



ISSN: 2249-5894

WOMEN EMPOWERMENT THROUGH MICRO ENTERPRISES

S. Mariadoss*

Abstract:

In recent years, the emergence of women entrepreneurs and their contribution to the Indian economy is quite visible. The number of women venturing into entrepreneurial activity over the years has witnessed considerable improvement, growth and development. It is estimated that women entrepreneurs comprise about 10% of the total number of entrepreneurs in India. Women who radiate unmistakable glow of leadership in the society, need to be lauded for their significant contribution to the growth and development of the economy. Hence it is easy to observe and conclude that entrepreneurship in general and women entrepreneurship in particular is in direct relation to national development. Various schemes have been set up and a number of initiatives have been geared towards promoting women entrepreneurship and empowerment. Among the various mechanisms available for this purpose, micro enterprise is considered one of the vital tools for empowering the women. Women empowerment through micro enterprise has been very significant over these years. This paper attempts to bring out the empowerment of women through micro enterprises.

Key words: Empowerment of Women, Micro enterprises, Self Help Group, Employment

1.0. Introduction:

* Asst Professor, Department of Commerce, St Joseph's College (Autonomous), Tiruchirappalli - 620 002

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. International Journal of Physical and Social Sciences

http://www.ijmra.us

<u>ISSN: 2249-5894</u>

Eradication of poverty and reduction of unemployment problem from the face of the rural India over the years have been the foremost priority of the central government and the ministry of rural development of India. Dr Manmohan Singh, the Prime Minister of India, outlined five hurdles to economic development of India. Revitalization of the rural economy, Improved delivery of essential public services, Improved management of urban areas, Financial system for greater inclusion and increased global integration and a regulatory culture to facilitate cost effective private investment in infrastructure. In the words of APJ Abdul Kalam "empowering women is a requirement for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women through entrepreneurship is essential as their thoughts, value system lead to the development of a good family, society and ultimately a good nation." Women entrepreneurs in retail business comprise a large segment about 70%. Micro enterprise is considered having potency and capacity to eradicate poverty and reduce unemployment problem.

2.0. <u>EMPOWERMENT:</u>

Empowerment is a feeling that propels one to accomplish one's goal. It signifies increased participation in decision-making. It is the process through which people feel themselves to be capable of making decisions. Empowerment not only relates to personal but also relates to the societal element. It means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes.

Hashemi (1996) identified eight indicators of empowerment: Economic security, Ability to make small purchase, ability to make larger purchase, involvement in household decisions, relative freedom from domination by the family, physical mobility, political and legal awareness and participation in public protests and political campaigning.

Empowerment has multiple, interrelated, and interconnected, interrelated and interdependent dimensions. Generally there are four types of empowerment. Social, Political, Economic and Psychological empowerment. Social empowerment can include education, health and nutrition, environment, confidence, bargaining capacity, recognition, ensured security, purchase of assets, reduction in the household drudgery etc. Political empowerment may be right



<u>ISSN: 2249-5894</u>

to vote, participation in government formation and right to contest in election. Economic empowerment can be poverty eradication, ensure increased income, freeing of pawned assets, securing of assets, reduced cost, increased productivity etc. Psychological empowerment may include enhancement of self esteem, self image, self respect, growing in the awareness of one's self worth etc. Thus, it is evident that empowerment is central to the issues of equality.

3.0 Women empowerment:

Many studies have brought the various levels of empowerment of women. The issue of women empowerment has been on national and international agenda since independence. The empowerment of women covers both individual and collective transformation. A woman's empowerment begins with consciousness, perception about herself and her rights, her capabilities and her potential awareness of how gender, social cultural and political forces affect her. According to sixth five year plan, the strategy for women's growth and development was three fold: a) Education b) Employment and c) Health. All the three are interrelated, interdependent and interconnected to ensure overall development.

Women empowerment is said to have six components. i) Influence over economic resources of the family and participation in economic decision-making. ii) Influence on her own development as an individual iii) Power over local polity and participation in socio political decision-making iv) Influence over other decisions pertaining to general welfare of the family v) Increased interactions with other members of the group and vi) Improvement in various skills of the member.

For empowerment of women, education and economic independence are the two great tools. Education is considered an asset for raising the status, dignity, and self confidence. Economic independence is possible either through wage employment or self employment. It appears that self employment through establishment of micro enterprises will motivate women to take up entrepreneurial activities which lead them attain economic independence.

Shiralashetti, A.S. (2011) The objective of the study was to examine the level of women empowerment through entrepreneurship. The women entrepreneurs in the study area were

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. International Journal of Physical and Social Sciences http://www.ijmra.us



involved in farm activity (farm, dairy, sheep rearing, goat rearing, poultry) and off farm activities (pickle making, papad making, hotel, tailoring, soap making, marketing etc). The findings revealed that the women used resources optimally and they contributed around 48 per cent of total population to bring economic, social, cultural, political and legal environment improvement. The study disclosed that women were capable to analyse, organize and mobilize the surrounding situation for social transformation. They were more productive compared to men in many entrepreneurial activities.

ISSN: 2249-5894

4. Self Help Groups:

Self Help Group is a small group of people who live in the same area engaged in similar or varied activities. The group maintains an almost equal living standard. It aims to achieve a common goal that is prosperity through thrift and credit. The members of the Self-help Group support each other and solve their common problems. The group aims to save and support each other. In the Indian context, in recent years, Self Help Group (SHG) has emerged as the most successful strategy for empowering women. SHG has become a source of inspiration for women's growth, development and empowerment. It plays an important role in providing opportunities for women to gain knowledge, confidence and skills to find better employment and economic support. It also leads to higher level of mobility, political participation and involvement in major decision making. Women gain respect, increased esteem and selfconfidence. Providing employment and empowerment of women pave the way for women's integration in the process of nation growth and development especially in the economic sector. The empowerment of women indicates empowerment in the political, social, and economic and health status of a country. It leads to establish one's own identity, excellence, promotes self confidence, develops risk taking ability, motivates, and generates more freedom.

Prasada Rao, Pdala, Neduri Suryanarayana (2011) undertook a study with an objective of studying the economic empowerment of women through SHGs. This study presented that economic independence, achievement of excellence, building confidence, developing risk taking ability, motivation, equal status in society, and greater freedom and mobility were the various reasons for women to become entrepreneurs. It proved that aggregate power was greater than individual power and to promote women empowerment among the rural

March 2012

IJPSS

Volume 2, Issue 3

women. It showed that progress of SHGs in the state was laudable. There was a sea change in the life style of women after becoming members of SHGs.

ISSN: 2249-5894

Sudarsana Reddy (2010) using various indicators like freedom of mobility, ability to make small purchase, ability to make larger purchase, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, involvement in political campaigning and protest, economic security and contribution to family support, the author studied the empowerment of women through self help groups. The study concluded that women have been empowered in all aspects significantly.

5. Micro Enterprise:

ENTERPRISES

Empowerment of women is possible through establishment of micro enterprise. One of the goals of MDG is to promote gender equality and empower women that the effective measures. Promotion of gender equality and empowerment of women is possible through Promotion of entrepreneurial spirit among women. The rural women especially who have no access to formal financial resources, who are considered weak and vulnerable to many forces should be given the opportunity to empower themselves by establishing micro enterprises. Women as entrepreneurs exhibit a lot of entrepreneurial talents in all the fields. A woman entrepreneur is confident, innovative and creative. They have proved that they have the capacity to initiate, establish, and run enterprises by keeping pace with their personal, family and social life. When women undertake entrepreneurial activity it promotes economic independence. Focusing on the empowerment of women through micro enterprise leads to holistic growth of a country. In accordance with the provision of Micro, Small & Medium Enterprises Development (MSMED) Act, 2006, the Micro, Small and Medium Enterprises (MSME) are classified into two Classes: (a) Manufacturing Enterprises and (b) Service Enterprises. The following table would give a clear picture of the definition of micro enterprise.

MANUFACTURING SECTOR INVESTMENT IN PLANT & MACHINERY

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. International Journal of Physical and Social Sciences http://www.ijmra.us



Micro Enterprises	Does not exceed twenty five lakh rupees		
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees		
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees		
SERVICE SECTOR			
ENTERPRISES	INVESTMENT IN EQUIPMENTS		
Micro Enterprises	Does not exceed ten lakh rupees:		
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees		
Medium Enterprises	More than two crore rupees but does not exceed five core rupees		

ISSN: 2249-589

Micro enterprise is a small business. It is mostly a family based activity. It has none or fewer employees. It is unregistered and informal. It utilizes local resources. Micro enterprise demands less capital, less risk etc. The entire family is involved in running the unit. It has become an engine of growth and development. Micro enterprise promotes equity and stability among the people at the bottom of the pyramid. It enables a person to participate in the development process. Micro enterprise inculcates self respect, self dignity, etc. It promotes quality of life. Micro enterprise cultivates determination, self esteem, and prosperity and inspires many minds to venture into entrepreneurial activity. It provides opportunities for gainful employment while preserving the social structure. It has the capacity and potency to generate employment opportunities. MSME employs over 4.2 crore people and contributes to about 45 percent of the country's total industrial output and 40 percent of exports.

6. Objectives:

- The overall objective is to study the empowerment level of women after taking up entrepreneurial activity. And also the specific objectives
- To find out the socio demographic factors of the women entrepreneurs involved in running of micro enterprises.
- To find out the motivating factors to undertake entrepreneurial activity
- To find out the common types of micro enterprise preferred by the women entrepreneur.

7. Methodology:



The study was conducted among the participants who had come for a training programme during the international conference held in Pondicherry by Puducherry University. The sample size was 84. The respondents were met in a group and the data were collected through interview schedule. Empowerment of women has been measured based on twenty variables. The respondents were asked to give their opinion on a five point scale. For analyzing the collected data, SPSS was used. Tools like Percentage, Mean, Standard Deviation and Correlation were been used.

ISSN: 2249-5894

8. RESULTS AND DISCUSSION:

AGE	FREQUENCEY	PER CENT
<mark>20 - 30yr</mark> s	44	52.4
<mark>31 - 40</mark> yrs	23	27.4
Above 41 years	17	20.2
TOTAL	84	100.0

8.1. AGE OF THE RESPONDNETS

Table 8.1 presents the age category of the respondents. It is revealed that 52.4 per cent of the respondents belong to the age category of 20 to 30 years, 27.4 per cent of the respondents belong to the age category of 31 to 40 years and 20.2 per cent belong to the age category of above 41 years. It is clear that a majority of the respondents (52.4%) are young.

8.2. MARITAL STATUS OF THE RESPONDENTS

MARITAL STATUS	FREQUENCY	PER CENT
Married	77	91.7
Single	7	8.3
TOTAL	84	100.0

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. International Journal of Physical and Social Sciences

http://www.ijmra.us



ISSN: 2249-5894

Table 8.2 shows the marital status of the respondents. It is evident that 91.7 per cent of the respondents are married and 8.3 per cent of them are single. Hence it is clear that a vast majority of the respondents are married.

8.3 FAMILY TYPE OF THE RESPONDENTS

FAMILY TYPE	FREQUENCY	PER CENT
Nuclear	42	50.0
Extended	42	50.0
TOTAL	84	100.0

 Table 8.3 accounts the family types of the respondents. It is observed that an equal number of respondents belong to both nuclear and extended family types.

8.4 FAMILY SIZE OF THE RESPONDNETS

FAMILY SIZE	FREQUENCY	PER CENT
Small (Below 3)	11	13.1
Medium (4 to 6)	66	78.6
Large (7 to 8)	7	8.3
TOTAL	84	100.0

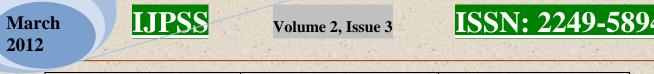
Table 8.4 brings out the family size of the respondents. It is revealed that 78.6 per cent of the respondents have medium size family with four to six members, 13.1 per cent of the respondents have small size family with below three members, and 8.3 per cent of the respondents have large size family with seven to eight members. It is therefore clear that a large majority of the respondents have medium size family with four to six members.

8.5. RELIGION OF THE RESPONDENTS

RELIGION	FREQUENCY	PER CENT
Hindu	55	65.5
Christian	21	25.0

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. International Journal of Physical and Social Sciences

http://www.ijmra.us



Muslim	8	9.5
TOTAL	84	100.0

Table 8.5 gives the details about the religion of the respondents. It is manifested that 65.5 per cent of the respondents belong to Hindu religion, 25 per cent of the respondents belong to Christianity and 9.5 per cent belong to Islam. It is therefore observed that a majority of the respondents belong to Hindu religion.

COMMUNITY	FREQUENCY	PER CENT
SC/ST	26	31.0
BC	28	33.3
MBC	16	19.0
Others	14	16.7
TOTAL	84	100.0

8.6. COMMUNITY OF THE RESPONDENTS

Table 8.6 details the community of the respondents. It is observed that 33.3 per cent of the respondent belong to BC community, 31 per cent belong to SC/ST community, 19 per cent belong to MBC community and 16.7 per cent belong to other categories. Thus, it is learnt that all the respondents are distributed in all types of communities.

8.7. MOTIVATING PERSONS OF THE RESPONDENTS

MOTIVATING PERSONS	FREQUENCEY	PER CENT
Friends	17	20.2
SHG Members	11	13.1
Self	56	66.7
TOTAL	84	100.0

Table 8.7 shows the motivating persons of the respondents. It is revealed that for 66.7 per cent of the respondents 'Self' is the motivation, for 20.2 per cent of the respondents 'Friends' are the

motivating persons, and for 13.1 per cent of the respondents members of SHGs are the motivating persons. It is therefore observed that a majority of the respondents have 'Self motivation'.

ISSN: 2249-5894

8.8. REASONS FOR JOINIING THE SHG

REASONS FOR JOINIING	FRQUENCEY	PER CENT
Unemployment	1	1.2
Self motivation	22	26.2
To start business	61	72.6
TOTAL	84	100.0

Table 8.8 presents the various reasons for joining Self Help Groups. It is observed that for 72.6 per cent of the respondents 'To start the business' is the reason to join the SHG, for 26.2 per cent of the respondents 'Self motivation' is the reason, and for 1.2 per cent of the respondents 'Unemployment' is the reason to join the Self Help Group. It is clear that a large majority of the respondents joined the group in view of starting a business.

8.9. LOCATION OF THE MICRO ENTERPRISES

LOCATION	FRQUENCEY	PER CENT
Rural	56	66.7
Urban 🛛 👘	26	31.0
Semiurban	2	2.4
TOTAL	84	100.0

Table 8.9 details the location of the enterprise. It is indicated that 66.7 per cent of the respondents' micro enterprises are located in the rural area, 31 per cent of the respondents' micro enterprises are located in urban area and 2.4 per cent of the respondents' micro enterprises are located in semi urban area. Hence it is revealed that a majority of the respondents have their units in rural area.





8.10 TYPES OF ACTIVITIES

NAME OF THE	FREQUENCY	PER CENT
ACTIVITY	res and the second	 Constraints and second sec second second sec
Bakery Products	2	2.4
Bricks Making		1.2
Candle Making	1	1.2
Covering		1.2
Dairy Farm	1	1.2
Fancy Items	3	3.6
Flour Mill	1	1.2
Food Products	10	11.9
Readymade Garments	10	11.9
Ornament Selling	2	2.4
Paper Products	- 1	1.2
Poultry	2	2.4
Rabbit Rearing	11	13.1
Saree Sales	1	1.2
Screen Painting	1	1.2
Tailoring	32	38.1
Training	1	1.2
Vermi Comp <mark>ost</mark>	3	3.6
TOTAL	84	100.0

Table 8.10 gives an account of the various types of economic activities undertaken by the respondents. It is observed that the top three most commonly undertaken economic activities by the respondents are Tailoring (38.1%), Food products (11.9%), Readymade Garments (11.9%), and Rabbit rearing (13.1%).



9.0 Correlation between the Empowerment Variables

IJPSS

	S. 19			1.14																	14			
S NO	VARIABLES	Mean	S.D	-	2	3	4	Ś	9	7	8	6	10	11	12	13	14	15	16	17	18	19	20	
1	Economic Status	4.01	.611	1	.153	.266(*)	256(*)	176	007	.058	.091	.309(**)	014	205	.167	.223(*)	.153	.283(**)	.377(**)	00 <mark>8</mark>	.084	.112	074	.146
2	Tolerance	3.89	.659	.153	1	.191	.503(**)	.457(**)	.659(**)	.374(**)	.385(**)	.429(**)	.386(**)	.423(**)	.275(*)	.398(**)	.386(**)	.311(**)	.434(**)	.504(**)	.442(**)	.496(**)	.527(**)	.658(**)
3	Financial Management	3.94	.523	.266(*)	.191	1	.081	.082	.041	.164	.009	.054	.227(*)	.155	.174	.002	.171	.169	.054	.174	.212	.108	.087	.245(*)
4	Social Awareness	3.98	.537	256(*)	.503(**)	.081	1	.761(**)	.585(**)	.506(**)	.530(**)	.467(**)	.457(**)	.579(**)	.484(**)	.416(**)	.447(**)	.297(**)	.300(**)	.471(**)	.494(**)	.454(**)	.506(**)	.678(**)
5	Family Responsibilit	4.00	.560	176	.457(**)	.082	.761(**)	1	.514(**)	.539(**)	.506(**)	.510(**)	.363(**)	.541(**)	.430(**)	.305(**)	.398(**)	.335(**)	.345(**)	.434(**)	.526(**)	.421(**)	.360(**)	.653(**)
6	Self Confidence	4.24	.670	007	.659(**)	.041	.585(**)	.514(**)	1	.601(**)	.537(**)	.600(**)	.582(**)	.571(**)	.509(**)	.526(**)	.519(**)	.485(**)	.504(**)	.642(**)	.548(**)	.608(**)	.631(**)	.809(**)
7	Social Participation	4.25	.599	.058	.374(**)	.164	.506(**)	.539(**)	.601(**)	1	.504(**)	.477(**)	.594(**)	.396(**)	.510(**)	.324(**)	.613(**)	.614(**)	.304(**)	.304(**)	.392(**)	.310(**)	.395(**)	.682(**)
8	Risk Orientation	4.05	.638	.091	.385(**)	.009	.530(**)	.506(**)	.537(**)	.504(**)	1	.615(**)	.584(**)	.607(**)	.748(**)	.562(**)	.645(**)	.472(**)	.368(**)	.592(**)	.698(**)	.514(**)	.662(**)	.771(**)
9	Attitude towards life	4.10	.633	.309(**)	.429(**)	.054	.467(**)	.510(**)	.600(**)	.477(**)	.615(**)	1	.415(**)	.427(**)	.504(**)	.595(**)	.684(**)	.565(**)	.505(**)	.530(**)	.622(**)	.464(**)	.445(**)	.762(**)
10	Decision making ability	4.33	.474	014	.386(**)	.227(*)	.457(**)	.363(**)	.582(**)	.594(**)	.584(**)	.415(**)	1	.568(**)	.629(**)	.588(**)	.509(**)	.618(**)	.482(**)	.450(**)	.401(**)	.446(**)	.424(**)	.734(**)
11	Understandin g others	4.20	.597	205	.423(**)	.155	.579(**)	.541(**)	.571(**)	.396(**)	.607(**)	.427(**)	.568(**)	1	.576(**)	.555(**)	.548(**)	.328(**)	.271(*)	.52 <mark>4(**)</mark>	.572(**)	.460(**)	.599(**)	.715(**)
12	Savings habit	4.06	.700	.167	.275(*)	.174	.484(**)	.430(**)	.509(**)	.510(**)	.748(**)	.504(**)	.629(**)	.576(**)	1	.618(**)	.562(**)	.512(**)	.511(**)	.532(**)	.657(**)	.592(**)	.568(**)	.755(**)
13	Relief from money lenders	4.21	.777	.223(*)	.398(**)	.002	.416(**)	.305(**)	.526(**)	.324(**)	.562(**)	.595(**)	.588(**)	.555(**)	.618(**)	1	.494(**)	.493(**)	.614(**)	.339(**)	.482(**)	.558(**)	.401(**)	.683(**)
14	Sense of Planning	3.96	.648	.153	.386(**)	.171	.447(**)	.398(**)	.519(**)	.613(**)	.645(**)	.684(**)	.509(**)	.548(**)	.562(**)	.494(**)	1	.669(**)	.323(**)	.432(**)	.528(**)	.298(**)	.458(**)	.747(**)
15	Communicati on ability in common	4.02	.836	.283(**)	.311(**)	.169	.297(**)	.335(**)	.485(**)	.614(**)	.472(**)	.565(**)	.618(**)	.328(**)	.512(**)	.493(**)	.669(**)	1	.679(**)	.305(**)	.498(**)	.554(**)	.277(*)	.723(**)
16	Taking initiatives	4.26	.562	.377(**)	.434(**)	.054	.300(**)	.345(**)	.504(**)	.304(**)	.368(**)	.505(**)	.482(**)	.271(*)	.511(**)	.614(**)	.323(**)	.679 <mark>(**)</mark>	1	.27 <mark>6(*)</mark>	.509(**)	.806(**)	.340(**)	.660(**)
17	Time management	4.23	.546	008	.504(**)	.174	.471(**)	.434(**)	.642(**)	.304(**)	.592(**)	.530(**)	.450(**)	.524(**)	.532(**)	.339(**)	.432(**)	.305(**)	.276(*)	1	.748(**)	.455(**)	.710(**)	.694(**)
18	Skill Development s	4.20	.655	.084	.442(**)	.212	.494(**)	.526(**)	.548(**)	.392(**)	.698(**)	.622(**)	.401(**)	.572(**)	.657(**)	.482(**)	.528(**)	.498(**)	.509(**)	.748 <mark>(**)</mark>	1	.696(**)	.730(**)	.792(**)
19	Optimism	4.23	.665	.112	.496(**)	.108	.454(**)	.421(**)	.608(**)	.310(**)	.514(**)	.464(**)	.446(**)	.460(**)	.592(**)	.558(**)	.298(**)	.554(**)	.806(**)	.455(**)	.696(**)	1	.583(**)	.725(**)
20	Relationship building	4.25	.599	074	.527(**)	.087	.506(**)	.360(**)	.631(**)	.395(**)	.662(**)	.445(**)	.424(**)	.599(**)	.568(**)	.401(**)	.458(**)	.277(*)	.340(**)	.710 <mark>(**)</mark>	.730(**)	.583(**)	1	.714(**)
1	OVERALL DEVELOPM ENT	103.01	10.646	.146	.658(**)	.245(*)	.678(**)	.653(**)	.809(**)	.682(**)	.771(**)	.762(**)	.734(**)	.715(**)	.755(**)	.683(**)	.747(**)	.723(**)	.660(**)	.694(**)	.792(**)	.725(**)	.714(**)	1
	N		44.000.000	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84

* Correlation is significant at the 0.05 level (2-tailed).

** Correlation is significant at the 0.01 level (2-tailed).

IJPSS

9.1 Correlation among the empowerment variables:

Table 9.0. presents the correlation among the various empowerment variables.

It is observed that correlation is **significant at 0.05 level** between financial management and economic status (.266), social awareness and economic status (.256), relief from money lenders and economic status (.223), decision making and tolerance level (.275), financial management and decision making (.227), understanding others and taking initiatives (.271), time management and taking initiatives (.276) and building relationship and communication ability in common (.277)

The correlation is **highly significant at 0.01 level** between self confidence and tolerance (.659), family responsibility and social awareness (.761), social participation and self confidence (.601, attitude towards life and self confidence (.600), time management and self confidence (.642), optimism and self confidence (.608), Sense of planning & social participation (.613), attitudes towards life and risk orientation, (.615), understanding others and risk orientation (.607), savings habits and risk orientation (.748), sense of planning and risk orientation (.645), skill development and risk orientation (.698), building relationship and risk orientation (.662), sense of planning and attitudes life (.684), skill development and attitudes in life (.622), savings habit and decision making (.629), communication ability in common and saving habits (.618), skill development and savings habit (.657), savings habit and decision making ability (.618), taking initiatives and relief from money lenders (.614), expressing opinion and sense of planning (.669), communication ability in common and social participation (.614), taking initiatives and expressing opinion (.679), optimism and taking initiatives (.806), skill development and time management (.748), building relationship and time management (.710), optimism and skill development (.696) and building relationship and skill development (.730)

It is also revealed that the **overall empowerment is highly significant at 0.01 level** among the various empowerment variables. It is therefore understood that overall empowerment and self confidence (.809), risk orientation (.771), overall and attitudes in life (.762), overall and decision making ability (.734), overall and understanding others (.716), overall and savings habit (.755), overall and sense of planning (.747), overall and communication ability in common (.723),

overall and skill development (.792), overall and optimism (.725) and overall and relationship building (.714).

ISSN: 2249-589

9.2. Standard Deviation

From the table above 9.0, it is revealed that smaller Standard Deviation (SD: .474) of decision making ability shows that women are empowered to a greater level in the decision making among the other variables after taking up of economic activity.

9<mark>.3 M</mark>ean

The table 9.0 above shows that the highest mean score for the variables like decision making ability (4.33), taking initiatives (4.26), relationship building and social participation (4.25), self confidence (4.24), relief from money lenders, time management and optimism (4.23) are higher than other variables. It shows that the respondents are empowered to a greatest level in almost all the empowerment variables after venturing into the activity.

The lowest means score is 3.89 for tolerance. It implies the poor empowerment level.

10.0 Major Findings

- 1. It is revealed that a majority of the respondents are young.
- 2. A vast majority of the respondents are married.
- 3. An equal number of respondents belong to both nuclear and extended family types.
- 4. It is evident that a large majority of the respondents have medium size family with four to six members.
- 5. A majority of the respondents belong to Hindu religion.
- 6. It is learnt that all the respondents are distributed in all types of communities.
- 7. A majority of the respondents have 'Self motivation'.
- 8. A large majority of the respondents joined the group in view of starting a business.
- 9. It is revealed that a majority of the respondents have their units in rural area.
- The top three most commonly undertaken economic activities by the respondents are Tailoring (38.1%), Food products (11.9%), Readymade Garments (11.9%), and Rabbit rearing (13.1%).

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, U.S.A., Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A. International Journal of Physical and Social Sciences http://www.ijmra.us

11. Standard deviation shows that women have been empowered at the level of decision making ability which is shown as .474.

ISSN: 2249-5894

- 12. Mean score reveals that decision making ability (4.33), taking initiatives (4.26), relationship building and social participation (4.25), self confidence (4.24), relief from money lenders, time management and optimism (4.23) are the variable in which the women have been empowered.
- 13. Correlation is highly significant with optimism and taking initiatives (.806)
- 14. Overall significance is high in self confidence with .809.
- 15. Significance at 0.05 level is high in building relationship and communication ability in common.

11. <u>Recommendations:</u>

- A synergy of various measures of Public and Private sectors is required to enhance and ensure overall empowerment of women through establishment of micro enterprises.
- Women must be made part of the economic development in order to promote and ensure entrepreneurship at the grass root.
- Finance is the blood of economic activity and so adequate financial assistance and all necessary infrastructure must be assured.
- Networking with formal and informal agencies or structures must be evolved so that micro entrepreneurs have access to various supportive resources.

Conclusion:

The basic objective of Twelfth Plan (2012-2017) is faster, more inclusive and sustainable growth. To achieve this target, the manufacturing sector is expected to grow at 11-12% per year and to create 2 million additional jobs per year. It is considered that micro enterprises in India have the potency and capacity to lead to this desired level and they contribute in a big way to employment creation and reduction of poverty. The present study attempted to identify the empowerment level of women after taking up entrepreneurial activity. It may be concluded that women are significantly empowered by the entrepreneurial activities they ventured into.



Without the empowerment of women, the progress of the nation is incomplete. Hence integrating micro enterprises for the economic development is essential.

ISSN: 2249-589

Reference:

- Hashmi, S.M., S.R. Schular, and Riley A P (1996) Rural Credit Programmes and Women Empowerment in Bangladesh, *World Development*, Vol.24.No, pp.635-653
- Jasprit Kaur Soni (2006) "Women Empowerment Exploring the facts", Delhi, Authorspace
- Mathew P M, Sridhar S, and Ram Venuprasad (Eds) (2011) *India Micro Small & Medium Enterprises Report 2011*. Cochin, ISED Small Enterprises Observatory
- Prasada Rao B V, Pdala S R, Neduri Suryanarayana (2011) Women Economic Empowerment through Self Help Groups: A study in Andhra Pradesh" *International Journal* of Research in Computer Application & Management., Vol: 1 (2011), Issue: No 1 (March) pp 19-26
- Robert Edwin Chester J and Antony Thanaraj X (2009) Micro Enterprises An Indian Scenario. Delhi, Vista International Publishing House
- Shiralashetti A.S (2011) "Empowerment of Women in Gadag district A study of Self Help Groups Entrepreneurs". International Journal of Research in Computer Application & Management., Vol: No: 1 Issue No: 1 (March) pp: 138-144
- Sridhar Krishna (Ed) (2008) Micro Enterprises Perspectives and Experiences, Tirpura, The Icfai Unversity Press
- Srinivasan Anad G (2009) *Micro, Small and Medium Enterprises*. New Delhi, Taxmann Publications: 3rd Edition.
- Sudarsana Reddy (2010) Role of Self Help Groups in Women Empowerment An Empirical study, *International Journal of Research in Commerce & Management*, Vol: NO: 1 (2010), Issue No: 6 (October)
- The Hindu: December 18, 2006