

Women Empowerment through Micro Enterprises

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Abstract

In the era of economic development by liberalization and globalization Women entrepreneurship is gaining importance in India The Government of India is implementing a number of programmes, for improving access to employment, education, health, infrastructure development, urban development, e The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women, However, women hold only 14% of the economic enterprising India.. This conceptual paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21st century. The primary objective of this paper is to study the role of govt. in women empowerment through development of micro enterprises in Punjab and Chandigarh. For this purpose, 300 women respondents are contacted. On the basis data collected, recommendations are given to promote spirit of women entrepreneurship and helping the women to become a successful entrepreneur.

Keywords: Micro Enterprises, Empowerment, Industrialization.

Introduction

Women entrepreneurship has tremendous potential in the empowering women and transforming society. A woman as an entrepreneur is economically more powerful than a mere worker. Women empowerment and development goes to together, obviously for the reason that women constitute about half of population in India. Nehru rightly said that to build a strong nation we have to make the women of our country play a vital role in education, technical and financial infrastructures in the present scenario, Women's contribution to the industrial sector is rapidly growing in multidimensional basis. Government is making efforts to make the women as independent and self-sustainable persons in the society. Women empowerment through self-help group constitutes an emerging and fast growing trend towards social and economic development of the nation. One of the innovative and much needed schemes Self Help Groups (SHGs) are to pick up the pace for the women entrepreneurship, women's self-employment and women empowerment information, right to have access to resources and opportunities, control their life without influence (UNESCO). Women Empowerment refers to having decision making power, right to access information, right to have access to resources and opportunities, control their life without influence (UNESCO). As per Millennium Summit held in September, 2000 under UNDP one of the prime agenda of Millennium Development Goals is Eradication of gender inequality and improvement of women's empowerment (MDG

3). In defiance of the fact that government is emphasizing a lot on gender equality and empowerment of women but still women is not enjoying equal rights as that of men and is facing lot of inequality. Although she takes equal responsibility in the development of nation but her contribution is not given equal importance as that of man.

Review of Literature

Duflo (2012) in his study titled as “Women’s Empowerment and Economic Development”, examined that women empowerment and economic advancement are directly in relation to each other. Therefore, more economic development would lead to less gender inequality.

Sahab (2013), in their study have emphasized the role of micro-entrepreneurship in empowerment of rural women. The study 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 study stressed the need to give attention to empowerment of women in the rural area for the real development of 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.

Yasmeen (2014) revealed that micro enterprises develop and explore entrepreneurial talent and potential of rural women to meet the local needs. Survival and growth of these enterprises ensure better standards of living of all the participants and thereby their individual and social empowerment. The current study reveals that the savings habits have been increased after starting the micro-enterprises. These savings enable them to fulfill their economic needs thus, helping in attainment of economic empowerment. Similarly, the decision-making power in the family affairs is vested in the hands of the women entrepreneur, after their involvement in micro-enterprise that indicates the social empowerment. The micro-enterprises have inculcated self-confidence among the women entrepreneurs which shows that they are psychologically empowered. Therefore, we could conclude that women have attained empowerment in economic, social and psychological spheres after starting the micro-enterprises.

World Survey on Women Entrepreneurs

Female participation in firm ownership, management and the worker is important to achieving gender equality promotion and empowerment of women. The results are based on surveys of more than 139 countries and 131000 firms.

World Bank Enterprise Survey of Female Participation

Country	% of Firms with Female participation in Honourship	% of firms with top female Manager	% of Permanent Full Time Female Workers
Ghana(2013)	31.6	14.9	24.7
Indonesia (2015)	22.1	22.1	38.8
Jordan(2013)	15.7	2.4	7.6
Kazakhstan(2013)	28.3	18.9	35.5
Kenya (2013)	48.7	13.4	29.1
India (2014)	10.7	8.9	14.3
China (2012)	64.2	17.5	37.8
Lebanon (2013)	43.5	4.4	23.3
Malaysia(2015)	25.4	26.3	33.9
Nepal (2013)	21.8	17.2	18.2
Pakistan(2013)	11.8	6.0	7.3
Sri Lanka(2011)	26.1	8.8	24.0
Sweden (2014)	52.5	12.5	34.5
Ukraine (2013)	31.5	18.8	41.4
Zimbabwe(2016)	42.5	16.3	32.1

Source: World Bank Enterprise Survey of Business Managers dated 15/03/2018

After analyzing the above data we can say that the position of women in India has honoured, managers and labour participation is very disgusting as many of the African countries like Zimbabwe, Sweden, South Africa are much better than India so there is an urgent need of motivating the women workforce and supporting in the field of industrialization so that there share in various economic activities can be increased. This is very essential to increase the Gross Domestic Product (GDP) of our economy.

No. of Enterprises running by Males and Females in India

Males	86.28%
Females	13.72%
Total	100%

Source: MSME- Annual Reports (2010-12)

Objectives of the Study

To study the role of Micro Enterprises in empowering women in Punjab and U.T. Chandigarh.

Sample

Sample Design of this study is 300 respondents from different micro-enterprises units.

Collection of Data

Primary Data and Secondary Data sources are used for data collection in this study, but the overall dominance remains with the primary data.

Analysis of Data

After collecting the data, it has been processed and analyzed with the use of various statistical techniques. On the basis of the analysis of the data has been interpreted in the form of results and conclusions.

Findings

The data has been collected from 300 respondents in the areas of **Punjab and U.T. of Chandigarh** so that there can be comprehensive study comprising mainly **Women Entrepreneurs**.

The below table highlights the categories of microenterprises from the respondent selected

Enterprise Categories	No. of Respondents	%age
Agriculture	18	(6.00%)
Beauty saloon	100	(33.3%)
Dairy farming	61	(20.3%)
Food processing	40	(13.3%)
Tailoring/cutting/embroidery	81	(27.0%)

(Source: Primary Data)

Type of enterprise group comparison of empowerment scores using One way ANOVA with pairwise posthoc tests

Total score * enterprise categories

Total score

Enterprise Category	Mean	Std. Deviation	Median	Minimum	Maximum	N
Agriculture	37.56	6.099	37.50	28	47	18
beauty saloon	39.32	4.467	40.00	29	50	100
dairy farming	37.87	4.720	38.00	26	49	61
food processing	40.88	4.778	41.00	32	52	40
tailoring/cutting/embroidery	39.69	4.468	39.00	29	51	81
Total	39.23	4.742	39.00	26	52	300

Comparison of women empowerment scores among various types of enterprise using one way ANOVA showed statistically significant difference (F-value 3.322, P-value 0.011).

ANOVA

totalscore

	Sum of Squares	df	Mean Square	F	P-Value
Between Groups	289.772	4	72.443	3.322	.011
Within Groups	6432.814	295	21.806		
Total	6722.587	299			

And pairwise posthoc tests below showed that differences in type of enterprise categories in women empowerment scores were mainly between women in food processing enterprise versus women dairy farming enterprise (P-value 0.015) as well as agriculture (P-value 0.092).

Multiple Comparisons

Dependent Variable: total score

Tukey HSD

(I) Enterprise Categories	(J) Enterprise Categories	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Agriculture	beauty saloon	-1.764	1.196	.579	-5.05	1.52
	dairy farming	-.313	1.253	.999	-3.75	3.12
	food processing	-3.319	1.325	.092	-6.96	.32
	tailoring/cutting/embroidery	-2.136	1.217	.402	-5.48	1.20
Beauty saloon	agriculture	1.764	1.196	.579	-1.52	5.05
	dairy farming	1.451	.759	.313	-.63	3.53
	food processing	-1.555	.874	.387	-3.95	.84
	tailoring/cutting/embroidery	-.371	.698	.984	-2.29	1.54
Dairy farming	agriculture	.313	1.253	.999	-3.12	3.75
	beauty saloon	-1.451	.759	.313	-3.53	.63
	food processing	-3.006*	.950	.015	-5.61	-.40
	tailoring/cutting/embroidery	-1.823	.792	.147	-4.00	.35
Food processing	agriculture	3.319	1.325	.092	-.32	6.96
	beauty saloon	1.555	.874	.387	-.84	3.95
	dairy farming	3.006*	.950	.015	.40	5.61
	tailoring/cutting/embroidery	1.184	.902	.684	-1.29	3.66
	agriculture	2.136	1.217	.402	-1.20	5.48

Tailoring/cutting/embroidery	beauty saloon	.371	.698	.984	-1.54	2.29
	dairy farming	1.823	.792	.147	-.35	4.00
	food processing	-1.184	.902	.684	-3.66	1.29

*. The mean difference is significant at the 0.05 level.

Major findings of the study

On the basis of primary data findings it is concluded that development policies and performances have created a positive impact in women position in the society, still the growth and expansion of women entrepreneurial field is haunted by a number of difficulties and problems. While a few problems are as follows:

1. **Conflicts between Work and Domestic Commitments:** Women's family obligations also bar them from becoming successful entrepreneurs "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business".
2. **Gaps in education:** While women are making major strides in educational attainment at primary and secondary levels, they often lack the combination of education, vocational and technical skills, and work experience needed to support the development of highly productive businesses.
3. **Lack of Finance:** Access to finance is one of the most common challenges that women entrepreneurs face. Women Entrepreneurship in India impeded by lack of personal identification, lack of property in their own name and the need for their husband's countersignature on many documents.
4. **Lack of Family Support:** Sometimes the family may make the women feel guilty of neglecting household duties in her pursuit of business obligations. Cultural traditions may hold back a woman from venturing into her own business.
5. **Lack of Faith in the Woman's Capability:** The financial institutions are skeptical about the entrepreneurial abilities of women. The bankers put unrealistic and unreasonable securities to get loan to women entrepreneurs. According to a report by the United Nations Industrial Development Organization, "despite evidence that woman's loans repayment rates are higher than man's, women still face more difficulties in obtaining credit".
6. **Low Management Skills:** Another argument is that women entrepreneurs have low-level management skills. They have to depend on office stalls and others to get things done, especially, the marketing and sales side of business. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning.

7. **Lack of Latest Knowledge of Technology:** Women entrepreneur has lack of knowledge about latest technological changes & training. They are ignorant of new technologies and availability of raw material and low level negotiation, bargaining.

Recommendations

- More financial assistance should be given to small women entrepreneur at lower interest rates without stress on collateral security.
- Better educational facilities & schemes should be extended to women folk from government part.
- Consider women as specific target group for all development programmes.
- Training component should include skill formation, knowledge of different technology handling equipments, better marketing & communication.
- Making provision of microcredit system and enterprise credit system to the women entrepreneurs at local level.
- A women Entrepreneur's Guidance Cell set up to handle the various problems of women entrepreneurs all over the states.
- Involvement of Non Government Organization in women entrepreneurial training programmers and counseling.
- Repeated gender sensitization programmes should be held to train financiers to treat women with dignity and respect as persons in their own right.
- As a major area of difficulties for women entrepreneurs is marketing, market should be developed in rural and semi urban areas so that women entrepreneurs can sell their products easily in the nearest markets. Fairs and Exhibitions should be arranged for the products produced by women entrepreneurs,
- Workshops and seminars should be organized frequently for the officials of financial and support agencies and for women entrepreneurs to make their relation cordial.
- Training in entrepreneurial attitudes should start at the high school level through well-designed courses, which build confidence through behavioral games.

Conclusion

The paper concludes that differences in type of enterprise categories in women empowerment scores were mainly between women in food processing enterprise versus women in dairy farming enterprise (P-value 0.015) as well as agriculture (P-value 0.092). The mean difference is found statistically significant while conducting multiple comparisons of all the sectors with between the sector and the outside the sector. In the male dominated society Indian women have been making their way out for growth and empowerment through set up of micro

institutions. SMEs are vital and paramount importance in the development of economically backward section of the society. It is hoped that suggestion forwarded will help the women entrepreneurs in particular to look into the problems exists in micro and small industrial sector and develop better schemes, developmental programmers' and opportunities to the women to become this sector more competitive and profitable. Technical development and strengthening of financial structure is needed for the growth of this tiny but important sector.

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