

## **WOMEN-EMPOWERMENT THROUGH WOMEN ENTREPRENEURSHIP**

**Dr.Prof.N.Rajendhiran.\***

**P.Masiyamoorthy\***

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### **Abstract**

The topic on “Women Empowerment” is a burning issues all over the world. “Women empowerment” and “women equality with men” is a universal issue. **Women Empowerment** refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. *An enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving atleast 51 percent of the employment generated in the enterprise to women".(Govt. of India)* In India empowering women through entrepreneurship has become an integral part of our development efforts because of 3 important reasons; **i).** Women development, **ii).** Economic growth and **iii).** Social stability

Present study is conducted to analyse the contribution by women entrepreneurs in economic development of nation and also to find out the current problems, which they are facing in their businesses. The study is conducted in Coimbatore Zone, Tamilnadu. In present study it is found that this enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or their culture. They can start this venture inside their home.

**Keywords: Women-empowerment,Entrepreneurship, Beauty-parlor business, Socio-economic development, Correlation.**

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\* **Prof-Cum\_Director,PRIMS, Periyar University,Salem -11**

\* **Ph.D Research Scholar,PRIMS, Periyar University,Salem**

## Introduction

Women have been regarded as the nuclei of nation and builder and molder of its destiny. It is fact that, 'when there is development of women, family develops, the society develops and the country develops'. They are the catalyst of development and with them we prosper, but without them we are poor. Time went out when Indian women are confined to four walls of their homes with their immense strength and potential. Now they are the important part of economic development. In India, early phases of women entrepreneurship was regarded as extension of their kitchen activities mainly to 3 Ps, viz. Pickles, Powders and Pappad. But with growing awareness women<sup>1</sup> have started shifting from 3 Ps to 3 modern Es, viz. Engineering, Electronics and Energy. <sup>2</sup>The field of entrepreneurship is increasing its theoretical focus on the unique contributions of women entrepreneurs to business and society This increased attention is long overdue. Too often, entrepreneurial efforts by women have gone unnoticed, and their contributions have been underappreciated. In part, this is because women's business ventures, particularly those in less developed countries, function more in the informal rather than formal economy. Consequently, a significant portion of women's entrepreneurial efforts fail to garner sufficient media or political attention and are not addressed by academic researchers. Lack of recognition or attention, however, does not negate either the significant contribution women's entrepreneurial efforts have had on wealth creation in economies around the globe or the positive impact women have made on social issues <sup>3</sup>Deskilling can be described as a process in which skills and qualifications gained through earlier training and employment are either not utilized or not recognized after migration. This process results in unemployment, long-term social exclusion or employment in low status professions with low incomes or in dangerous and/or illegal sectors.

## Concept of Women Empowerment and Women Entrepreneurship:

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<sup>1</sup> Nivedita Dwivedi & Amit Kumar Dwivedi *Women-Empowerment through Women Entrepreneurship*: <http://ssrn.com/abstract=1886250>

<sup>2</sup> Punita Bhatt 28 March 2012 *Empowering Women Through Social Entrepreneurship: Case Study of a Women's Cooperative in India*

<sup>3</sup> Saeid Abbasian\* and Carina Bildt\*\*(2014) *Empowerment Through Entrepreneurship*, Associate Professor, Gotland University College, Sweden

<sup>4</sup> According to United Nations Development program (1994) empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill and training), decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves. "Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In the simplest sense, women entrepreneurs are those women who take the lead and organize the business or industry and provide employment to others. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole. Thus, women in India, no longer need to wait for employment outside home. They can successfully start their enterprise and earn their livelihood.

### **Literature Review**

**Manashi Mazumdar (2015)** Entrepreneurship plays an eminent role in creating an employment opportunity for rural communities, providing self-employment for those who have started-up a business of their own and enhancing the economic status of the rural sector as well. Now women are also interested to establish their own business as professionally both in the urban and rural areas due to overcome poverty, generate family income and increasing Standard of living. In this regard Faley (1999) argued that women's development is not nearly about reducing poverty by increasing productivity, but also about women's liberation and empowerment.

**Saeid Abbasian and Carina Bildt (2014)** Deskilling can be described as a process in which skills and qualifications gained through earlier training and employment are either not utilized or

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<sup>4</sup> Mrs. Marjina Ahmed, Mrs. Manashi Mazumdar Empowerment of Rural Woman Through entrepreneurship An Overview International Research Journal of Interdisciplinary & Multidisciplinary Studies (IRJIMS International Research Journal of Interdisciplinary & Multidisciplinary Studies (IRJIMS, ISSN: 2394-7969 (Online), ISSN: 2394-7950 (Print) Volume-I, Issue-I, February 2015, Page No. 165-172

not recognized after migration. This process results in unemployment, long-term social exclusion or employment in low status professions with low incomes or in dangerous and/or illegal sectors.

**Dr. K. Ravichandran(2013)** Rural women have to be initiated to step out of home and take responsibilities in the society. Entrepreneurship is considered to be a key for women empowerment especially in rural areas and hence promotion of women entrepreneurs is focused highly by the government. There is a need of continuous attempt to inspire, encourage, motivate and co-operate women entrepreneurs, awareness programs should be conducted on a mass scale with the intention of creating awareness among women about the various areas to conduct business. This paper gives a brief idea about the importance of entrepreneurship and its influence on the empowerment of rural women. Also it throws light on constraints of rural women entrepreneurs with solutions to overcome those.

<sup>5</sup>**Abor and Biekpe(2010)** ,Access to capital is crucial to the development of small businesses. The uses of capital are multitudinous and range from investments in fixed assets to the adoption and installation of new and better technology for business enhancement. Access to working capital financing is also necessary to smooth out fluctuations in income due to differences in the timing of production and sales. Lack of sufficient capital tends to affect SMEs' ability to develop new products and services or to grow so as to meet demand

<sup>6</sup>**Thakur & Gupta (2013)** studied on roll of micro entrepreneurship among the rural women. They argued that Micro enterprise is an effective instrument of social and economic development of rural youth. It also helps to generate employment for a number of people and is best tool for rural women as it enables them to add to the family income. Sharma, Dua & Hatwal (2012) examined the impact on women empowerment through micro entrepreneurship development and SHGs. They argued that micro finance play a vital role in the success of SHGs.

### **Objectives of the study**

- To study socio-economic profile of selected women entrepreneurs.

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<sup>5</sup>*Abor and Biekpe(2010)* International Journal of Management (IJM) Volume 7, Issue 1, Jan-Feb 2010, pp. 123-131, Article ID: IJM\_07\_01\_013

<sup>6</sup> Thakur & Gupta (2013) Empowerment through SHG: A Case Study of Gajapati District. Smaranika

- To examine the relationship between demographic factor and financial return in the selected sample..
- To develop a suitable path for beauty parlor business on the basis of current study.
- To know about the micro enterprises for rural women and its areas of development.
- To know the impact of entrepreneurship development in women empowerment.

### **Scope of the Study:**

This study would be of great help to the implementing agencies to bring necessary improvements in the Entrepreneurs for attaining the overall improvement of women Entrepreneurs. The knowledge on these aspects could be used to develop strategies to motivate Women entrepreneurs for their enhanced participation in the Particular Region. Further the study would highlight the role and importance of enterprises in women empowerment.

### **Importance of The study:**

Now a days' women entrepreneurship become an important tool for women empowerment. Women entrepreneurs also enhance living standard of their family which in turn help in development of the country. Entrepreneurs are regarded as backbone of any economy. Today with growing fashion people want to look more beautiful and fit. Thus, parlors play important role in today's fashion. Women who don't come out of their homes due to some reason can start this enterprise in their home after doing some training or diploma or certificate courses. Thus parlors are proved to be an important tool for women empowerment.

### **Research Methodology**

Beauty parlors are playing important role in today's fashion. They also help women in income generation and make them economically independent. Women also add to family's income and improve living standard of their family. The number of women entrepreneurs in this sector is increasing day by day.

**Research design:**

The nature of the study is both exploratory and descriptive. It is exploratory as the study aims at identifying the significance of women empowerment through entrepreneurship.

**Sources of data:**

Present study is based on primary data. Personal interviews of 19 women entrepreneurs who are running beauty parlors was conducted to know about their socio-economic profile as well as relation between the factors that effect this enterprise. Respondents were randomly selected. The data was collected, statistically analysed and presented here.

**Data Analysis & Discussion**

Data collected about age, caste, marital status, education & training, family type, financial support, initial investment and return on investment.

**i).Age:**

Age refers to the chronological age of the respondents in the years at time of interview.

**Table 1: Age****(N=19)**

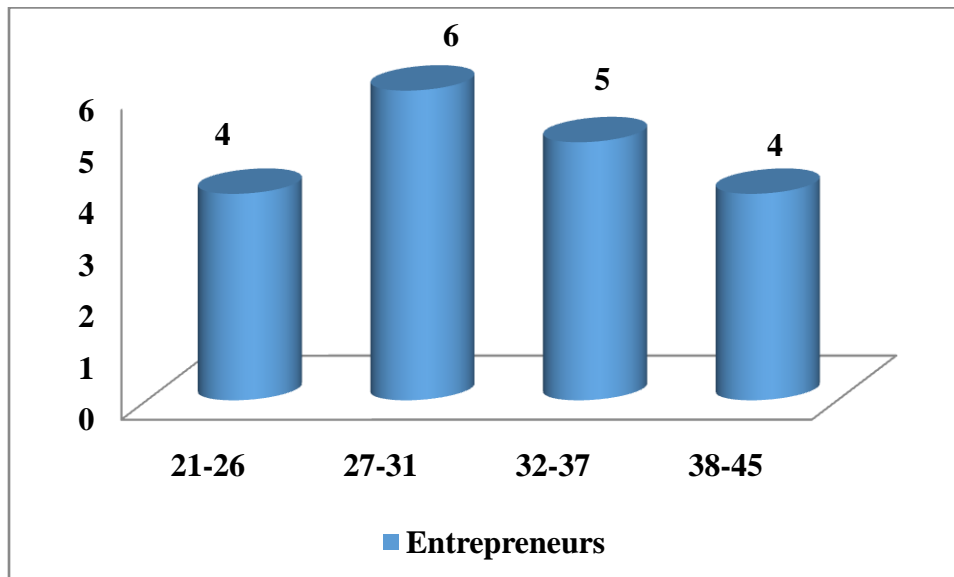
<b>Age Group</b>	<b>Entrepreneurs</b>
21-26	4
27-31	6
32-37	5
38-45	4
<b>Total</b>	<b>19</b>

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It is evident from the fig.1, that the majority of respondents(6) were in age group of 27-31 while equal no. of respondents i.e. 5 belong to age group 21-26 and 32-37 while only 4 respondents fall in category of 38-45.

**Chart :1- Age**

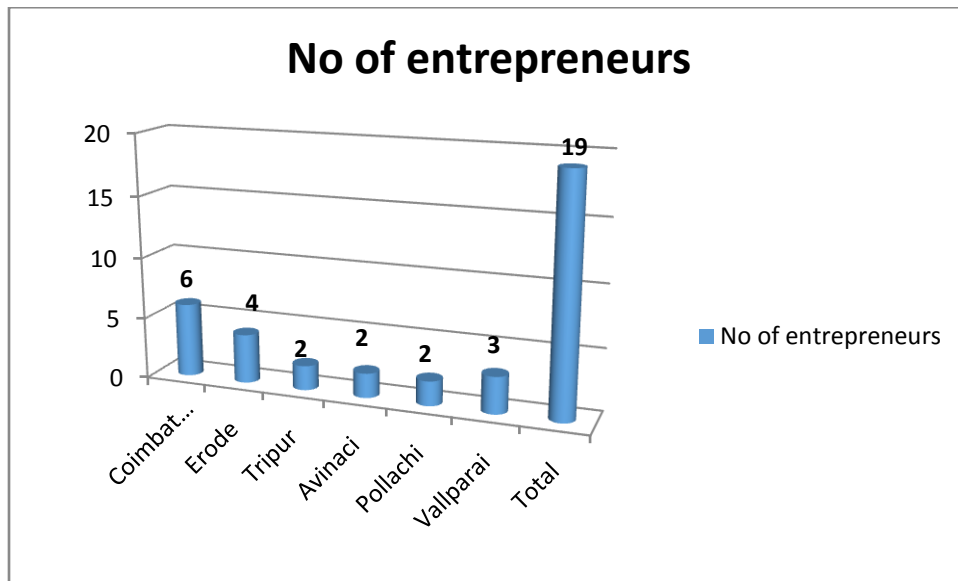
(N=19)

**Geographical areas****Chat-2 Location**

N=19

Place	No of entrepreneurs
Coimbatore	6
Erode	4
Tripur	2
Avinaci	2
Pollachi	2
Vallparai	3
<b>Total</b>	<b>19</b>

Location is permanent stratification of the society .From the above table consist more no of Women entrepreneurs are comes from coimbatore(6) afterthat followed by Erodu(4), Valparai having (3) While Tripur, Avinaci,Pollachi were Same (2) Respondents

**Chat-2 Geographical Areas****iii). Caste:**

Caste is permanent stratification of the society. It is a social category whose members are assigned a permanent status within a given social hierarchy.

**Table 3: Caste**

(N=19)

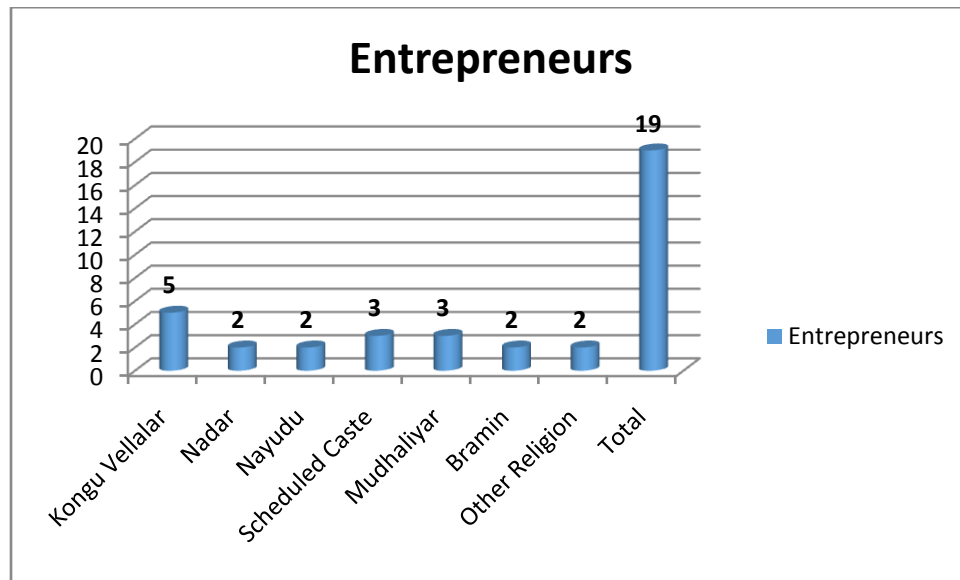
Caste	Entrepreneurs
Kongu Vellalar	5
Nadar	2
Nayudu	2
Scheduled Caste	3
Mudhaliyar	3
Bramin	2
Other Religion	2
<b>Total</b>	<b>19</b>



Maximum no. of respondents belong to Kongu Vellalar. This may be because they are traders in social stratification. Then followed by Scheduled Caste, Mudhaliyar had 3 respondents while Nadar , Naidu, Brahmans and Other Religions 2-2respondents

### Chart-3- Caste

(N=19)



### iv). Marital Status:

Marriage is important for society as well as human being for leading a family life, as man is a social animal.

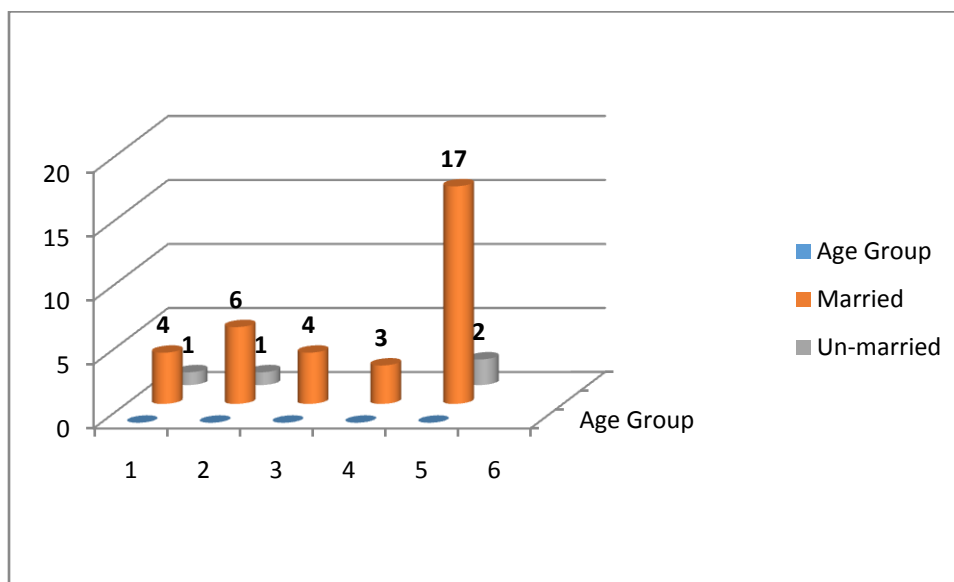
### Table 4: Marital Status

(N=19)

Age Group	Married	Un-married
21-26	4	1
27-31	6	1
32-37	4	
38-45	3	
<b>Total</b>	<b>17</b>	<b>2</b>

More no. of respondents(17) were found to be married out of total no.orspondents(17).Maximum no.(6) married respondents were from age group27-31. followed by 32-37,21-26 ,each having 4 ,3 respondents were from 38-45,while 21-26 and 27-31 each having 1 respondent were unmarried.

**Fig. 4: Marital Status**



**v). Education and Training:**

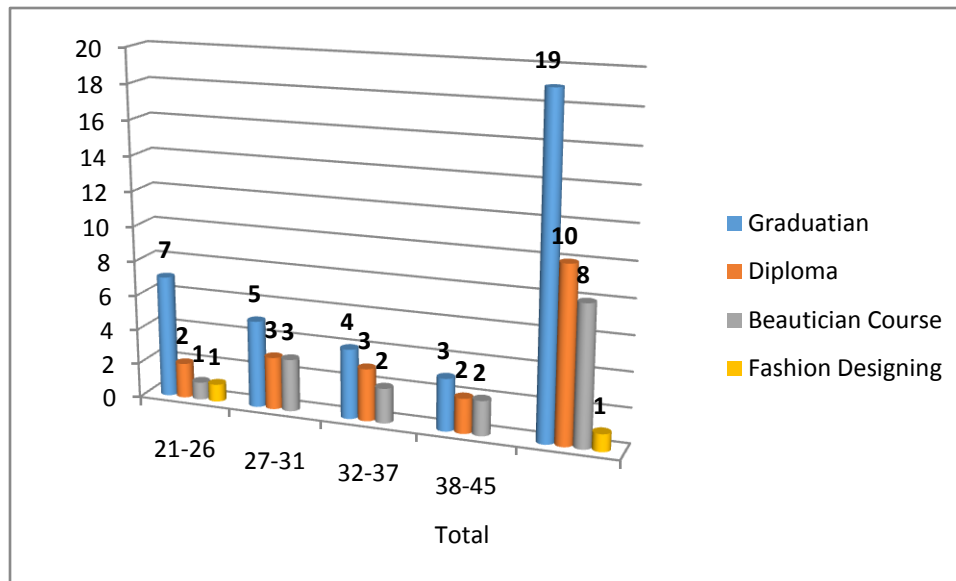
Education refers to the level of formal education obtained by therespondent while training is for skill development for the enterprise.

**Table-5 Education and Training:**

Age Group	Graduation	Diploma	Beautician Course	Fashion Designing
21-26	7	2	1	1
27-31	5	3	3	
32-37	4	3	2	
38-45	3	2	2	
<b>Total</b>	<b>19</b>	<b>10</b>	<b>8</b>	<b>1</b>

It is evident from fig. 4 that all respondents are graduate. 9 respondents possess diploma and some of them having beautician course either certificate or hobby course. One of the respondent also possess diploma in fashion designing.

#### Chat -5 Education and Training



#### vi). Family Type:

The members of household who live together under one roof and oneman guidance constitute the primary group known as family. They have hereditary kinship relations and meet out their basic socio-economic need through family itself. There are two major family types: *a) Nuclear family*, and *b) Joint family*. In a nuclear family system the father, mother and their children are considered where as in joint family, the members of two or three generations live together under one roof.

**Table 6: Family Type**

(N=19)

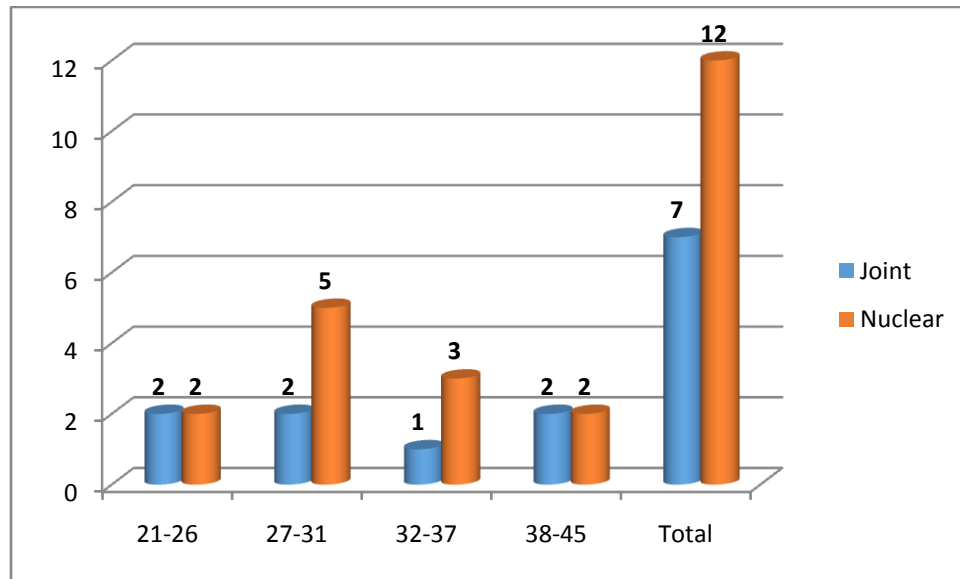
Age Group	Joint	Nuclear
21-26	2	2
27-31	2	5
32-37	1	3

<b>38-45</b>	<b>2</b>	<b>2</b>
<b>Total</b>	<b>7</b>	<b>12</b>

Fig 5 reveals that equal no of respondents (2) in age group of 21-26, 27-31 and 38-45 have joint family while only 1 respondent in age group of 32-37having joint family. Maximum no. of respondents (5) having nuclear family fall in age group of 27-31 followed by 32-37(3),then 21-26 and 38-45 having equal no. of respondents who possess nuclear family.

#### Chart-6 Family Type

(N=19)



#### vii). Financial Support:

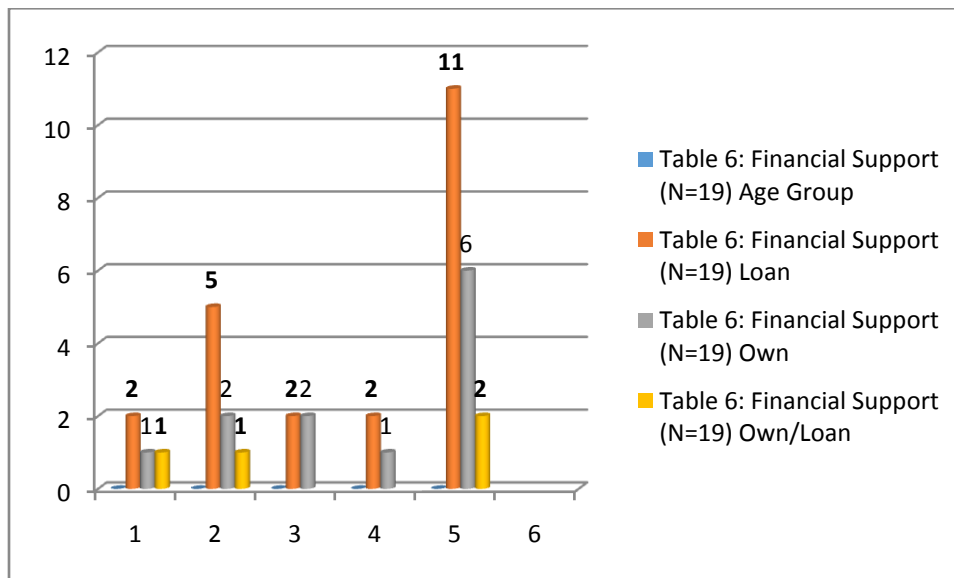
Financial support is defined as financial assistance which entrepreneurs take while starting their venture. This may be: (a) *Own funds*, and (b) *Loan funds*. Own Funds i.e. their own saving or family's saving while loan funds they take from banks or some funding agencies. Entrepreneur has to pay some interest when she returns loan.

**Table 7: Financial Support**

(N=19)

Age Group	Loan	Own	Own/Loan
21-26	2	1	1
27-31	5	2	1
32-37	2	2	
38-45	2	1	
<b>total</b>	<b>11</b>	<b>6</b>	<b>2</b>

Fig.6 depicts that Maximam no of respondents from age group 21-26,27-31 and 38-45take financial support from banks.2respondents of age group 32-37 take support from both loan as well as own.1 respondent each from age group 21-26and 27-31 take financial support from both own as well as loan. Maximum no of respondents(11) have their depended in loan

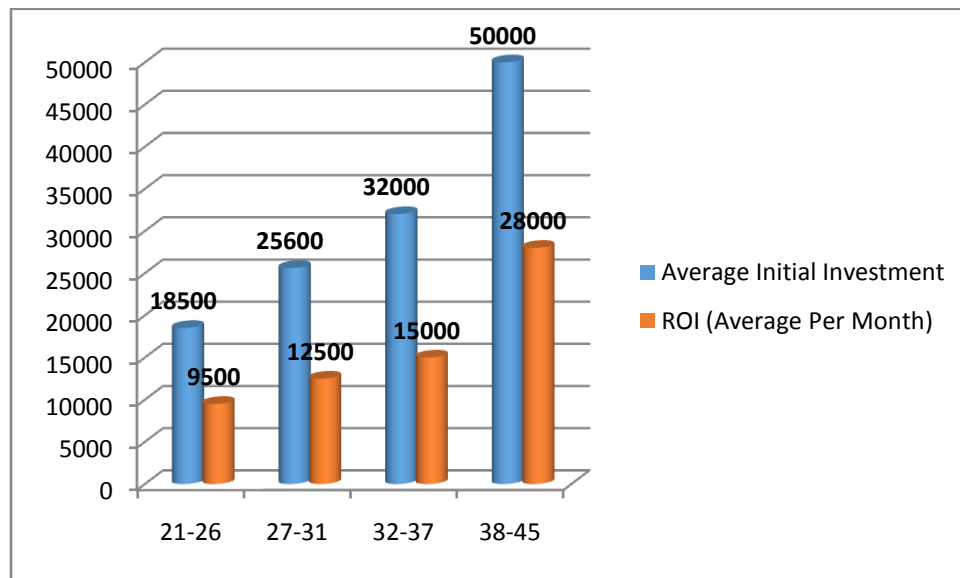
**Fig. 7: Financial Support****viii) Initial Investment & Return on Investment (ROI):**

Initial investment refers to money invested when enterprise was started while return on investment (ROI) is profit/income from investment i.e .entrepreneur's profit or return (per month/annual).

**Table-8- Initial Investment & Return on Investment (ROI):**

Age Group	Average Initial Investment	ROI (Average Per Month)
21-26	18500.00	9500.00
27-31	25600.00	12500.00
32-37	32000.00	15000.00
38-45	50000.00	28000.00

From fig. 7 it is clear that as the age increases, initial investment increases which in turn increase the return on investment.

**Chat-8- Initial Investment & Return on Investment (ROI):****ix).Correlation analysis between Age, Initial Investment and ROI:**

Correlation is a technique for determine whether the two variables are correlated or not and up to which degree. If the value lies between 0 to 0.2 there is weak correlation, between 0.2 to 0.4 shows low correlation, between 0.4 to 0.6 is moderate relation, between 0.6 to 0.8 strong and

between 0.8 to 1 is very strong correlation. If the value is positive the change in one variable causes change in same direction and if value is negative change is in opposite direction.

**Table 9: Correlation Analysis  
Age, Initial Investment and Return on Investment (ROI)**

	<i>Age (Average)</i>	<i>Average Initial Investment</i>	<i>ROI (Average Per Month)</i>
<i>Age</i>	0.986287196	1	1
<i>ROI (Average Per Month)</i>	0.932044912	0.969570347	1

From table 8, we can reveal that there is very strong correlation between age & average initial investment; age & return on investment as well as average initial investment & rate of return.

### Findings & Suggestions

In present study it is found that this enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or their culture. They can start this venture inside their home. There is no boundation of caste or marital or age on these entrepreneurs. The reason may be that they have to deal female customers. No basic professional education is needed for this enterprise. Anyone who is able to read and write can do diploma or degree courses for starting this venture. This enterprise can be started with minimum expenditure and which can be expended later on.

It is find that as age increases exposure and expertise in the field increases which in turn increases further investment and profit. Thus we can see how this venture can be used as important tool for empowering women.

The suggestions after doing this analysis were, as follows:

1. Various schemes and plans of government for the encouragement of women entrepreneurs should be strongly executed at different levels.
2. Women can be motivated towards this enterprise by providing financial support like loan on low interest.
3. Interest free consumption credit for vulnerable women should be provided by the Government, Banks, financial institutions and wealthy individuals.
4. There should be a common forum between entrepreneurs running this venture in different regions where they can share their experiences. This will help in updating their knowledge.

### **Conclusions:**

It can be said that today we are in a better position where women participation in the field of entrepreneurship is increasing at a considerable rate, efforts are being taken at the economy as well as global level to enhance women's involvement in the enterprise sector. At present women have broken the monopoly of men and proved that they are not inferior to men. This enterprise can be started with minimum expenditure and which can be expanded later on. It is found that as age increases exposure and expertise in the field increases which in turn increases further investment and profit. From above discussion it is clear that women entrepreneurs in this enterprise are having good scope to develop. They can earn good amount after doing diploma or certificate courses. In starting they can invest small amount and later they can invest more from their profit. As their experience increases with age their investment increases which in turn increases rate of return on investment.

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