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Role of Micro Entrepreneurship: Empowerment of Women in India

Meenakshi Anand¹ and Bisma Kanwal^{2*}

¹Associate Professor, Department of Commerce and Management, The IIS University,
Jaipur-302020, Rajasthan India.

^{2*}Research Scholar, Department of Commerce and Management, The IIS University, Jaipur-302020,
Rajasthan, India. Email Id- kanwalbisma17@gmail.com

ABSTRACT

In recent times in India the role of micro enterprise in the development and empowerment of women is widely acknowledged. Micro entrepreneurship promotes the self employment among women that has lead to economic independence which in turn has enhanced their social and psychological empowerment. Many new policies and schemes are designed by policymakers keeping women's in mind to help women to come out from their shell and turn them into productive resources. The government has helped women to become self reliant by becoming an entrepreneur and provided them necessary training and finance facilities to start their own business. Women entrepreneurs are not only supporting themselves but their family as well and these micro entrepreneurs also creating employment opportunities for other women as well.

The objective of this research paper is to study the role of micro entrepreneurship in empowerment of women in India for this purpose SLR technique is used to envisage women economic, social and psychological empowerment through micro enterprise.

KEYWORDS: Women, Empowerment, Micro Enterprise, Entrepreneurship.

***Corresponding Author:**

Bisma Kanwal

Department of Commerce and Management,

The IIS University,

Jaipur -302020, Rajasthan, India

Email Id- kanwalbisma17@gmail.com, Mob No. 9983198387

INTRODUCTION

Women across the India dominate the micro enterprise sector. Women Empowerment has been on government agenda form past decade and for their development and to make them self reliant micro enterprise sector was the chosen platform. With their micro business women not only help themselves economically but they also become productive asset for the country as well. Since women empowerment has been front and centre in India from some time, researchers developed the curiosity about the empowerment of women and role played by the micro enterprise in it. To satisfy this curiosity, past studies which were done on similar topic in India by other researchers are used in the present study. They are used as literature review and are the basis of this paper. Since there is few literature reviews on this topic it is an attempt made by researchers to fill this gap and the purpose of this study is to provide an extensive literature review on role of micro entrepreneurship in empowerment of women.

The Objectives Of The Study Are:

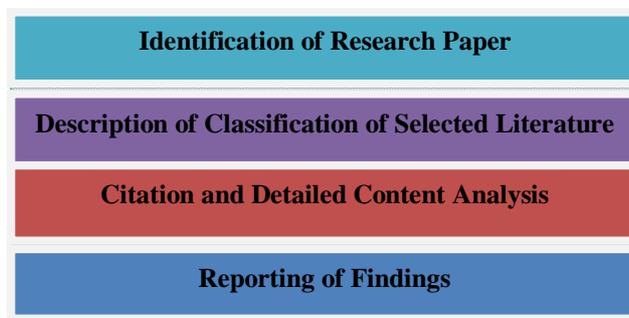
- To synthesize the existing literature on role of micro entrepreneurship in empowerment of women.
- To arrange the publication in orderly manner to enable quick and easy search.

Besides the abovementioned objectives, there are some research questions we have focused on such as:

- How articles on Women empowerment through micro entrepreneurship are placed in time
- What has been studied about women empowerment through micro entrepreneurship?

The paper is organised as follows we first introduced the concept of Women empowerment and micro entrepreneurship in India and research methodology. Second, we provided articles classification scheme. Thereafter, an overview of the selected publications is provided. Finally, we outlined our main findings and drawn conclusion on basis of that.

Framework Of The Study



Concept

The Women Empowerment has become a rage in recent times. Government of India has focused on the development or upliftment of women. Many new policies or schemes are designed by the policymakers keeping women's in mind to help women to come out from their shell and turn them into the productive resource. To achieve this; micro entrepreneurship has become the tool to empower women and to make them self-reliant by providing them necessary training and finance facilities to start their own business.

According to the Micro Small and Medium Enterprise Act (MSMED) 2006 defines microenterprise 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 employing nine or fewer people.

Women Enterprise is an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to a woman.¹

Women Empowerment

Women empowerment means having control or influence within family and society, making their own decisions and being aware of their rights and laws. As per the United National Development Fund for Women (UNIFEM), the term women's empowerment means:

- Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- Developing a sense of self-worth, a faith in one's ability to secure required changes and the right to control one's life.
- Attaining the ability to make choices exercise bargaining power.
- Developing the capability to organize and sway the direction of social change, to create a more just social and economic order, nationally and internationally.

Empowerment is the process through which women feel capable of decision making by breaking all personal limitation of society and family. Empowering women is to make them independent in all aspects of life.

Indian Women Micro Enterprise at a Glance

In India more than 90 percent of women entrepreneurs are running micro enterprise both in rural and urban areas. Women from socially backward class are more active as an entrepreneur. Most of the women entrepreneurs are engaged in activities like food products and beverages, wearing apparels, spinning weaving and finishing of textile, fabricated metal products, leather and leather products etc. Even though male entrepreneurs are more than women entrepreneurs but still the scenario is changing there is gradual increase in women entrepreneurs in recent times. Most of the women entrepreneurs are in unregistered sector. Report of Fourth All India Census of Micro, Small and Medium Enterprise shows the current situation of women entrepreneurs in micro sector. Table below shows the women entrepreneur's current status in India.

Table: 1 Enterprise in Micro Sector

| Register Sector (in thousands) | | | |
|--------------------------------|--------|--------|--------|
| Male | | Female | |
| 1274.1 | | 210.66 | |
| Urban | Rural | Urban | Rural |
| 959.52 | 314.58 | 103.92 | 106.74 |
| Total 1484.76 | | | |

Source: 4th All India Census of Micro, Small and Medium Enterprises

Table: 2 Enterprise in Micro Sector

| Unregister Sector (in lakhs) | | | |
|------------------------------|-------|--------|-------|
| Male | | Female | |
| 179.89 | | 18.50 | |
| Urban | Rural | Urban | Rural |
| 156.12 | 23.77 | 5.27 | 12.78 |
| Total 198.39 | | | |

Source: 4th All India Census of Micro, Small and Medium Enterprises

METHODOLOGY OF LITERATURE REVIEW

Literature review is basis for research in every academic field. In this article Systematic Review Literature (SRL) methodology is used. According to definition in Cochrane Handbook for Systematic Review of Interventions "A Systematic Literature Review attempts to identify, appraise and synthesize all empirical evidence that meets pre-specified eligibility to answer given research question." Following process has been adopted to select articles, research paper.

- Research Papers published in a journal in context of women empowerment through micro entrepreneurship in India.
- Research Papers with full text available is considered.
- Research Papers were collected for the period of 2010-2017.

Articles satisfied all the above conditions were selected. In initial search there were many articles related to the topic most of them were on developing countries or under developed countries.

After eliminating from all those articles, we get fifty one articles directly related with “Role of Micro Entrepreneurship in Empowerment of Women in India”

Description and Classification of Literature

Fifty One research papers which were selected through SLR methodology are analyzed in this section: firstly publication year secondly methodology used thirdly journal of publication and lastly state studied.

- Analysis by publication year- The analysis of publication year shows that the selected articles published regularly in the period of 2010 to 2017. Figure 1 depicts that most of the articles related to women empowerment through micro entrepreneurship published in the year 2015.

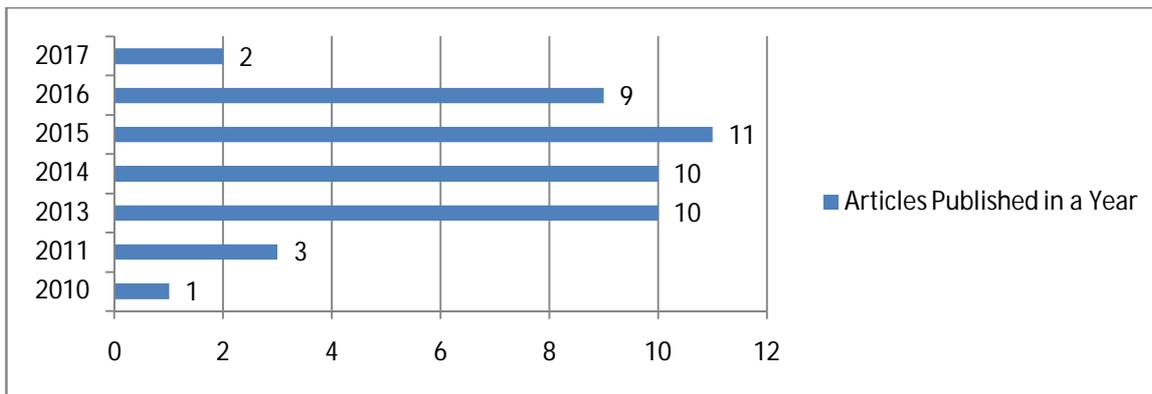


Figure 2 Articles Published in a Year

- Analysis by research methods- This table shows the frequencies with which different methodologies were used in the studies reviewed. The published articles broadly categorise in three categories empirical, survey and conceptual work. The below table shows that most of the research are survey based.65% studies were based on primary data collected through questionnaire or interviews. 35% studies were based on secondary source of data. To analyze the data percentage analysis, correlation and chi square test is applied in most of the studies based on primary source.

Table: 3 Articles by Research Method

| Research Method | Articles Reviewed (%) |
|-----------------|-----------------------|
| Empirical | 18 |
| Conceptual | 32 |
| Survey | 50 |

- Analysis by journal of publication- There are more than forty seven journal that are involve in publication of topic related to women empowerment through micro entrepreneurship. Under IOSR publisher three articles has been published rest of the articles were published in different journals some of the publisher are Emerald, Taylor and Francis.

- Analysis by state studied- Since the emergence of women micro enterprise phenomenon is started in South India most of the studies are from South India region especially from states like Tamil Nadu, Kerala, Andhra Pradesh and Karnataka. Out of fifty one research paper three research papers were based on case study focus on “Kudumshree” initiative by Kerala government to empower women through entrepreneurship.

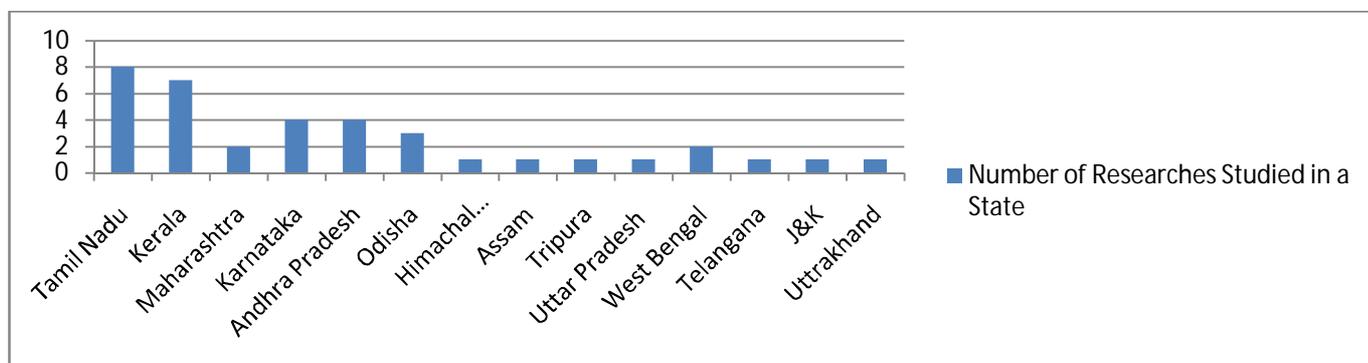


Figure 3 Articles by State Studied

Citation Analysis

A citation means that researcher or author has referenced work of other author(s). Singh & Kumar² The citation analysis means studying cited references of a population of articles to find the most influential works in the field¹. In this section; we examined the cited references of articles to observe the quality of the articles and to find out the most important articles of the research stream. The citation information provided by Google Scholar is used for the purpose of citation analysis. It has found that only 27 out of the 51 articles were cited. The most cited articles with at least 10 citations are shown in the table below. Most cited papers are from the year 2012.

Table: 4 List of Citation of Articles

| S.No | Author/ Research Paper Title | Number of Citation |
|------|--|--------------------|
| 1 | Sathiabama, K. (2010) (Rural Women Empowerment and Entrepreneurship Development) | 55 |
| 2 | Jyoti, J., Sharma, J., & Kumari, A. (2011) (Factors Affecting Orientation and Satisfaction of Women Entrepreneurs in Rural India) | 43 |
| 3 | Sharma, A., Dua, S., & Hatwal, V. (2012) (Micro Enterprise Development and Rural Women Entrepreneurship: A Way for Economic Empowerment) | 39 |
| 4 | Chew, H. E., Levy, M., & Ilavarasan, V. (2011) (The Limited Impact of ICTs on Microenterprise Growth: A Study of Businesses Owned by Women in Urban India) | 31 |
| 5 | Singh, R., & Raghuvanshi, N. (2012) (Women Entrepreneurship Issues, Challenges and Empowerment through Self Help Groups: An Overview of Himachal Pradesh) | 23 |
| 6 | Singh, S., Thakur, G., & Gupta, P. C. (2013) (A Case Study on Empowerment of Rural Women through Micro Entrepreneurship Development) | 11 |
| 7 | Saidapur, S., & Saidapur, S. (2012) (Women Candle Entrepreneur in Gulbarga District – A Micro Analysis) | 10 |
| 8 | Vasanthakumari, P. (2012) (Economic Empowerment of Women through Microenterprises in India with Special Reference to Promotional Agencies) | 10 |

Content Analysis

According to Singh & Kumar² content analysis is a class of methods within social science that can be applied both in quantitative and qualitative ways. In the detailed content analysis of the selected articles it was found that women empowerment through micro entrepreneurship was based on three empowerment types which are economic empowerment, social empowerment and psychological empowerment and some researches were based on issues and challenges faced by women entrepreneurs in micro enterprise sector.

- Economic Empowerment of Women through Micro Entrepreneurship

In the research of Sathiabama³ which was conducted in the rural area reveals that micro entrepreneurship has led to the economic empowerment of women which helps the women to attain socio-economic opportunity, political representation, family development, and market development. However, the survey of Chew, Levy, & Ilavarasan⁴ conducted in Mumbai reveals that having access to technology such as mobile, computer and internet does not guarantee the profitability of an enterprise led by women. Information and Communication Technologies (ICT) does not have any direct impact on women's economic empowerment in micro enterprise sector. Also, the study of Singh & Sharma⁵ results show that by becoming an entrepreneur women are getting empowered but still due to lack of awareness regarding certification, government schemes, accessibility to loans, lack of technical skills they are unable to achieve overall empowerment. In his study James⁶ has suggested that empowerment of women should include issues such as women's control over the benefits flowing from the entrepreneurial activity they have undertaken, their participation in the market.

The result of Vasanthakumari⁷ reveals that promotion of women microenterprise did by NGOs, state government agencies, and SGSY helps in gradually attaining economic empowerment. SHGs are recognized as an important mechanism for empowering women. Women status has improved after becoming entrepreneurs and the attitude of society towards women is changing. In the case study of Manoj⁸ units under "Kudumshree" initiative by Kerala government are taken by the researcher. The results reveal that Kudumshree programme has helped in poverty alleviation and helps in women development but still many members have to face the problem of delay in obtaining loans, marketing of their product, non-availability of raw materials, lack of cooperation among members. Similarly, in the research of Singh & Raghuvanshi⁹ the author examined that even though women empowerment has been on the radar of government since the First Five Year Plan (1951-1956) they are still not up to the par with men's, in their entrepreneurial career women face many challenges which became the hurdle in achieving of economic empowerment. They face issues such as scarcity of raw materials, lack of access to finance, low-risk bearing ability, and stiff competition.

The survey by Sahoo¹⁰ reveals that many women entrepreneurs join SHGs in hoping of getting loan to start their own business so that they can not only become self reliant but also support their families, most of the women are engaged in activities related to agriculture. It is also revealed that the loan taken by women entrepreneur is mostly used for the personal purpose. In the research of Abraham¹¹ describe economic empowerment of women brings the betterment of the family as almost whole income is spent on fulfilling the needs of family. The micro enterprise run by women are capable of providing sustainable income and become self sufficient in long run.

According to Dwivedi & Mishra¹² any women who are literate with no formal education can run and operate beauty parlours. This enterprise can be started with minimum expenditure and can be expanded later on. They can generate good income after getting certificate course. In the article of Patil¹³ SHGs of rural area of Kolhapur district is studied. To remove poverty and help underprivileged women to remove themselves from poverty SHGs help women to start their own enterprise. They engage in productive activities so that they can be at par with men. After starting their enterprise women savings and income level has increased. Similar study was done by Poornima¹⁴ in which researcher reveals that SHGs help women in attaining the empowerment by providing loans and credit facility to women's and provide them skill training. SHGs help in sustainability of micro enterprise so that they can last long and provide income.

Singh, Thakur, & Gupta¹⁵ have opinion that empowering women to participate in economic development is a huge task but it help in paving the road to sustainable development. Women entrepreneur face many obstacles in their journey to achieve empowerment, the basic empowerment they face is marketing of their product. The Survey of Mohanty, Das, & Moahanty¹⁶ reveals that micro enterprise is an important mechanism to empower rural Odisha women. Despite having few weakness micro enterprises have positive attributes in terms of women empowerment, operational simplicity, better accessibility, wider outreach, availability of wide range of credit and non credit facility. In the study of Revathi, & Krishnan¹⁷ reveals that micro enterprise provide employment to poor women who have no other income means. Women's are turning toward self employment by operating small income generating activities.

Thilepan, & Soundararajan¹⁸ reveals that efforts of central and state government, NGOs, nongovernmental organization banks, NABARD, Micro Finance Institutions have taken so many steps to help women entrepreneurs so that they can easily and effectively run their business and achieve economic empowerment. However another research of Haseena & Mohammed¹⁹ reveals that even though women has gained economic empowerment still they are facing problem of accessing finance and training and also marketing of their product. Asokan²⁰ describe that micro enterprise activities help in employment generation opportunities. Increase in employment leads to increase in

income of women entrepreneurs which lead to their empowerment. In the study of Deb²¹ result shows that despite facing many obstacles by women of Tripura they had gained economic development through micro entrepreneurship. After taking up productive activity poor rural women are living prestigious lives. The research of Arul & Packirisamy²² result depicts that SHGs are tool for women empowerment. Banking and saving culture has been created by SHGs so that women entrepreneurs can expand their business but the major problem is that most of the credit avail by women is use for non productive purpose.

The study of Trivedi & Gaur²³ depicts that despite facing all odds women condition is improving in India. Increasing micro entrepreneurship and new innovative ideas are helping women to become more competitive. Das, Mitra, & Ali²⁴ in their study reveals that women micro entrepreneurs belonging to different SHG groups have the difference in their saving, income, expenditure and debt reduction. Some women are performing well then the others. Despite numerous barriers, SHGs helps in the grooming of women so that they can become better entrepreneurs. According to Arya & Ansari²⁵, Women entrepreneur plays important role in economic development of India. The Indian rural women have basic knowledge, skill, potential and resource to establish and run a micro-enterprise. Successful micro entrepreneurs motivate other women to take up entrepreneurial activity so that they can improve their lives. The study of Kumar²⁶ focuses on Micro Finance Institutions (MFI) and how it helps in providing the banking facilities to women entrepreneurs. They helps in getting the loan, provide savings account, insurance facility. MFI give access to banking facilities to micro women entrepreneurs who were neglected by commercial banks. The study of Roy & Biswas²⁷ observed that there is a huge impact of SHGs on financial inclusion and empowerment of rural women micro-entrepreneurs. Women were able to access banking services after joining SHGs and starting their own enterprise. Before joining the SHGs most of the women were casual labour in the agriculture sector. However, the study of Sukumar²⁸ examines the efficiency in the management of finance in the women led rural micro enterprise. It is observed that working of women led micro enterprise is in urgent need of refurbishment because women's have very little knowledge about account maintenance, business sharpness, marketing acumen. The study of Maggu²⁹ revealed that SHG helps women entrepreneur at every stage such as at emerging stage identifying common interest and providing them technical guidance, at establishment stage providing them finance through banks, at expansion stage helps in the promotion, marketing, incorporating new ideas.

- Social Empowerment of Women through Micro Entrepreneurship

In this research of Harish³⁰ those micro enterprises which were established through Self Help Group (SHGs) are undertaken. The result shows that not only women standard of living has

increased; they are engaging in political activities which have increased their social interaction, they are involved in solving problems related to women and community, their leadership quality has also improved. They had gained social empowerment with the help of SHGs. The survey of Saidapur&Saidapur³¹ result depicts that those women who have no formal training, who are married middle age and have the low level of education are engaged in candle making in Gulbarga district of Karnataka. After joining the enterprise not only their income has increased but they had gained more social exposure. However the research of Sharma, Dua, &Hatwal³² in their study reveals that micro enterprise helps in empowerment; their social participation has increased after starting their enterprise, their mobility in the society has also increased, they are engaging in political activities but still they face some problems such as male domination in the society, lack of education opportunities, lack of assistance, dual responsibility.

The case study of “Kudumshree” units in the research of Sulaiman³³ reveals that Micro enterprise helps in income generation of its members. Most of the members engage in the micro enterprise are matured in decision making process in the areas related to business and family. The survey of Janaki³⁴ reveals that after starting own enterprises women gained social empowerment. They are seen as the role model by other women’s, they are interacting with government officials to gain awareness, and they are managing bank related activities. In the research of Rao, Chalam, &Chowdary³⁵ it is shown that the SHGs in urban areas have the better rate of awareness as compared to rural area. Women are empowered socially with the help of SHGs which leads to the improvement of their status in the family.

The study of Shree &Jayakumar³⁶ reveals that women entrepreneurs are now being respected in society. They are independent in their earnings and they are contributing to the household income, expenditure and savings. In the research of Gutha³⁷ results reveals that women of West Bengal are being empowered socially by participating in income generating activities. Their sense of achievement has increased, they are more aware, their social interaction has increased, their leadership quality has improved, and they are politically active. Similarly, the study of Radhika, Rani, &Narayana³⁸ reveals that empowering women through micro enterprise leads to their social welfare. Their status in household has improved after starting of the enterprise. Micro enterprise helps in bridging the gap between gender inequalities in India. Survey of Gangadhar & Malyadri³⁹ reveals that empowering women entrepreneur is the main social objective of microfinance programme conducted by SHGs. Only participation in programme does not lead to the empowerment of women but when they participate in seminars, workshop and training then it helps women in increasing their empowerment. These programmes not only provide self employment training but also facilitate good decision making. However, the result of Sahu& Pradhan⁴⁰ study reveals that

micro women entrepreneurs are not able to exploit resources at their full capacity due to problems such as over dependence on support from family members, low mobility family ties and responsibility.

In the research of Saravanan⁴¹ it is revealed that after the SHG movement in Tamil Nadu perception of women in society has changed gradually. There is an upliftment in the condition of women from the poor household after starting their own business. There is a change in the attitude of male members of a family, they are convinced that women can be a bread earner in the family; they can perform as well as their male counterparts but the survey of Selvaraj⁴² reveals that micro women entrepreneurs who are not performing well are suffering from social limitations such as multi responsibility, lack of family support, lack of social recognition, lack of social contacts, lack of appreciation on independent decision making and non cooperation of others; because of these reasons women are not able to achieve social empowerment.

Sreedhar⁴³ in her study reveals that with the help of micro enterprise rural women's entrepreneurial talent is being developed and utilize. Growth and survival of micro enterprise lead to the better standard of living not just of entrepreneurs but their family as well. In the research of Maheswari⁴⁴ result depicts that even though women are successfully running their enterprise and their status in the society has improved but still many women entrepreneurs face resistance from their family and husband, they had dual responsibility meaning they have to take care of their household and their enterprise and lastly women have limited liberty due to orthodox views of society towards women.

- Psychological Empowerment of Women through Micro Entrepreneurship

The research of Jyoti, Sharma, & Kumari⁴⁵ conducted in rural part of J&K it is revealed that after becoming self reliant they had achieved psychological empowerment such as urge for learning, high self esteem, not afraid of failure, capacity to take the business risk and not to get discouraged easily. Similarly, the case study of units under "kudumbashree" by Shihabudheen⁴⁶ the researcher examined that after joining the initiative women not only gains the confidence to promote their own enterprise but their risk bearing capacity has increased. They were able to express their opinions in the meeting and their public speaking ability has also improved. The Survey of Hemalatha⁴⁷ reveals that after joining SHGs and engaging in entrepreneurial activity women are coming out of their shell, they accepting new challenges, ready to face adverse situations and micro entrepreneurship have helped in increasing their confidence level at great extent.

In the study of Mariadoss⁴⁸ it is revealed that self motivation was the major factor for the rural women wanting to join the SHG and with help of them starting their own enterprise. Their self confidence has increased, they become more optimistic, and they gain more autonomy to make the

decision not only regarding business but family as well. According to Patil⁴⁹ after starting micro enterprise by women in the rural area with help of SHGs their overall personality has developed which had lead to improvement in their self confidence and increase in leadership quality. Similarly, article of Yasmeeen, &Gangaiah⁵⁰ reveals that the micro enterprise helps in improving self confidence among women entrepreneur which shows that they are empowered psychologically. The research of Mazumdar& Ahmed⁵¹ explained that rural women engaged in entrepreneurship programme with the help of SHGs they not only attain economic empowerment they had achieved psychological empowerment as well. Their self confidence level has increased; they are aware and bringing awareness to other rural women about health, education, cleanliness.

According Sahu & Pradhan⁵² in their journey to empowerment micro women entrepreneurs face many psychological problems namely closed mind, lack of communication skill, lack of confidence, pessimistic thinking, and lack of self motivation. The survey of Saikia&Deka⁵³ reveals that women engage in micro entrepreneurship helps in psychological empowerment. The traits of psychological empowerment are increasing in self reliance, self confidence and independence which are observed in rural women Assam.

FINDINGS FROM LITERATURE REVIEW

After the analysis of selected publications we identified the gaps and limitations which are as follows:

- In India most of the studies pertaining to this topic is from the southern region especially from Kerala and Karnataka and there are few researches from rest of the India on this topic.
- Most of the researchers focus only on one aspect of women empowerment that is economic empowerment but it does not show the true picture of women empowerment in India but there are researches that take in to consideration not only economic empowerment but social and psychological empowerment of women as well these studies are few in numbers.
- There is a flip side of empowerment as well that are the problems faced by women in their journey as an entrepreneur in this regard there are lack of researches which dealt with this topic.
- Most of the studies are based on primary data collected through questionnaire or interviews and are descriptive in nature and to analyze the data percentage, chi square, correlation and regression test are used.
- This review is based on the fifty one published articles in different national and international journal.

The primary aim of this review is to have in depth understanding of the women empowerment through micro entrepreneurship. To achieve this objective SLR methodology is used. After reviewing the literature following conclusion is drawn.

CONCLUSION

In the past decade, Indian government through its various schemes and programmes has promoted women empowerment and entrepreneurship. Micro entrepreneurship development programmes have led to the empowerment of women. Through entrepreneurship women's participation in income generating activities has increased over the time; they had become self reliant. Women economic independence not only improves their lives but lives of their family members as well. Even though women condition has changed after becoming an entrepreneur but still there are many obstacles they face in terms of getting finance, marketing of their product, lack of access to entrepreneurial training, male domination in the society, lack of mobility. Despite facing many problems, women's economic independence has enhanced their position in society and they are being psychologically empowered as well. Through micro entrepreneurship women's are creating employment opportunities for other women.

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