



ISSN Print: 2394-7500
ISSN Online: 2394-5869
Impact Factor: 5.2
IJAR 2017; 3(12): 32-39
www.allresearchjournal.com
Received: 22-10-2017
Accepted: 24-11-2017

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Micro finance and women Entrepreneurs performance: A study at Bengaluru rural district

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Abstract

Empowerment of women means equipping women to be economically independent, self-reliant, have a positive self-esteem to enable them to face any difficult situation and they should be able to participate in development activities and in the process of decision making. It has been globally recognized that women's empowerment can be well paying strategy for overall economic and social development. This has resulted insignificant changes in the approach to assist, women in a continuum ranging from welfare to development. Entrepreneurship development among women is one activity that promises encouraging results. The present study is an attempt to study the socioeconomic background of the women entrepreneurs and to assess the role of micro-enterprises in the empowerment of women in terms of economic, social and psychological spheres in District of Bangalore Rural. For this a sample of 60 women micro enterprises were selected based on simple random sampling method from the sampling frame of 107 women microenterprises registered in the District Industries Centre (DIC), Bangalore Rural. It is concluded that women have attained economic, social and psychological empowerment after starting the micro-enterprises, which a true reflection of empowerment of women. Finally, suggestions are given for the promotion of women micro-enterprises.

Keywords: Empowerment, Entrepreneurship, Micro-enterprises, Socioeconomic, Suggestions

Introduction

"It is not possible for a bird to fly on only one wing" - Swami Vivekananda

But through centuries, societies the world over, have been trying to fly on one wing denying women their rightful place. Viewed against almost all the indicators of development, women continue to lag behind men. According to the 2011 census of India, women make an independent group constituting 48.49 % of the country's total population. If we look at the sex ratio, there are only 940 women against 1,000 men in India. Women's access to literacy and education is more limited. UNDP (2008) ^[22] suggests that the workforce participation for women is half than for men in India. Women employment record shows that more women are still largely concentrated in agriculture as self employed and casual labour and are lesser-paid (Kanwaldeep and Anupama, 2013) ^[13]. There are evidences of higher rates of women working in informal and non-farm sector (MWCD Report, 2007).

It is clear now that women and society in general are in great need of self-introspection to overcome the downslide in human values and justice and empower women.

Women Empowerment

Empowerment is central to the issue of equality, liberation and justice. The dictionary meaning of empowerment refers „to give power“ or „authority“, and „to enable“ or „permit“. According to Kahlen (2004), empowerment is concerned with power, particularly power relations, distribution of power between individuals and groups.

Kabeer (2005) ^[9] perceives empowerment as the expansion of ability of people to make strategic life choices in a situation where such an ability was denied to them. Amita (2006) ^[2] expresses a similar view. The author sees Empowerment as a means to let woman live their own life in a way they think appropriate on the basis of their conditions, family circumstances, qualities and capabilities of which they themselves are the best judges. Demand for empowering is not a demand for equality or superiority; it is the demand to let

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them realize their own true self which shouldn't be denied to them on any basis whatsoever, anywhere, anytime and anyplace.

In the words of former President A P J Abdul Kalam, "Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured". Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation.

To Ramani and Nandita (2005) ^[17], women empowerment means their capacity to participate as equal partners in cultural, social, economic and political systems of a society. This view is in line with the thinking of Aparajita (2006) ^[13], who felt that empowerment of women may be taken to mean strengthening women's position in socio-political power structure of the society. Empowerment in this sense cannot be achieved without strengthening women's position in the existing economic system, which means creating both more social opportunities and capacities for women so that they can participate in effective and significant manner in the functioning of the economic system of the society.

Achala (2009) ^[11], holds the view that the ability to direct and control one's own life is empowerment. It is a process of enhancing human capabilities to expand choices and opportunities so that each person can lead a life of respect and value. Sherly and Lavanya (2012) ^[20], states that empowerment gives power to women in various spheres to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence that enables one to overcome any problems. Empowerment of women is critical not only for their own welfare but also for the development of their family and community at large.

According to Jaya and Binod (2013) ^[7], empowerment is a process of awareness and capacity building, leading to greater participation, greater decision-making power and control over transformative action.

In a nutshell, empowerment refers to giving power to individuals in all spheres of life which are essential for the survival and overall development of the mankind. Empowerment of women means equipping women to be economically independent, self-reliant, have a positive self-esteem to enable them to face any difficult situation and they should be able to participate in development activities and in the process of decision making.

It has been globally recognized that women's empowerment can be well paying strategy for overall economic and social development. This has resulted insignificant changes in the approach to assist, women in a continuum ranging from welfare to development. Entrepreneurship development among women is one activity that promises encouraging results.

Emergence of Women as Entrepreneurs

The more emphasis on developing women entrepreneurs by a country, the higher the status and position of women, that results in better living for families. The greater emphasis on the development and promotion of local entrepreneurs as well as the larger the spread of economic power among the people of a country. More employment opportunities in rural areas, availability of more local products and services are the result of local micro enterprises.

Micro-Enterprises

Since the word „Micro“ represents „small“, the Micro, Small and Medium Enterprise Development Act (MSMED) Act, 2006 defines it as the enterprise engaged in the manufacturing or production of goods, whose investment in plant and machinery does not exceed Rs. 25 lakh, and enterprise in providing or rendering services, whose investment in equipment does not exceed Rs. 10 lakh. Micro-enterprises are those industrial and business undertakings where owners, individuals, friends or relatives supply capital; they operate locally, and the size of business as well as management is small.

Small manufacturing and service enterprises such as brick kiln industry, stone crushing industry, bakery, steel fabrication, cane and bamboo, washing soaps, food products, beauty parlors, tailoring and embroidery, jewelry designing, supari processing are some of the examples of micro enterprises.

In India it is now recognized that development planning has to concentrate on generation of more employment, as it is the only effective way of poverty alleviation, reduction of inequality and meaningful growth (Kamalakaran, 2006) ^[12].

The unemployment problem in rural India, involving 70% of the Indian labor force, can never be solved by industrialization and globalization. The answer to this problem lies only in the creation of massive number of jobs where rural Indians can be gainfully employed. Such jobs can become a reality only if small business and micro enterprises emerge intensively all over India (Santana and Jegadeesan, 2008) ^[19].

Rural microenterprises ensure value addition to rural resources in rural areas engaging largely rural human resources. The basic rationale of developing microenterprises is that they provide additional employment opportunities and ensure more equitable distribution of income and better standard of living to the rural inhabitants. Global experience shows that the development of rural microenterprises is one of the most cost-effective ways of creating employment, scattering the industry, catalyzing research and development and allowing entrepreneurial talent to prosper (Dipanjan and Ratan, 2012) ^[6].

Empowering Women Through Micro-Enterprises

Development of women enterprises is a global issue. It is important for economic growth and it is a growing phenomenon all over the globe. Rural women's involvement in the economic development of the family and society at large is also a crucial issue that needs to be addressed properly in view of the fact that the contribution is significant especially in poverty eradication. Since women have been traditionally involved in micro enterprises, it is logical to focus micro enterprise development to ensure sustainability.

Sudan (2003) ^[21], has highlighted the issues relating to empowering women through the development of micro enterprises via SHGs, in an article entitled "empowering women through micro enterprises development". The author has suggested that women SHGs should be financially integrated with mainstream rural credit to become self-sustainable. As a result, they continue to function even after the end of the programme.

Pragathy (2004) ^[16], in her doctoral study, attempts to assess the empowerment of women through micro-enterprises in the Ranga Reddy District of AP. The study reveals that there

is a slight improvement in the involvement of women in household decision-making in male-headed families with regard to credit, disposal of household assets, education of children and healthcare.

Chitra (2005) [5], has conducted a study on 202 leaders of Self-Help Group members of Madhurai District in Tamil Nadu with a view to understand the impact of micro-enterprises on quality of life of the women which was measured in terms of their living standards. The author observed that most of the women in micro- enterprises wanted to reduce poverty and share their family responsibilities. The survey demonstrated that quality of life of the rural women had substantially increased which is the objective of the establishment of the micro-enterprises.

Pradeep and Poonam (2011) [5], in their article argued that women are engaged in various farming activities, livestock management, post harvest and allied activities. The authors opined that the need of the hour is to empower them technically to cope with the changing times and productivity using their free time and existing skills for setting and sustaining enterprises. The study proposes that micro-enterprises could be an effective instrument of social and economic development and rural women possess abundant resources to take up enterprises”.

Jayashree and Joyati (2013) [8], have made an empirical study on the impact of micro enterprises in achieving the

empowerment of women. The authors organized a study in two villages of Badarpur Development Block of Karimganj District. From the two villages five women SHGs have been selected randomly and 50 percent of the total member of the groups have been selected for the purpose of the study which made a sample of 25 members. The study reveals that SHG members not only earn money but also learn different entrepreneurial skills and techniques which were provided to them by the Government and Non Government Organizations. The authors concluded that there is a direct linkage between micro enterprise and women empowerment.

Sahab *et al* (2013) [18], in their article have emphasized the role of micro-entrepreneurship in empowerment of rural women. The authors have stated that the women as members of SHGs are involved in micro-entrepreneurship and are becoming economically independent which in turn has led to development of family, community, society, state and nation. The authors have stressed the need to give keen of our attention over empowerment of women in the rural area for the real development of our country in all spheres.

Microenterprise development forms as essential element for promoting the well-being of the poor by providing significant income and employment generating opportunities.

Table 1: Industries of *Bangalore Rural* (As on 29-02-202017)

| S. No. | Type of Industry | No. of Units | Capital Investment (Rs.in Crores) | Employment No. |
|--------|----------------------------------|--------------|-----------------------------------|----------------|
| 1. | Large Scale Industries | 13 | 6978.94 | 9517 |
| 2. | Micro, Small & Medium Industries | 1615 | 294.27 | 11469 |
| | Total | 1628 | 7273.21 | 20986 |

Source: G. M, DIC, *Bangalore Rural*

Objectives of the study

The specific objectives of the study are:-

To study the socioeconomic background of the women entrepreneurs

1. To assess the role of micro-enterprises in Performance of women in terms of economic, social and psychological spheres.
2. To suggest effective measures for the promotion of women micro-enterprises.

Research Hypotheses

Following are the Null Hypotheses of the study:-

H₀₁: There is no significant change in the level of savings of women before and after starting the micro- enterprises.

H₀₂: There is no significant change in the extent of household decision-making power of women before and after starting the micro-enterprises.

H₀₃: There is no significant change in the level of self-confidence of women before and after starting the micro-enterprises.

Methodology of the Study

Research design

The study is exploratory and descriptive in nature pursuing into the assessment of the role of microenterprises in the empowerment of women.

Database

The data for this study have been collected both from primary and secondary sources.

Primary data was collected from the sample respondents through a structured schedule specially designed for the purpose. Personal interview method was used to get the required information with the aid of schedules.

Secondary data was collected from various sources like District Industries Centre (*Bangalore Rural*), publications of Chief Planning Officer (*Bangalore Rural*), journals, periodicals, articles, books, reports, websites, etc.

Sample design

The sampling frame for this study includes 107 women microenterprises registered in the District Industries Centre (DIC) of *Bangalore Rural*. A sample of 60 women micro enterprises were selected based on simple random sampling method. In the present study, empowerment of women is classified into three spheres namely economic, social and psychological aspects. It helped to explore the impact economic, social and psychological variables have on the empowerment of women. An assessment was done on the level of empowerment of women before and after the starting of micro-enterprises.

Statistical tools applied

- Percentage Analysis
- Chi – Square Test

Limitations

The sample size was limited to 60 and the study is restricted to *Bangalore Rural*

Results and discussion

Respondent's responses for the questions have been interpreted and a finding has been made based on the respondents' responses.

Percentage analysis

Percentage Analysis has been used to explain Socio-Economic & Organizational Profile of the respondents.

Socio-economic profile of the sample respondents

10 variables have been taken into consideration to explain the socio-economic profile of the sample respondents.

Age of the respondents

Table 2: Age-Wise classification of the Sample Respondents

| Age | Number | % |
|----------|--------|------|
| Below 20 | 1 | 1.7 |
| 21-30 | 9 | 15.0 |
| 31-40 | 37 | 61.7 |
| 41-50 | 8 | 13.3 |
| Above 51 | 5 | 8.3 |
| Total | 60 | 100 |

Source: Field Survey

The above table reveals that out of 60 sample respondents, a majority 37(61.7%) of sample respondents are found in the age group of 31-40. It is observed that 9(15.0%) sample respondents are found in the age group of 21-30, 8(13.3%) sample respondents are found in the age group of 41-50, 5(8.3%) are found in the age group of above 51 and the remaining 1(1.7%) sample respondent is in the age group of below 20.

Educational Qualification of the Respondents

Table 3: Education Level of the Sample Respondents

| Level of Education | Number | Percentage |
|--------------------|--------|------------|
| Illiterate | 2 | 3.3 |
| Primary | 10 | 16.7 |
| Secondary | 9 | 15.0 |
| Higher Secondary | 23 | 38.3 |
| Intermediate | 7 | 11.7 |
| Graduation | 8 | 13.3 |
| Post Graduation | 1 | 1.7 |
| Total | 60 | 100 |

Source: Field Survey

The survey reveals that out of 60 sample respondents, 23(38.3%) sample respondents had higher secondary education, 10(16.7%) sample respondents had primary education, 9(15.0%) sample respondents had secondary education, 8(13.3%) sample respondents are graduates, 7(11.7%) sample respondents had intermediate as their educational qualification, 2(3.3%) sample respondents are illiterates and only 1(1.7%) sample respondent is a post graduate.

Marital Status of the Respondents

Table 4: Marital Status of the Sample Respondents.

| Marital Status | Number | Percentage |
|----------------|--------|------------|
| Unmarried | 9 | 15.0 |
| Married | 45 | 75.0 |
| Widowed | 6 | 10.0 |
| Total | 60 | 100 |

Source: Field Survey

It is clear from the above table that out of 60 sample respondents, most 45(75%) of sample respondents are married, who involved in income-generating activity (micro-enterprises), 9(15.0%) unmarried sample respondents are actively involved in micro-enterprises and 6(10.0%) widowed sample respondents involved in micro-enterprises to lead an independent life.

Caste Origins of the Respondents

Table 5: Caste-Wise Classification of the Sample Respondents.

| Category | Number | Percentage |
|----------|--------|------------|
| SCs | 29 | 48.3 |
| STs | 13 | 21.7 |
| OBCs | 4 | 6.7 |
| General | 12 | 20.0 |
| Others | 2 | 3.3 |
| Total | 60 | 100 |

Source: Field Survey

It is evident from the table that out of 60 respondents, 29(48.3%) sample respondents are SCs, 13(21.7%) sample respondents are STs, 12(20.0%) of the sample respondents belong to general category, 4(6.7%) of the sample respondents are OBCs and the remaining 2(3.3%) sample respondents are others.

The data reveals that out of 60 sample respondents, 41(68.3%) sample respondents are in nuclear family and 19(31.7%) sample respondents are in joint family. Want of independence and social and economic problems associated with joint family system might be the reasons for opting nuclear family.

Size of the Family

Table 7: Family Size of the Sample Respondents.

| Size of Family | Number | Percentage |
|-----------------|--------|------------|
| Below 4 members | 36 | 60.0 |
| 5 to 9 members | 13 | 21.7 |
| Above 9 | 11 | 18.3 |
| Total | 60 | 100 |

Source: Field Survey

The survey reveals that out of 60 sample respondents, 36(60.0%) sample respondents had family size of below 4 members, 13(21.7%) sample respondents had a family size of 5 to 9 members and 11(18.3%) sample respondents had above 9 members in their family.

Previous Occupation of the Respondents

Table 8: Previous Occupation of the Sample Respondents.

| Previous Status | Number | Percentage |
|-------------------|--------|------------|
| Housewives | 29 | 48.3 |
| Unemployed | 28 | 46.7 |
| Agriculture | 2 | 3.3 |
| Businesswomen | 1 | 1.7 |
| White collar jobs | 0 | 0.0 |
| Total | 60 | 100 |

Source: Field Survey

The above table reveals that out of 60 sample respondents, 29(48.3%) sample respondents were housewives before becoming entrepreneurs, 28(46.7%) sample respondents

were unemployed, 2(3.3%) sample respondents were agriculturists and 1(1.7%) sample respondent was engaged in business before becoming an entrepreneur. No women were in white collar jobs before becoming an entrepreneur.

Occupation of the Respondents' Fathers

Table 9: Occupation of the Respondents' Fathers.

| Occupation | Number | Percentage |
|----------------|--------|------------|
| Agriculture | 40 | 66.7 |
| Business | 11 | 18.3 |
| Govt. Employee | 9 | 15.0 |
| Total | 60 | 100 |

Source: Field Survey

The data reveals that fathers of majority 40(66.7%) of respondents are agriculturists. While the fathers of 11 sample respondents (18.3%) are businessmen, 9(15.0%) respondents' fathers are government employees.

Income Details of the respondents

Table 10: Monthly Income of the Sample Respondents.

| Income Range (Rs.) | Number | Percentage |
|--------------------|--------|------------|
| Below 5,000 | 3 | 5.0 |
| 5,001-10,000 | 10 | 16.7 |
| 10,001-15,000 | 17 | 28.3 |
| 15,001-20,000 | 15 | 25.0 |
| 20,001-25,000 | 9 | 15.0 |
| Above 25,001 | 6 | 10.0 |
| Total | 60 | 100 |

Source: Field Survey

A glance at the above table reveals the income position of the 60 sample respondents. It is clear that 17(28.3%) sample respondents are in the income level of Rs. 10,001-15,000, 15(25.0%) sample respondents are in the income level of Rs. 15,001-20,001, 10(16.7%) sample respondents are in the income level of Rs. 5,001-10,000, 9(15.0%) sample respondents are in the income level of Rs.20,001-25,000, 6(10.0%) sample respondents are in the income level of above Rs.25,001 and 3(5.0%) is noticed that their income level is below Rs.5,000.

Source of Financial Assistance of the respondents

Table 11: Financial Assistance Source of the Sample Respondents.

| Source of Financial Assistance | Number | Percentage |
|--------------------------------|--------|------------|
| Own Funds | 22 | 36.7 |
| Both own Funds & Outside Funds | 38 | 63.3 |
| Total | 60 | 100 |

Source: Field Survey

It is evident from the table that majority of the sample respondents 38(63.3%) has a combination of debt and equity for the business. The main sources of outside funds are

Table 15: Factors Prompted to Start the Enterprise.

| Motivating Factors | Number | Percentage |
|-----------------------------|--------|------------|
| Self-earning & Independence | 22 | 36.7 |
| Utilize technical Know-how | 4 | 6.7 |
| Government Incentives | 14 | 23.3 |
| Overcome Unemployment | 8 | 13.3 |
| Need to be ones own boss | 2 | 3.3 |

banks, family members and government agencies. The remaining 22(36.7%) sample respondents had their own source of funds.

**Organizational profile of the sample respondents
Nature of Enterprise of the Respondents**

Table 12: Nature of Enterprise of the Sample Respondents

| Nature of Enterprise | Number | Percentage |
|----------------------|--------|------------|
| Manufacturing | 43 | 71.7 |
| service | 17 | 28.3 |
| Total | 60 | 100 |

Source: Field Survey

It is observed from the above table that majority of sample respondents 43(71.1%) are from manufacturing enterprise and 17(28.3%) are from service enterprise. It may be interpreted that entrepreneurs like to invest more in manufacture enterprises in comparison to service enterprises.

Ownership of Enterprise of the Respondents

Table 13: Type of Ownership of Enterprise of the Sample Respondents.

| Ownership of Enterprise | Number | Percentage |
|-------------------------|--------|------------|
| Sole-Proprietorship | 50 | 83.3 |
| Partnership | 10 | 16.7 |
| Total | 60 | 100 |

Source: Field Survey

The above table shows the types of ownership of enterprise of 60 sample respondents. Sole proprietorship is the preferred type of ownership in the district under reference, 50(83.3%) sample respondents have opted for it, followed by partnership that constituted 10(6.7%) sample respondents. The entrepreneurs preferred proprietary type of ownership for starting their enterprise.

Age of Enterprise of the Respondents

Table 14: Enterprise Age of the Sample Respondents.

| Age of Enterprise(years) | Number | Percentage |
|--------------------------|--------|------------|
| Less than5 | 34 | 56.7 |
| 5-15 | 18 | 30.0 |
| More than 15 | 8 | 13.3 |
| Total | 60 | 100 |

Source: Field Survey

The survey reveals that majority of micro-enterprises 34(56.7%) of sample respondents are less than 5 years old, 18(30.0%) of the micro-enterprises of sample respondents are 5-15 years old and 8(13.3%) of the micro-enterprises are quite old with more than 15 years.

Motivating factors to start the enterprise

| | | |
|---------------------------------|----|-----|
| No other alternative for income | 2 | 3.3 |
| Family environment | 4 | 6.7 |
| Acquire social status | 2 | 3.3 |
| Use spare time | 1 | 1.7 |
| Self-achievement | 1 | 1.7 |
| Total | 60 | 100 |

Source: Field Survey

The factors that motivated the respondents to take up entrepreneurship have been identified and presented in the above table. A majority 22(36.7%) of sample respondents took up entrepreneurship for self-earning and to lead an independent life. While 14(23.3%) sample respondents took up entrepreneurship because of government incentives, 8(13.3%) pursued entrepreneurship to overcome the unemployment. While 4(6.7%) opted for entrepreneurship to utilize their technical knowledge, another 4(6.7%) did so because of the family environment. While 2(3.3%) sample respondents started the micro-enterprise because they had no other alternative for income, another 2(3.3%) did so to acquire social status and still another 2(3.3%) did it to remain their own boss. While 1(1.7%) sample respondents took up entrepreneurship for using their spare time, the

factor of self-achievement prompted 1(1.7%) respondent to take up entrepreneurship.

Chi-square test

Economic empowerment of the sample respondents

H₀₁: There is no significant change in the level of savings of women before and after starting the micro-enterprises. The economic independence of women is viewed as a major component in their empowerment process. The variable of savings is used to measure the pace of economic empowerment among the sample women respondents. For this, respondents were asked to respond to a three-point scale marked with no change, increased and increased greatly.

Table 16: Change in Savings Habits of the Sample Respondents.

| | Extent of Change | | | Total |
|---------------------------------------|------------------|-----------|-------------------|-------|
| | No change | Increased | Increased greatly | |
| Before starting the Micro-enterprises | 45 | 13 | 2 | 60 |
| After starting the Micro-enterprises | 1 | 21 | 38 | 60 |
| Total | 46 | 34 | 40 | 120 |
| χ^2 | 4.816 | | | |

Source: Field Survey

The table value of χ^2 test for 1 degree of freedom at 5 percent level of significance is 3.84, which is less than the calculated value 4.816. Since the calculated χ^2 value is more than the table value, the null hypothesis can be rejected. Hence, it may be concluded that there is a significant change in the level of savings of women after starting the micro-enterprises.

Social empowerment of the sample respondents

H₀₂: There is no significant change in the extent of

household decision-making power of women before and after starting the micro-enterprises.

In India, the socio-cultural empowerment of women is as important as economic empowerment. This is so because it enhances the special space of women both within the household and in the society. Social empowerment is measured in terms of decision-making power within the family. For this, respondents were asked to respond to a three-point scale marked with no change, increased and increased greatly.

Table 17: Change in Household Decision-Making Power of the Sample Respondents.

| | Extent of Change | | | Total |
|---------------------------------------|------------------|-----------|-------------------|-------|
| | No change | Increased | Increased greatly | |
| Before starting the Micro-enterprises | 36 | 18 | 6 | 60 |
| After starting the Micro-enterprises | 1 | 22 | 37 | 60 |
| Total | 37 | 40 | 43 | 120 |
| χ^2 | 8.696 | | | |

Source: Field Survey

The table value of χ^2 test for 1 degree of freedom at 5 percent level of significance is 3.84, which is very much less than the calculated value 8.696. Since the calculated χ^2 value is more than the table value, the null hypothesis can be successfully rejected. Thus, it may be concluded that there is a significant change in the extent of household decision-making power of women after starting the micro-enterprises.

Psychological empowerment of the sample respondents

H₀₃: There is no significant change in the level of self-confidence of women before and after starting the micro-enterprises.

Expansion of mental space is one of the essentials of empowerment of women. Human beings are unlikely to pursue their goals without the feeling of competence, self-sufficiency, autonomy and optimism. The perceived change of sample women in terms of their self-confidence is evaluated. For this, respondents were asked to respond to a three-point scale marked with no change, increased and increased greatly.

Table 18: Change in Level of Self-Confidence of the Sample Respondents.

| | Extent of Change | | | Total |
|---------------------------------------|------------------|-----------|-------------------|-------|
| | No change | Increased | Increased greatly | |
| Before starting the Micro-enterprises | 39 | 19 | 2 | 60 |
| After starting the Micro-enterprises | 1 | 23 | 36 | 60 |
| Total | 40 | 42 | 38 | 120 |
| χ^2 | 4.515 | | | |

Source: Field Survey

The table value of χ^2 test for 1 degree of freedom at 5 percent level of significance is 3.84, which is less than the calculated value 4.515. Since the calculated χ^2 value is more than the table value, the null hypothesis can be rejected. So, it is clear that there is a significant change in the level of self-confidence of women starting the micro-enterprises.

Suggestions

The careful investigation of the present study shows that women have attained empowerment in economic, social and psychological spheres after starting the micro – enterprises. So, the following suggestions are given for the promotion of women micro-enterprises.

- NGOs and government should come forward with awareness programmes exclusively for young women, and make efforts to diffuse information on prospects of entrepreneurship among the less educated women.
- Cheap credit facilities and information about different types of microenterprises that are suitable for the areas are to be provided to rural women so that they are encouraged to enter into entrepreneurship.
- Proper training for running the enterprises, maintaining accounts and marketing strategies are to be provided so that women get an opportunity to start micro-enterprises in their respective localities without upsetting their family life.
- Support system should streamline and reorient their programmes and policies in a direction leading to a higher job involvement, higher achievement, motivation and lesser role conflict among women entrepreneurs. To make it possible, active policy intervention for better infrastructure, adequate finance, and better market facilities is a must.
- Less risky and small enterprises are suitable to larger section of women of India, particularly for rural India that should be taken into consideration at the time of organizing EDPs for women class.
- Special training cum orientation programmes are needed for those employees and officer who are supposed to help women entrepreneurs.
- Government should take initiative to organize large numbers of cooperative societies of women entrepreneurs.

Conclusion

Micro enterprises develop and utilize entrepreneurial talent and potential of rural women below poverty line to meet the local needs. Survival and growth of these enterprises ensure better standards of living of all the participants and thereby their individual, family and social empowerment will be happy and joyful.

The present study reveals that the savings habits have been increased after stating the micro- enterprises. Through these savings, they are able to fulfill their sudden economic needs. So, the economic empowerment is attained after starting

micro-enterprise. Similarly, the decision-making power in the family affairs is vested in the hands of the women entrepreneur, after their involvement in micro-enterprise, which is the indicator of social empowerment. The micro-enterprises have inculcated self-confidence among the women entrepreneurs which shows that they are psychologically empowered.

It is concluded that women have attained empowerment in economic, social and psychological spheres after starting the micro-enterprises, which a true reflection of women empowerment.

“To awaken the people, it is women, who must be awakened; once she is on the move, the family moves, the village moves and the nation moves”- Pandit Jawahar Lal Nehru.

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