaster and social constraints. They are also able to modify their business strategy in response to changing market conditions.
5. **Limited access to knowledge:** Access to formal entrepreneurial training and education is limited, making informal learning and community-based training crucial. Many women entrepreneurs leverage traditional skills and knowledge, particularly in sectors like handicraft. Due to limited access to internet, affect their business operations and market reach.
6. **Market orientation:** They primarily target local and regional markets due to limited market access.
7. **Sustainable practices:** The women entrepreneurs incorporate sustainable practices into their business particularly in handicraft due to presence local resources and to align with long-term well-being of their community.
8. **Support system:** NGOs and government programs play a crucial role in providing support through training funding and market access initiatives. Peer network and cooperatives offer platforms for knowledge sharing.

2.3 Previous study on women entrepreneurship:

a) Women entrepreneurship in rural India and their contribution towards India's economic growth by Mrs. C. Jayashree 2023.

The Constitution of India guarantees equality and aims to empower women through measures of positive discrimination. However, disparities persist, especially in women's access to education, employment, and decision-making roles. Over the past three decades, women's participation in entrepreneurship has increased, driven by economic necessity and a desire for independence. This paper explores women entrepreneurship in rural India, focusing on Tamil Nadu, to understand their characteristics, challenges, and economic contributions. Previous studies indicate that women enter entrepreneurship due to economic necessity and a desire for independence but face challenges such as lack of education, societal barriers, limited access to finance, and competition.

Government initiatives like the Stree Shakti Package, Mahila Udyam Nidhi Scheme, and Mudra Yojana Scheme aim to support women entrepreneurs financially. Rural women entrepreneurs also encounter additional challenges, including financial constraints, societal norms, legal formalities, limited managerial abilities, and lack of motivation. Understanding these dynamics is crucial for developing effective policies to support women entrepreneurs and drive economic growth in rural areas.

b) Women Entrepreneurship for Sustainable Economic Development and Role of NGOs By Aditya Bhatta 2022.

The emergence of women entrepreneurs in various societies, particularly in India, reflects a significant shift in social, psychological, economic, and cultural dimensions. Despite traditional societal norms and numerous challenges, many women have successfully established themselves as entrepreneurs through hard work and determination. However, persistent obstacles and disparities remain, especially in accessing resources, marketing products, and sustaining businesses long-term.

Government and organizational efforts, such as the Support to Training and Employment Program for Women (STEP) and micro-credit mechanisms, have aimed to promote women entrepreneurship, but progress has been slower than desired.

Addressing systemic barriers and providing continued support and empowerment initiatives are crucial to enable women's full participation in economic activities and to foster a more inclusive and equitable society.

c) Indian rural women entrepreneurs: challenges and benefits. By Dr. Rupa Rathi and Mrs. Renu 2017.

Rural women entrepreneurs face significant challenges, including limited access to education and entrepreneurial skills, a lack of awareness about technology, restricted funding opportunities, and the difficulty of balancing family and business responsibilities. Social attitudes and motivational factors further discourage many women from pursuing business ventures. Despite these obstacles, rural women entrepreneurs make remarkable contributions to their communities. They drive economic empowerment, boost self-confidence, transform hobbies into professions, serve as inspiring role models, improve living standards, and enhance decision-making capacities within their families and

communities. Their resilience and determination highlight the critical role they play in fostering growth and development in rural areas.

d) Some Critical Issues of Women Entrepreneurship in Rural India by EUROPEAN ACADEMIC RESEARCH 2013.

Over the past decade, India has seen significant changes in the ownership structure across various sectors like industry, agriculture, and trade. However, women's participation in entrepreneurial activities remains relatively low, especially compared to developed nations. Despite some progress, social and cultural constraints still hinder women from fully engaging in business ventures. Key issues include balancing family and career, limited financial freedom, lack of property rights, disparities in entrepreneurial skills and support, inadequate awareness of their capabilities, reluctance to take risks, challenges in working with male employees, neglect from financial institutions, lack of self-confidence, insufficient professional education, mobility constraints, and limited interaction with successful entrepreneurs. Overcoming these obstacles requires concerted efforts from both the government and society to support, encourage, and empower women through targeted awareness programs and initiatives, fostering their growth and development.

Chapter – III

Methodology

3.1 Research Design

The study's goal is to investigate the social and economic growth of the women entrepreneurs under the Udyogini project running in 12 villages of Jhajjar, Haryana. The study intended to examine how the entrepreneurship development affect the overall well-being of women in Jhajjar, Haryana, as well as decision making of women.

Research Objective:

- To access the growth and development of the women entrepreneurs under the Udyogini project in Jhajjar, Haryana.
- To identify the challenges faced by the women entrepreneurs.
- To analyze the socio-economic impact on the women entrepreneurs under the Udyogini project in the region.
- To explore the factor contributing to the success of the women entrepreneurs under the Udyogini project.
- To analyze the impact of the project on women empowerment.
- To compare the women entrepreneurs' effects of the Udyogini project on the income of women entrepreneurs before and after the implementation of the project.

The research study carried out in the operational area of Jhajjar Power Limited aimed at accessing the social and economic impact of women entrepreneurs under the project.

The research conducted with the partner organization, Humana People to People India. The village under the project included 12 villages namely, Khanpur Kalan, Khanpur Khurd, Jharli, Bazidpur, Amadal Shahpur, Sehlanga, Sunderheti, Akehri Madanpur, Dhalanwas, Ladain, Sasroli and Jhamri.

Area of study: The research has conducted a study in the field area of Jhajjar Power Limited. The research village are 12 in which the company operates.

3.2 Sampling technique and sample size

- Research Approach:** The study has adopted a mixed method research approach, combining quantitative and qualitative data collection and analysis method. This will provide a comprehensive understanding of the topic and allow cross-checking the findings.
- Sampling:** The study has stratified sampling techniques to select all the 350 women entrepreneurs who are under the Udyogini project. These 350 women entrepreneurs are from the 12 villages in which the company is operating.

3.3 Data collection method

- e) **Survey:** Quantitative as well as qualitative survey has been carried out for gathering demographic data, information on SHGs, type of business, personal information, training, financial status of their business, decision making participation and access to resources.
- f) **A combination of tools** was used for collecting primary data of every individual women entrepreneur in every 12 village in context of research. The tools were prepared keeping in focus the quantitative and qualitative aspects of data required for the study.
- g) **Interview:** Interviews were carried out with all the women entrepreneurs under the Udyogini project for capturing quantitative and qualitative insight on the role of Udyogini project in women's empowerment.

Table - 1

S.No.	Village	Active	Hold	Closed
1	Sasroli	43	3	2
2	Khanpur Khurd	33	6	7
3	Khanpur Kalan	15	1	1
4	Jharli	34	2	9
5	Bazidpur	1	0	0
6	Amadal shahpur	16	0	1
7	Akehri Madanpur	43	6	9
8	Sehlanga	20	1	2
9	Sunderheti	8	0	2
10	Dhalanwas	23	4	2
11	Ladain	34	3	1
12	Jhamri	15	2	1
Total		285	28	37

The questionnaire was prepared for the interview to assess the social and economic impact of the women entrepreneurs after joining in the Udyogini project. The questionnaire includes:

1. Respondents profile: This includes the personal and general family information like, name, Guardians name, age, Caste, marital status, education, village, SHG, etc.
2. Udyogini project: This includes about the knowledge of women entrepreneurs about the udyogini project. And the organization and company running it.

3. Business information: This includes what type of business they have, name of the business, identification board, where do they get the idea and funding of the business.
4. Savings and credit: This includes information about the total savings of their SHGs and business currently.
5. Schemes: This section includes information about awareness programs, are they or any of the family members connected to the schemes.
6. Exposure visit: This includes that the women entrepreneurs has been the part of the exposure visit to another successful business by a women entrepreneur.
7. Income generation: This includes information about their income at the beginning of the business and currently. It also includes the total investment in their business.
8. Personality development: The women entrepreneurs attended many meetings due to which their confidence level is getting boosted.

Area of comparison: -

The questionnaire has certain areas which can be compared.

- Income at the beginning and income currently.
- Any improvement in the business compared to before.
- Has there any change in the personality.

Ethical Considerations: -

1. Improved consent: Women entrepreneur are informed about the purpose of the study.
2. Confidentiality: The women information which have been collected will be totally confidential and it will be ensured.
3. Limitations: While conducting the survey some of the women entrepreneurs were not providing the correct information.

Expected outcome: -

The study expects to provide insight into the role of women entrepreneurs in Jhajjar, Haryana. It aims at empowering women in the villages of Jhajjar, Haryana.

Chapter – IV

Results and Discussion

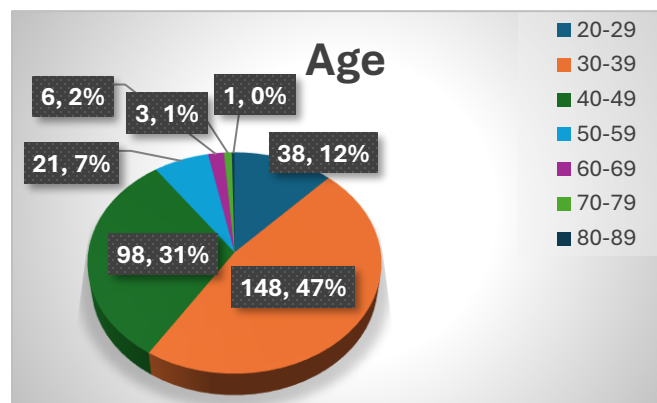
In the research conducted on the women entrepreneurs include:

1. Respondents Profile
2. The role of SHGs in fostering and supporting women entrepreneurs.
3. Awareness among WE about the Udyogini project.
4. The impact of the Udyogini project on the lives of WE.
5. Business information.
6. Contribution of Udyogini project to Nutri Garden.

1. Respondents Profile

Age is an important factor in the growth of the business. Age determines the maturity, experience and knowledge of a person which gets affected in their business.

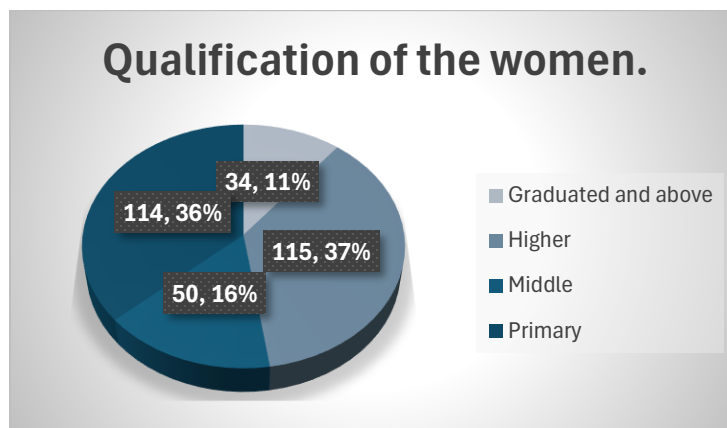
Figure – 4.1



According to my survey 12% of the women entrepreneurs are between 20-29, 47% are between 30-39, 30% are between 40-49, 7% are between 50-59, 2% are between 60-69 and 1% are between 70-79, rest 1 is between 80-89.

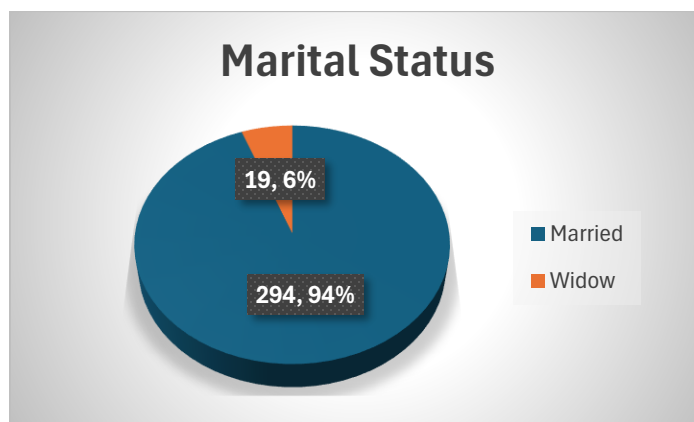
The women below the age of 30 are very active in their business but the women who are above 30 or elder are not very active and uninterested.

Another variable is the qualification of the women. It also plays an important role in business as their qualification also helps in growing their business.

Figure – 4.2

According to the report 11% of women entrepreneurs are graduated, 37% have completed their higher education, 16% have completed their middle education and 36% are primary educated which also includes uneducated.

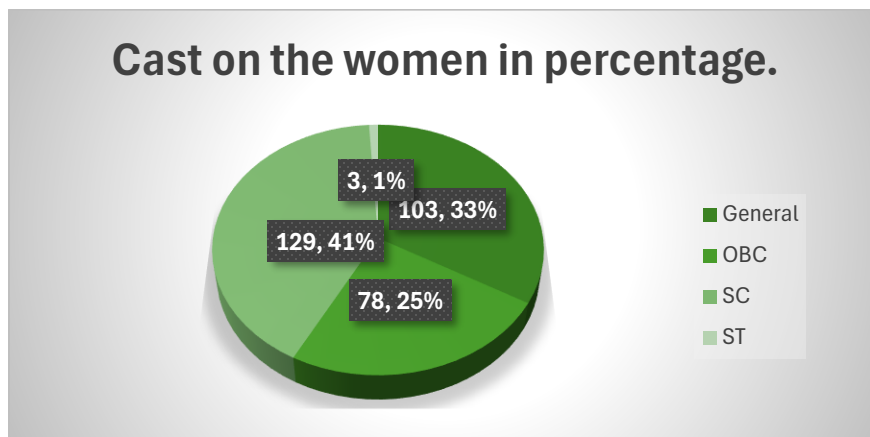
According to my survey the WE who are primary educated or uneducated are not earning much and facing some challenges in business due to their low knowledge. But the WE who is higher educated and graduated and above are earning better. If we see according to the interest of the women in business some well-educated, WE are also not earning enough due to their lack of interest and those who are uneducated are earning well, rarely.

Figure – 4.3

Another variable that plays an important role in the business of WE are their marital status. As the women in Jhajjar, Haryana are not allowed to go out of the house alone. Within the 350 WE the women who are actively running their business, 6% are widow and 94% are married.

According to the graph all WE are married and the most challenging thing in the business is their family as the family in Haryana are very orthodox. The women who are between the age of 20-29 are facing more challenges than the older women as they are more bounded to the culture.

Figure – 4.4

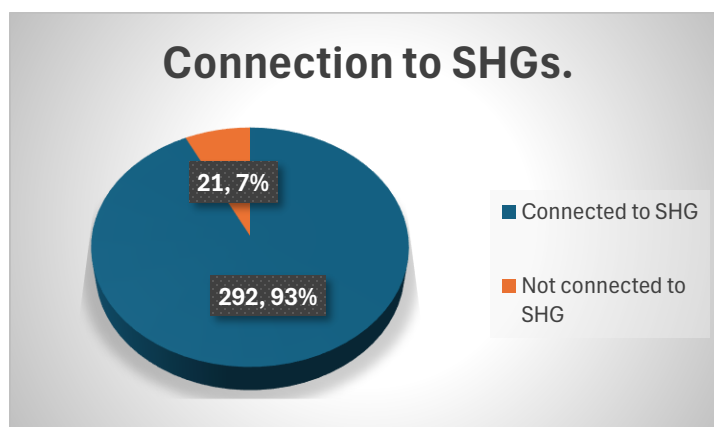


Caste is also an important variable in business on the WE, as the general Caste is wealthier and 20% of WE from general Caste are least interested in their business as they already have enough for their household. But the other Caste like SC and OBC are not much wealthier according to the 12-operating village of JPL, which is creating a hurdle between the WE and her business as they are unable to financially deal with it.

According to the graph 33% is general, 25% is OBC and 41% is SC rest 1% is ST.

2. The role of self-help groups (SHGs) in fostering and supporting women entrepreneurs.

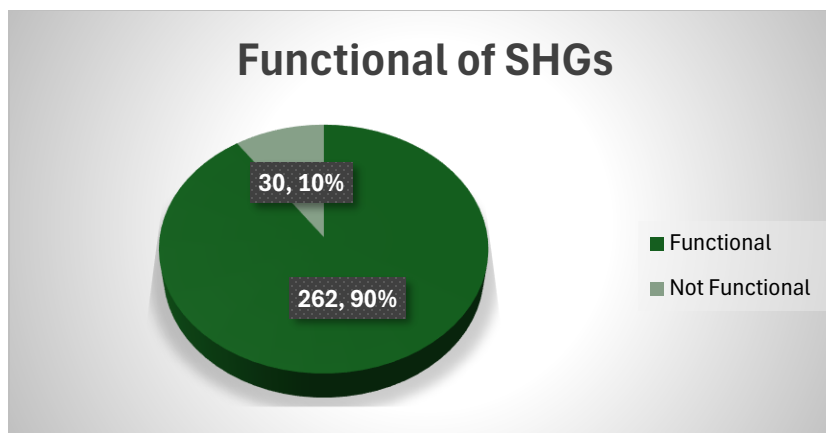
Figure – 4.5



Another variable is SHG which plays a very important role in the business of WE as it is the easier and closer source of loan for their business, and they can also save their savings in the SHGs.

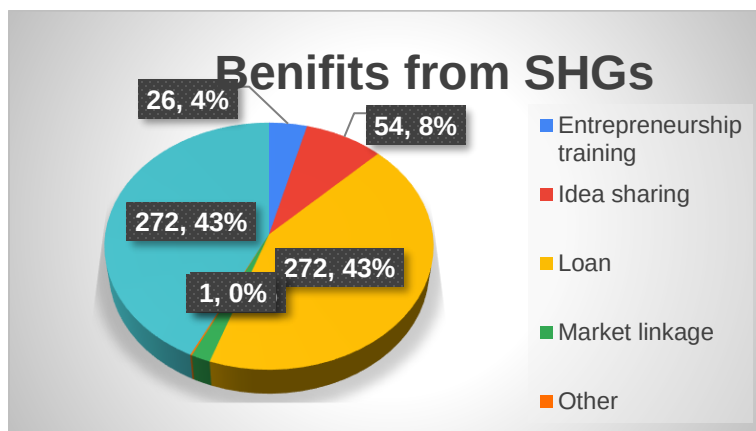
According to the graph 93% of the WE are connected to the SHGs and 7% are not connected to any SHGs due to many several reasons.

Figure – 4.6



Of the 93% of WE who are connected to the SHGs 90% are functional and the remaining 10% are not functional, due to there not being a meeting and no transaction of money.

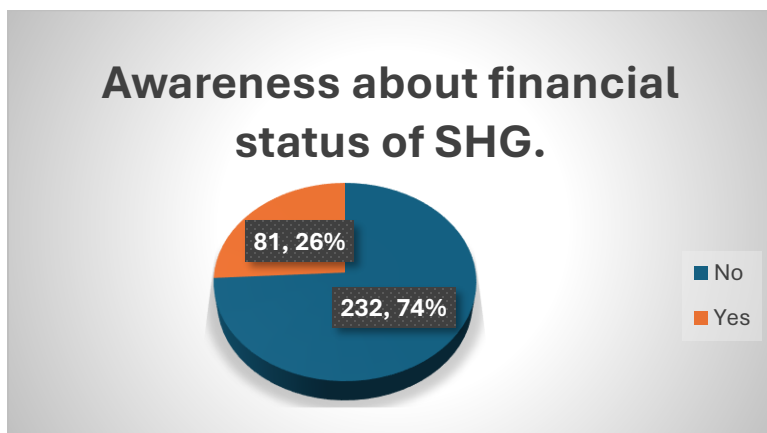
Figure – 4.7



The WE who are connected to SHGs are getting many benefits like savings, loan, idea sharing, market linkage, entrepreneurship training and other benefits. This can help WE in growing their business in promotion.

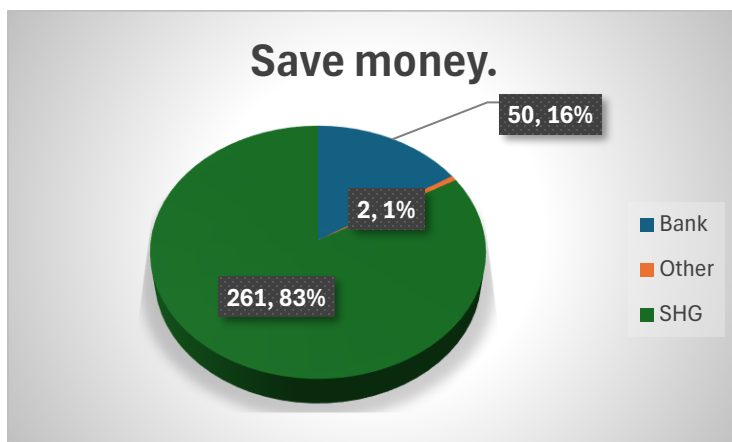
According to the report 43% are getting the benefits like savings and 43% are taking loan from the SHGs, rest 4% and 8% are getting benefits like entrepreneurship training and idea sharing. The WE who are not connected to any of the SHGs are facing challenges in business growth like financial challenges and promotion of their business.

Figure – 4.8



The WE were asked about the financial status of their group. Only 26% knew about the financial status of their group and remaining 74% were unaware about the financial status. The WE those were aware about the status were the “Pradhan” of the group or “Up-pradhan” and remaining were members of the group.

Figure – 4.9



The WE were also asked about the source where they save their income or their savings. According to the survey they were mainly having two sources, from which 83% of WE were saving their income in SHGs, 16% of WE save their income in banks and remaining 1% in other sources like their home itself.

Income saving and other expenditure:

Bank account: -

Figure – 4.10

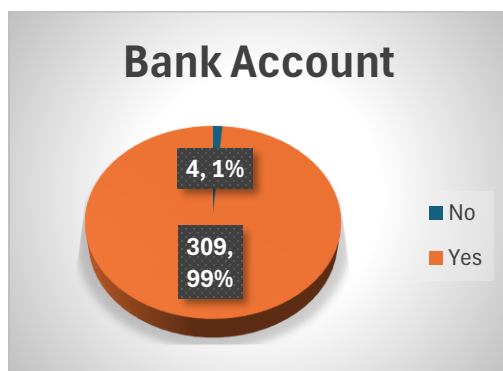
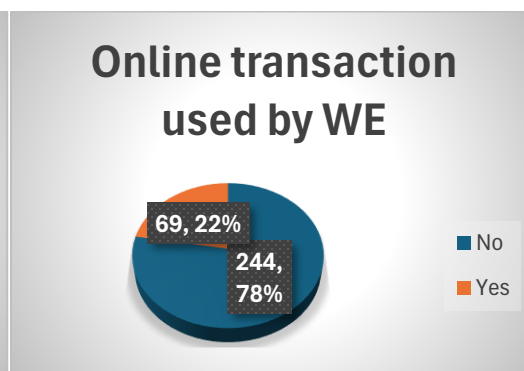


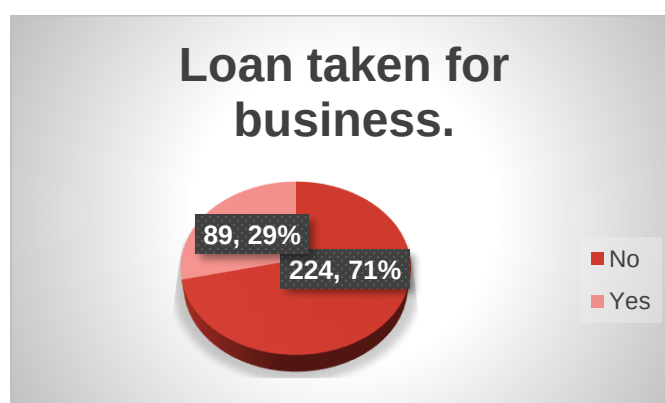
Figure – 4.11



According to the survey report 99% of the WE have their personal bank account and only 1% of the WE do not have their personal bank account. The online transaction used by the WE are only 22% and WE who do not use any online transaction are 78%.

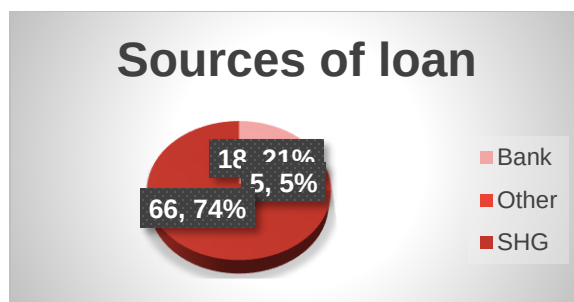
Loan: -

Figure – 4.12



According to the survey 29% of WE have taken loan for their business and 71% have not taken any loan, they have invested on their own.

Figure – 4.13



Out of 29% who have taken loan, 74% of women have taken loan from SHG, 21% from bank and 5% from other sources which include relatives and family.

Table - 2

Amount	Bank	SHG	Other	Total
₹10,000 - ₹50,000	10	16	3	29
₹50,000 - ₹100,000	3	18	1	22
₹100,000 - ₹150,000	1	11	0	12
₹150,000 - ₹200,000	6	5	0	11
₹200,000 - ₹250,000	3	8	0	11
₹250,000 - ₹300,000	1	3	0	4
₹300,000 - ₹350,000	0	0	0	0
₹350,000 - ₹400,000	0	0	0	0
	24	61	4	89

These are the amount in frequencies which show the amount of loan taken by WE from several sources.

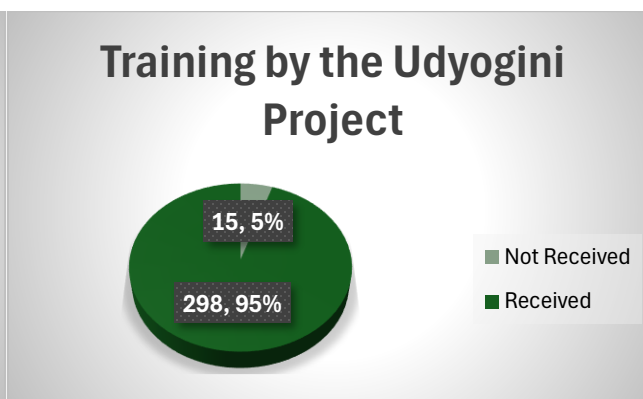
3. Awareness among WE about the Udyogini project

The WE were not much aware about the Udyogini project. After the field staff informed about the project then only, they come to know about the project. The WE who were already aware about the project were the women who were connected to the NGO or somehow in connection with the staff members so, they knew about the project.

Figure – 4.14



Figure – 4.15

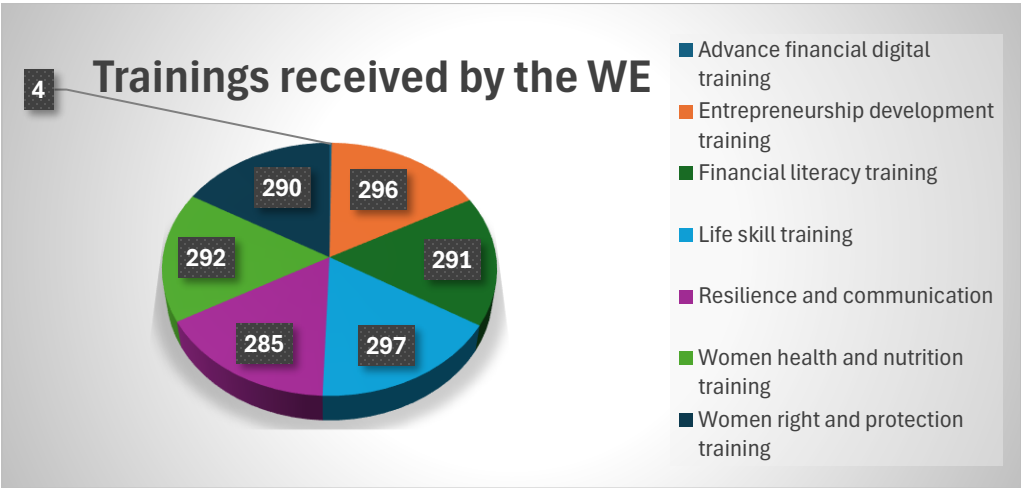


According to the survey report 95% of the women entrepreneur have received the training by Udyogini project and 5% have not. The WE who have not received the training have several reasons due to which

they were unable to attend the training. Some WE were sick due to which they were unable to receive the training and some WE were not allowed to go out of the house alone.

Training of the WE helped them in their business growth. In training they provide life skill training covering the areas like, rights and protection, resilience and communication skills. The WE are also given the information about the business techniques and marketing skills for their business.

Figure – 4.16



On the survey the WE were asked about the organization which is running the project and the company which is funding the organization.

Figure – 4.17

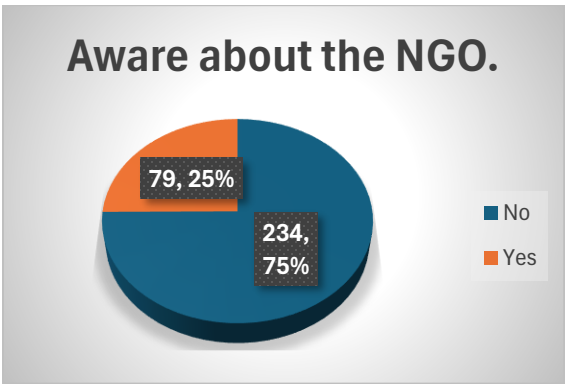


Figure – 4.18



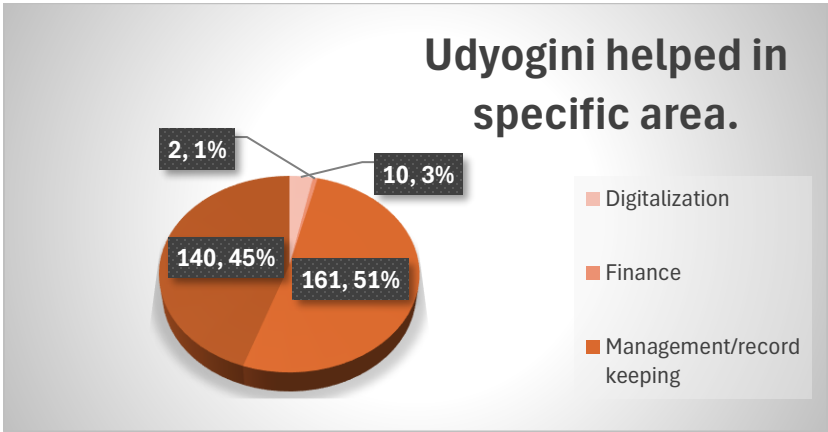
According to the report 25% were only aware of the organization (HPPI) and 75% were not aware about the HPPI. Then 24% were aware of the company (JPL) and 76% were not aware about the JPL funding the organization.

On asking the women they answered WE were not much aware about the organization running the project. Some even don't know the project. WE know about the company but do not know the name. They are referring it as China plant. The WE are not fully aware of the company.

4. The impact of Udyogini project on the lives of WE.

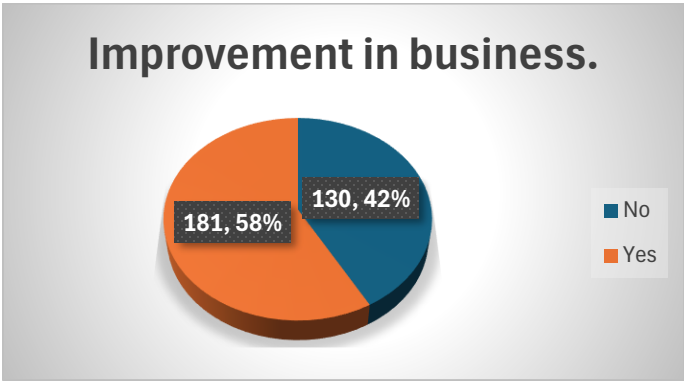
The Udyogini project has contributed a lot on improving the lives of WE. The project has helped WE in expanding their business and improve their business skills and knowledge. The WE involved in tailoring were given the sewing machines for better quality products. The women who were not doing any business were motivated to start their own business and helped expanding their business. The staff also helped the WE open their personal bank account, and they also conduct a meeting monthly for WE and SHG meetings. The WE who were not connected to any SHG have been connected to the SHGs.

Figure – 4.19



The WE were asked about the improvement in their business. In the 3 years of the business some WE have made the improvement in their business and some WE have seen their business declining, but some WE have not seen any changes in their business.

Figure – 4.20



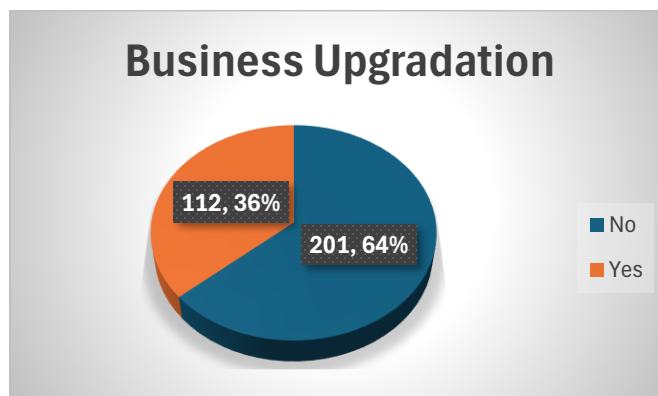
According to the survey, 58% of the WE have seen the improvement in their business and 42% have not seen any improvement in their business. Some of the WE were facing financial challenge due to which there was no growth in their business. They were facing financial issue because most of the WE save their income and take loan from SHGs, since they have disconnected from the SHGs there is no source for them to take loan from.

Improvement in business: -

After joining the Udyogini project, there are business which were already set-up and businesses which were set-up by Udyogini project. So, we took the response after asking the WE in both perspectives about the improvement in their business.

Business upgradation: -

Figure – 4.21



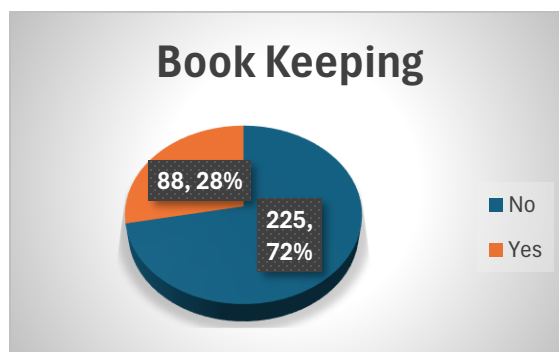
On survey the WE were also asked about the upgradation in their business. According to the report 36% have upgraded their business which includes constructing shop, increment in income of WE, increased to other business, increased in products and who have dairies have increased their cattle's.

Bookkeeping: -

Bookkeeping is vital for business as it ensures accurate financial records, aiding in effective cashflow management and compliance with tax and regulatory requirements. It supports informed decision-making, budgeting and financial forecasting, while providing transparency and performance tracking. Good bookkeeping practice helps manage exposes, track inventory and facilitate access to financing and investment opportunities.

Additionally, maintaining detailed records prepares the business for audits and support scalability as the business grows contributing to overall financial stability and success.

Figure – 4.22



According to the report 28% of the WE prepare bookkeeping and 72% of WE do not keep any bookkeeping. Out of 28% only some WE prepare the bookkeeping in proper format.

Figure – 4.23

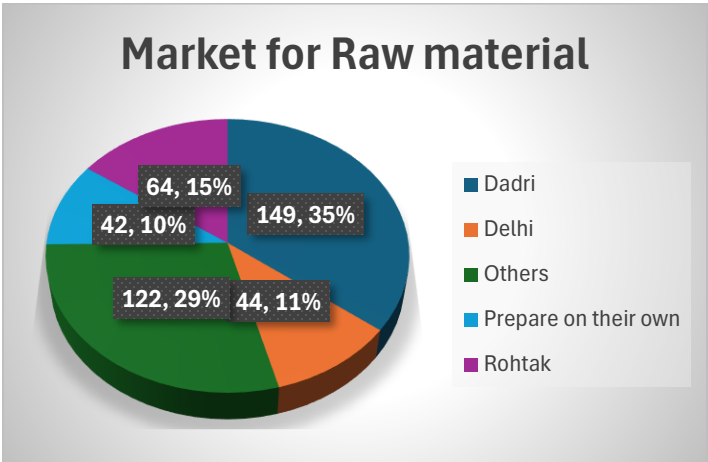
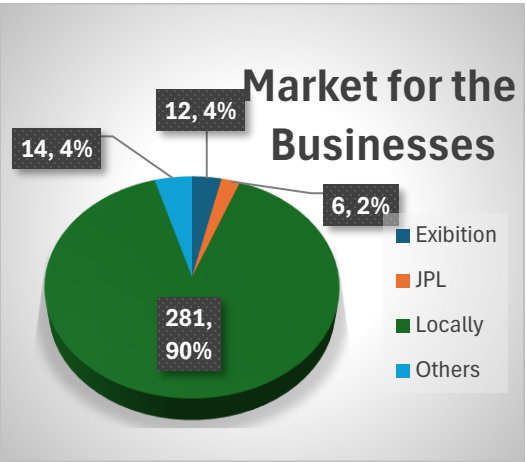


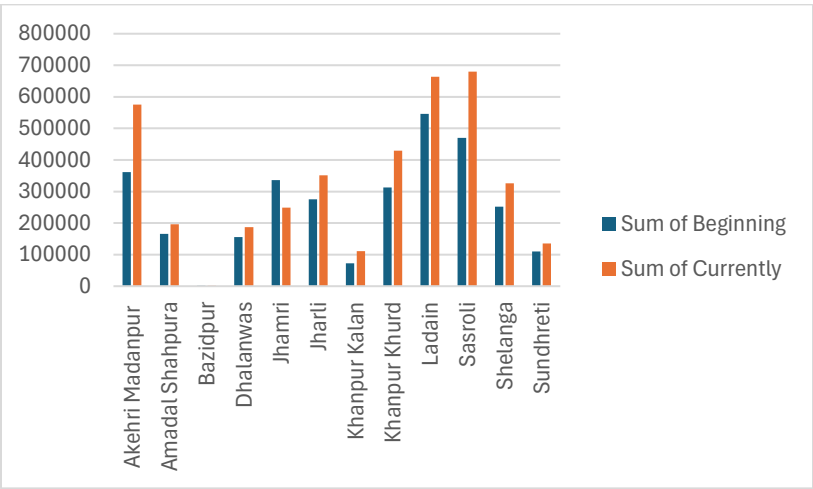
Figure – 4.24



The WE go to multiple markets for their raw material like 149 WE prefer Dadri for their raw material, 44 for Delhi, 64 Rohtak, 42 prepare on their own and 122 goes to other markets like kosli, bahu and nearby shops.

The WE sell their product to several customers which includes 90% sell their product locally, 4% in exhibition, 2% in JPL and 4% in other areas like online market and their relatives.

Figure – 4.25



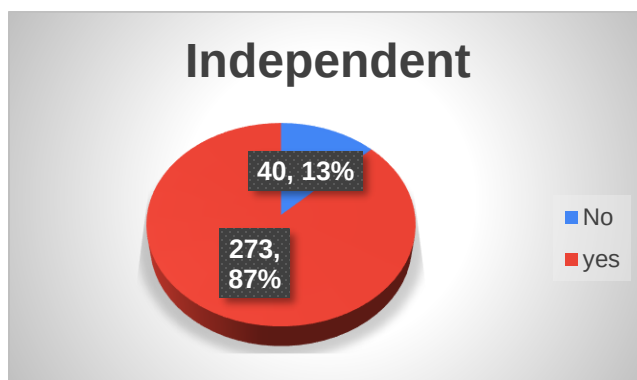
The figure shows the difference between the raw material bought at the beginning of the business and raw material bought currently. According to the survey, the data has increased compared to the

beginning of the business. If you see the figure Jhamri is the only village where the data has decreased according to the beginning of the business.

Independent: -

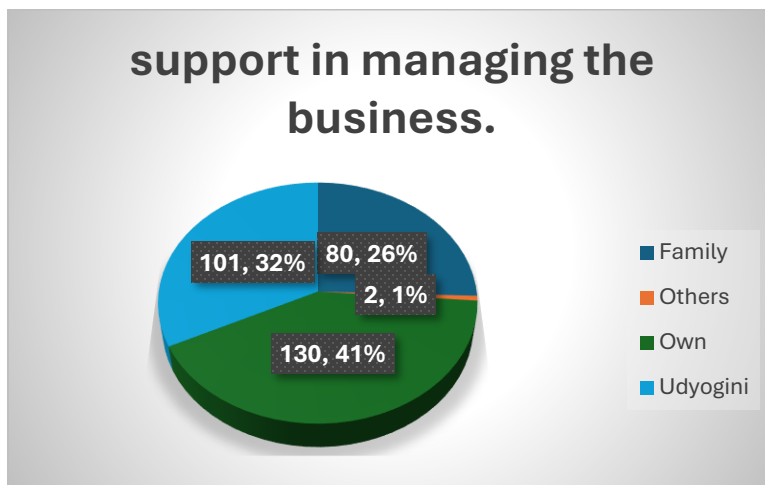
Women are going to take raw material alone without the help of their husband or any family member, this empowers the women in their life, and this helps them to become confident.

Figure – 4.26



According to the survey report 87% of WE go independently to buy the raw material and 13% are still not going out of their houses alone, their husband or any family member helps them to get the raw material. Out of 87% WE only 30% WE go out without their family to buy the raw material and rest go with their husband or family members.

Figure – 4.27



On asking the WE about who supported in managing their business 41% are the WE who manage on their own and 32% WE manage with the help of Udyogini members. 26% and 1% took help of their family and other.

Exposure visit: -

With the organization the WE have visited several businesses in different places to motivate them and to provide them with the business and marketing techniques.

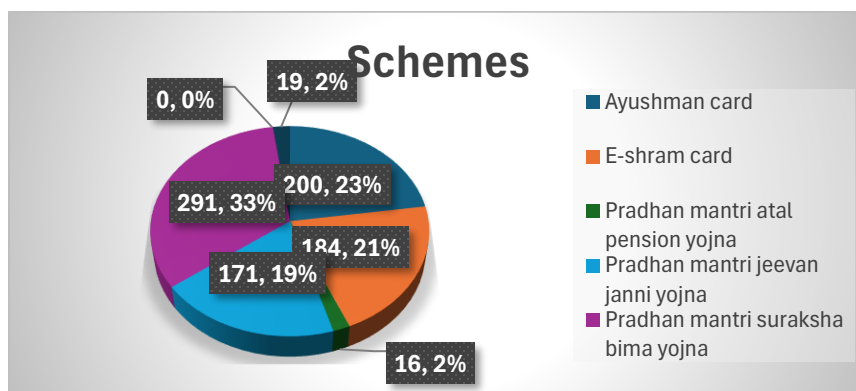
Figure – 4.28



According to the survey 39% WE have visited the enterprises and 61% has not visited. In the visit the WE have gained knowledge about the business and learned marketing techniques.

Schemes: -

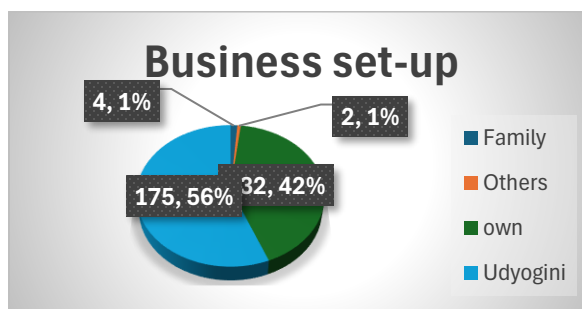
Figure – 4.29



The WE have also connected to several schemes, not only the women but their family members are also connected to the schemes.

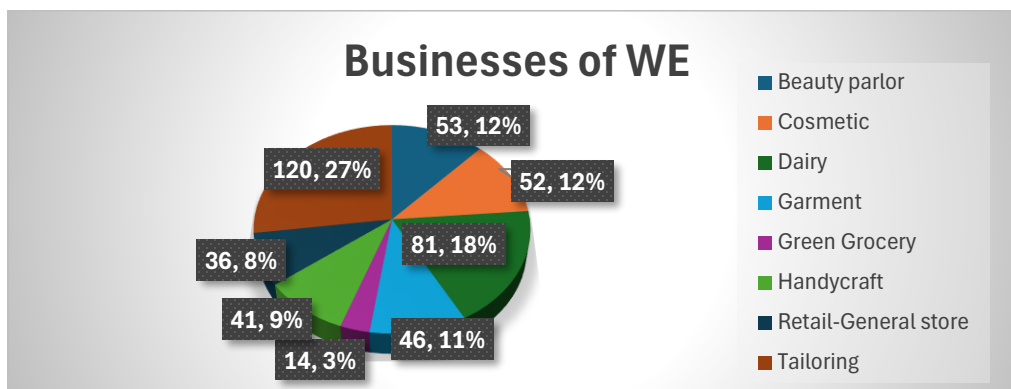
5. Business information

Figure – 4.30



The report shows that the 56% of the business is set-up by the Udyogini project and 42% were existing business and other 1% were opened with the suggestions of family.

Figure – 4.31



Business information: -

According to our survey there are a total of 447 businesses as some of the WE have more than one business.

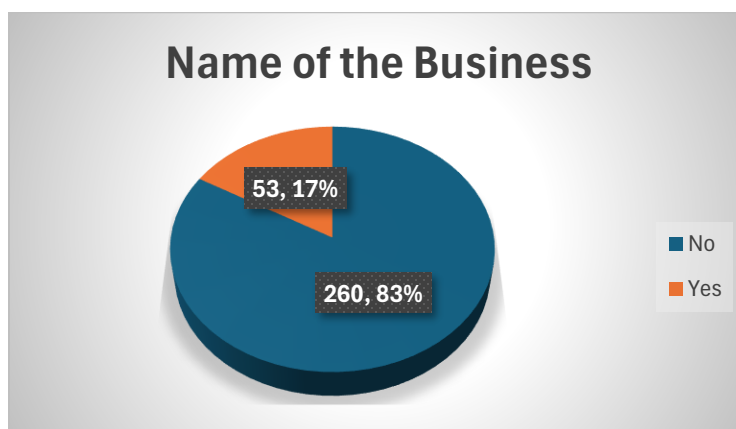
Table - 3

No. of business	No. of WE
One	244
Two	48
Three	17
Four	4
Total	313

Identification Board: -

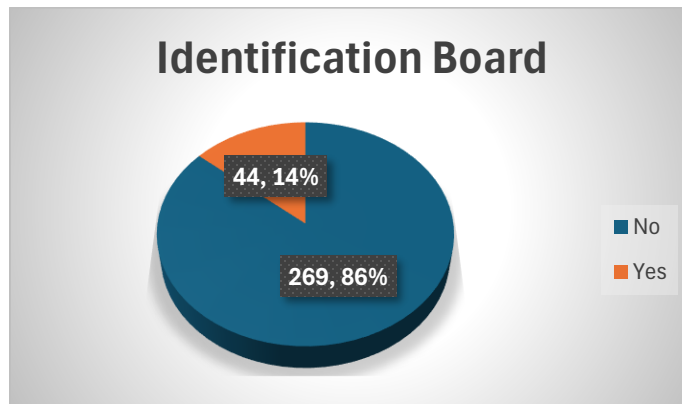
The name of the business and identification board of the business plays an important role in the promotion of the business.

Figure – 4.32



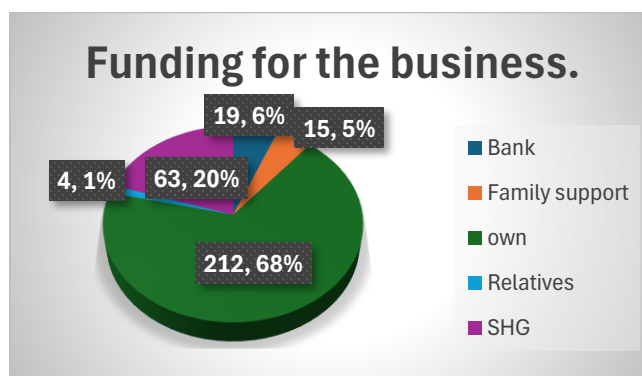
According to the report only 17% of the WE have the name of their business. The reason for not keeping any name of the business is that they do not think there is any need to keep the name of the business as they are not aware of the benefit of keeping the name of the business.

Figure – 4.33



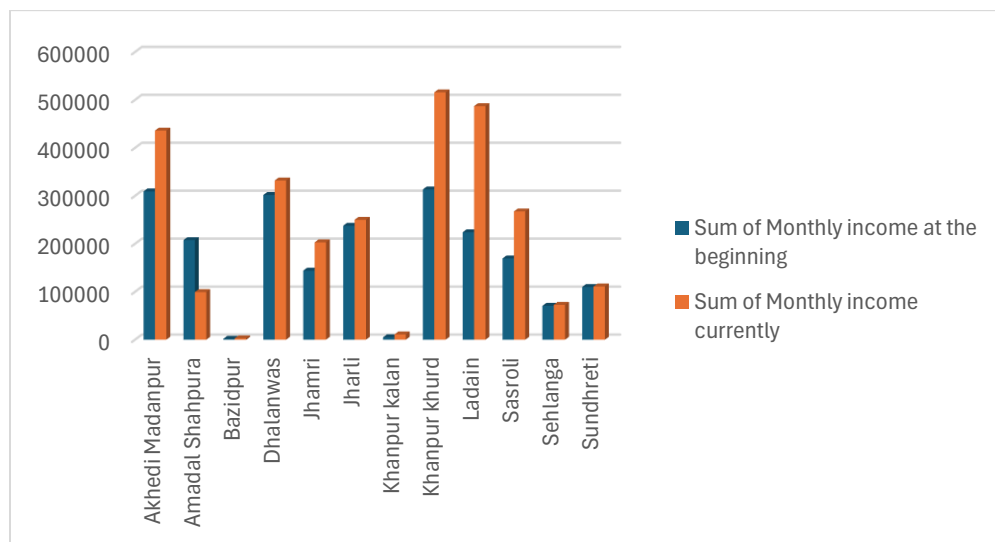
According to the survey report only 14% of the WE have any identification board and the rest 86% do not have identification board. On asking the WE about the identification board some of them were not interested in keeping the board as they think there is no need or there is no profit in keeping the board as they sell their product locally and everyone and their neighbors know about their shop.

Figure – 4.34



For business all entrepreneurs need an investment so; to invest in their business some entrepreneurs have invested their own money in the business, and some have taken loan for their business. The WE have taken loans from several sources like SHG, family, relatives and banks.

According to the survey 68% of WE have invested by themselves as they were capable of investing in the business, 20% have taken a loan from SHG, 6% from bank and rest from relatives and family support.

Income: -**Figure – 4.35**

According to the graph the highest number of increases in the income of WE are in Ladain village comparing their income at the beginning of the business and currently, then in Khanpur Khurd and then in Akehri Madanpur. There are some villages where there are no changes in income at the beginning of the business and currently like Sehlanga, Sundhreti and Bazidpur. Amadal Shahpura is the village where the income status has declined instead of increasing.

There are multiple reasons due to which the WE are facing downfall in their business which is:

Market availability: The handicraft business is not getting enough market for their business as they are unable to sell their product locally due to the product are very costly because of its making charges and the locals cannot afford to buy it.

The staff provide them with marketlike exhibitions in several places like Delhi, JPL or at any fair functions. This helps them a little in the growth of the business.

Apart from the market they also face financial challenges due to the WE not being connected to any SHG or if they are connected but the SHG are not functional, which is a challenge for them.

Another challenge is they are not able to connect with proper low-priced market for their raw material.

Table - 4

Distribution of incom	No. of W
Household activity	216
Maintenance of business	300
Raw material	302
Education of children	42

This shows the areas where the WE distribute their income.

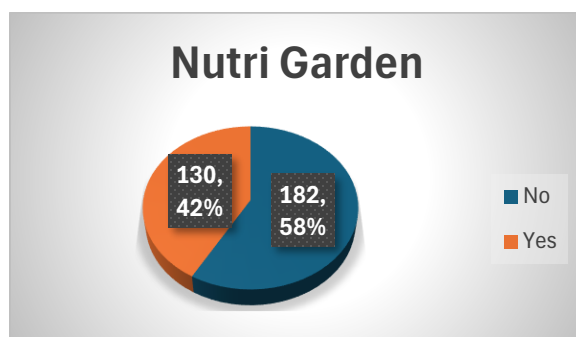
6. Contribution of Udyogini project to Nutri Garden.

Nutri Garden: -

Nutri Garden is a garden where vegetables are grown. The women were distributed the seeds on the starting of the project and shared with them the importance of home-grown vegetables and its health benefits.

During the project 3000 women were distributed the seed. With the help of the survey it can be analyzed, out of 350 WE how many still maintain the Nutri Gardens.

Figure – 4.36



The project Udyogini has distributed seeds for 3000 women to grow Nutri Gardens, out of which 42% of Nutri Gardens are still their and 58% has stopped growing due to several reasons which is weather and some WE are not interested in growing the Nutri Garden due to the staff is not distributing the seeds anymore.

Chapter – V

Testimonials

While the survey there are few cases to highlight the contribution of the program in changing the lives of the women in Jhajjar, Haryana.



Figure – 5.1

Jagwanti, a 35-years-old women entrepreneur, she was facing financial challenge in her household. Which was getting a big trouble in her life. She was a tailor and she use to stitch the cloths of the women in locality. She use to earn 500-600 a month which was not enough for her family, her husband was also not earning enough due to which she was unable to pay the fee of her childrens school.

After joining the Udyogini project, she received the several training from the project which includes life skill training and she also learned stitching bags which helped in her business. She with 2 more women entrepreneurs started stitching bags in bulk order and were earning 40000 per month. It is a big achivement for them.

On talking to her she was more then grateful to the project and the staff which helped her and encouraged her in her business.



Figure – 5.2

Challenges: -

- The biggest challenge for the women entrepreneurs is that the handicraft business is not getting proper market for their product.
 - Due to the product prices are high, the locals are unable to buy it, as the craftsman's efforts are being made to attract the customers who value unique, handmade items.
- Some women entrepreneurs are showing less interested in their business.

- The businesses were established recognizing the potential in the women, efforts are underway to better prepare and support them.
- WE are finding creative ways to enhance their financial capabilities of growing their business.
 - Some women are disconnected to the SHGs, they are being encouraged to connect with SHGs to access loans and financial assistance for their business.
- Some of the WE do not run their business alone.
 - As their family are showing support and involvement in WE business.
- Some women entrepreneurs seeking alternative ways to take trainings despite facing challenges like sickness or being out of the village.
- Measures are being taken to accommodate women's participation by holding meetings at their homes when needed.

Chapter – VI

Recommendation

- Connect WE to larger markets, including online and urban centers.
- Educate on cost reduction techniques and affordable pricing strategies.
- Raise awareness about SHGs.
- Regularly monitor programs, evaluate project impact, and establish clear feedback for continuous improvement.

Chapter – VII

Conclusion

The Udyogini project has profoundly impacted the 12 villages in Jhajjar, Haryana, by empowering women economically and physically, leading to substantial improvements in their quality of life. Economically, the project has provided women with the tools and resources needed to start and sustain their own businesses. This financial independence has not only increased their household incomes but also enhanced their self-esteem and social standing within their communities. Many women who previously relied on their families for financial support can now contribute significantly to their households, thereby gaining respect and recognition.

The support mechanisms provided by the project, such as training, mentorship, and financial aid, have been crucial in building the women's confidence and skills. Training programs have covered various aspects of entrepreneurship, including financial management, marketing, and business operations, ensuring that women are well-equipped to manage their enterprises successfully. Mentorship from experienced professionals has provided guidance and encouragement, helping women navigate challenges and seize opportunities. Furthermore, the project's initiatives have fostered a supportive community environment where women can share experiences, learn from each other, and collaborate. This sense of community has been instrumental in breaking down traditional barriers and fostering a more inclusive and supportive societal structure.

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Annexure

Questionnaire

1. Personal information:

- a. Name
- b. Husbands / Guardian name
- c. Age in years
- d. Village name
- e. Education
 - i. Primary (1-5)
 - ii. Middle (6-8)
 - iii. Higher (9-12)
 - iv. Graduated and above
- f. Marital status
 - i. Married
 - ii. Unmarried
 - iii. Widow
 - iv. Divorce
- g. Category (cast)
 - i. SC
 - ii. ST
 - iii. OBC
 - iv. General
- h. Category (income)
 - i. APL
 - ii. BPL
 - iii. Antyodaya

2. Udyogini Project:

- a. Are you connected with any SHGs?
 - i. Yes
 - ii. No
- b. If yes, what is the name of your SHG?
- c. Is your SHG functional?
 - i. Yes
 - ii. No
- d. How many members does your SHG have?
- e. Since when have you been associated with the SHG?
- f. If not, why is the SHG not functioning?
- g. What benefits are you receiving from the SHGs?
 - i. Savings
 - ii. Loan

- iii. Ideas sharing
- iv. Entrepreneurship training
- v. Marketing /linkages
- vi. Etc.
- h. If you are not currently connected with any SHG, what is the reason behind your disconnection or discontinuation from the SHG?
- i. Are you aware of the financial status of your SHG?
 - i. Yes
 - ii. No
- j. How much saving does your SHG have?
- k. Were you aware of Udyogini project before joining in the project?
 - i. Yes
 - ii. No
- l. Have you received any training from the Udyogini project?
 - i. Yes
 - ii. No
- m. What are the trainings you have received from Udyogini project-
 - i. Resilience and communication
 - ii. Life skill training
 - iii. Women rights and protection training
 - iv. Women health and nutrition training
 - v. Financial literacy training
 - vi. Business training
 - vii. Entrepreneurship development training
 - viii. Advance financial digital literacy training
 - ix. Others- Please explain.
- n. Do you know which organization/NGO is running this project?
 - i. Yes
 - ii. No
- o. If yes, name the organization/NGO.
- p. Do you know which organization /company is supporting the Udyogini project?
 - i. Yes
 - ii. No
- q. If yes, name the organization/company.
- r. How long have you been a part of the project?
 - i. 1 year
 - ii. 2 years
 - iii. 3 years
 - iv. 4 years
- s. How has the Udyogini project contributed to improving your business skills and knowledge?
 - i. One time investment

- ii. Establishment of enterprises
 - iii. Expansion of current enterprises
 - iv. Account opening.
 - v. Meetings in a week/month.
 - vi. SHG formation
 - vii. Training
 - viii. Market linkage
 - ix. Confidence building
 - x. Etc.
- t. In what specific area has the Udyogini project helped you the most?
- i. Marketing
 - ii. Finance
 - iii. Management / record keeping.
 - iv. Digitalization
 - v. Etc.
- u. Have you seen any improvement in your business revenue since joining the project?
- i. Yes
 - ii. No
- v. How much increment have you received in your business compared to previous year?

3. Business information:

- a. Was your business already set up before the arrival of the Udyogini project?
- i. Yes
 - ii. No
- b. What business are you running right now?
- i. Retail- general store
 - ii. Handicraft
 - iii. Garments-stitched and non-stitched both
 - iv. Cosmetics and beauty parlor
 - v. Tailoring
 - vi. Green grocery
 - vii. Dairy
 - viii. Etc.
- c. When did you start your business?
- d. What business have you started with?
- i. Retail- general store
 - ii. Handicraft
 - iii. Garments-stitched and non-stitched both
 - iv. Cosmetics and beauty parlor
 - v. Tailoring
 - vi. Green grocery

- vii. Dairy
- viii. Etc.
- e. How many businesses do you have?
 - i. One
 - ii. Two
 - iii. Three
 - iv. Four
- f. Do you have any name of your business?
 - i. Yes
 - ii. No
- g. If not, why you don't have any name for your business?
- h. What is the name of your business?
- i. What did initial investment you make in setting up the business?
- j. On what basis do you set up the price of your product?
- k. Where did you get the funds for your business?
 - i. Own
 - ii. Family support
 - iii. Bank
 - iv. SHG
 - v. Relatives
- l. For how long you are running this business?
 - i. 1 year
 - ii. 2 years
 - iii. 3 years
 - iv. More than 3 years
- m. Where did you get your business ideas from?
 - i. Own
 - ii. Family
 - iii. SHG
 - iv. Udyogini
 - v. Others
- n. What is the number of your average customers compared at the beginning of your business?
- o. Do you set any target for the increment of your business?
 - i. Yes
 - ii. No
- p. How much?
- q. Do you have any other work?
 - i. Yes
 - ii. No

4. Raw material

- a. Where do you buy your raw materials, finished goods and sellable goods from?

- i. Prepare on my own.
 - ii. Delhi
 - iii. Rohtak
 - iv. Dadri
 - v. Etc.
- b. How much worth of raw material, finished goods and sellable goods did you purchase at the beginning of the business?
 - i. Less than 10k
 - ii. 10k-20k
 - iii. 20k-30k
 - iv. More than 30k
- c. How much worth of raw material, finished goods and sellable goods do you purchase currently?
 - i. Less than 10k
 - ii. 10k-20k
 - iii. 20k-30k
 - iv. More than 30k
- d. How often do you buy your raw material, finished goods and sellable goods?
 - i. Weekly
 - ii. Fortnightly
 - iii. Monthly
 - iv. More than one month
- e. Do you independently go and buy raw material, finished goods and sellable goods for your business?
 - i. Yes
 - ii. No
- f. If not, why?

5. Income savings and other expenditures.

- a. Do you have your own bank account?
 - i. Yes
 - ii. No
- b. If yes, bank name?
- c. If not, why?
- d. Do you have your PAN card?
 - i. Yes
 - ii. No
- e. Do you have your Adhar card?
 - i. Yes
 - ii. No
- f. How much did you earn at the beginning of your business?
 - i. Less than 5k
 - ii. 5k-10k

- iii. 10k-15k
- iv. More than 15k
- g. How much do you earn currently in a month?
 - i. Less than 15k
 - ii. 15k-25k
 - iii. 25k-35k
 - iv. More than 35k
- h. What is your average monthly income right now?
 - i. Less than 10k
 - ii. 10k-30k
 - iii. 30k-50k
 - iv. More than 50k
- i. Related to your own business, what positive or negative changes you have observed in the recent past?
 - i. Positive changes 1.....2.....3.....
 - ii. Negative changes 1.....2.....3.....
- j. How do you distribute your income?
 - i. Raw material
 - ii. Maintenance of the business
 - iii. Household activities
 - iv. Education of kids
 - v. Others
- k. How much do you save monthly for the future?
 - i. Less than 5k
 - ii. 5k-10k
 - iii. 10k-15k
 - iv. More than 15k
- l. Which is the best season for your business in terms of profit earnings?
 - i. Festival
 - ii. Every season
 - iii. Other
- m. How many sales do you manage to make in that season?
 - i. Double
 - ii. Little more than actual
 - iii. Normal
- n. Which is the lowest selling season for your business?
 - i. Harvesting season
 - ii. Sowing season
 - iii. Other
- o. How much income do you manage to earn in that season?
 - i. Less than 10k
 - ii. 10k-20k
 - iii. 20k-30k

- iv. More than 30k
- p. Who supports you in managing your business and how?
 - i. Family
 - ii. Udyogini
 - iii. Other
- q. How do they support you?
- r. Do you have any bookkeeping for the business?
 - i. Yes
 - ii. No
- s. Is it in the proper format?
 - i. Yes
 - ii. No
 - iii. Somewhat
- t. Do you make entries in the bookkeeping every day?
 - i. Yes
 - ii. No
 - iii. Someday
 - iv. Rarely

6. Challenges and support

- a. What challenges did you face in setting up your business?
 - i. Financial
 - ii. Family not supporting.
 - iii. Not enough time
 - iv. No space for setup
 - v. No guidance
- b. How has the project helped you overcome the challenges?

7. Networking and collaboration

- a. Have you been able to network with other women entrepreneurs through the project?
 - i. Yes
 - ii. No
- b. If yes, how has it benefited you and your business?
 - i. Business idea
 - ii. Others
- c. Where do you sell your product?
 - i. Locally
 - ii. Udyogini project
 - iii. Order basis.

8. Future plan:

- a. Have you done any upgradation in your business?
 - i. Yes

- ii. No
- b. What kind of upgradation have you done?
 - i. Created a shop.
 - ii. Increase in the area.
 - iii. Increase in cattle numbers.
 - iv. Other
- c. Do you have any plans to expand your business in future?
 - i. Yes
 - ii. No
- d. Will you expand your current business?
 - i. Yes
 - ii. No
- e. Will you add any other business?
 - i. Yes
 - ii. No
- f. Do you need any specific training/refresher training for your business?
 - i. Yes
 - ii. No

9. Financial literacy:

- a) Do you save money?
 - i. Yes
 - ii. No
- b) If yes How much is your monthly saving?
 - i. Less than 5k
 - ii. 5k-10k
 - iii. More than 10k
- c) If yes, for what purpose?
 - i. Own
 - ii. Family
 - iii. Other
- d) Where do you save money?
 - i. Bank
 - ii. SHG
 - iii. Other
- e) Have you taken any loan for business?
 - i. Yes
 - ii. No
- f) From where have you taken loan?
 - i. Bank
 - ii. SHG
 - iii. Other
- g) Why did you take a loan from the bank?
 - i. Easily accessible

- ii. Low interest rate
- iii. Easy to make payments.
- iv. Etc.
- h) Why have you taken a loan from SHG?
 - i. Easily accessible
 - ii. Low interest rate
 - iii. Easy to make payments.
 - iv. Etc.
 - v.

10. Have you availed any of the Govt. Scheme through the project?

- a. Pradhan mantri Suraksha bima yojna
- b. Pradhan mantri Jeevan janni yojna
- c. Sukanya samriddhi yojna
- d. Atal pension yojna
- e. E-shram card
- f. Ayushman card
- g. Any other scheme

11. Identification/Branding board.

- a. Do you have any identification board for your business?
 - i. Yes
 - ii. No
- b. Does it have the name of any organization or project?
 - i. Yes
 - ii. No
- c. Which organization or project name does it have?
 - i. Udyogini
 - ii. Jhajjar power ltd.
 - iii. Both
- d. Who did make it.
 - i. Udyogini project
 - ii. Own
- e. If not, are you planning to fix any such board for branding?
 - i. Yes
 - ii. No

12. Overall benefits observe through Udyogini Project:

- a.
- b.
- c.

13. Nutri garden:

- a. Do you have any Nutri Garden at home?
 - i. Yes
 - ii. No
- b. What benefits are you getting from the Nutri Garden?
 - i. Health
 - ii. Income
 - iii. Other
- c. Have you received any training for the Nutri Garden?
 - i. Yes
 - ii. No
- d. What are the challenges you faced during the maintenance of the Nutri Garden?
 - i. Water
 - ii. Land
 - iii. Other
- e. Do you sell vegetables from your Nutri Garden?
 - i. Yes
 - ii. No
- f. If yes, where do you sell your vegetables?
 - i. Locally
 - ii. Vegetable Market
 - iii. Other
- g. How much do you earn from selling vegetables?
 - i. <5k
 - ii. 5k-10k
 - iii. 10k 15k
 - iv. 15>

14. Did you do any Tree plantation in your/public land through Udyogini Project?

- a. Yes**
- b. No**

15. Exposure visit

- a. Have you ever been part of any exposure visit?
 - i. Yes
 - ii. No
- b. How did it help you in your business?
 - i. Business idea sharing
 - ii. Market linkage
 - iii. Others
- c. Was it individual or group?
 - i. Individual
 - ii. Group
- d. Did you invest anything in the exposure visit or not?

- i. Yes
- ii. No
- e. How much did it cost you for the visit?

16. Any suggestions /Complaints for betterment of the project outcomes:

