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**WOMEN EMPOWERMENT THROUGH MICRO ENTERPRISES DEVELOPMENT IN TAMIL NADU**

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**ABSTRACT**

*Micro enterprises aim at developing and utilising the entrepreneurial talent and potential of rural women below poverty line to meet the local needs. Survival and growth of these enterprises are essential for the beneficiaries/entrepreneurs as they ensure better standards of living and thereby their individual, family and social empowerment. This study, beyond any shadow of doubt, has revealed that these enterprises have succeeded in the socio-economic empowerment of rural poor. The findings of the study supports the hypothesis of the development of micro enterprises has had an impact on women empowerment.*

**KEYWORDS**

Women Empowerment, Micro enterprises, Economic empowerment, Tamil Nadu.

**INTRODUCTION**

In India, plans and policies as well as the constitution have laid stress on women empowerment. Empowerment provides legitimacy and social justice for human development. Empowerment of women means creating economic independence, self reliance, political, social and legal awareness, self confidence and positive attitude among women. It enables women to face any situation and to participate in the development activities of the nation. The development of micro entrepreneurs women are seen as appropriate way to assault poverty at the grass-root level by generating employment and income (Ghosh, 1998). Though nearly half of Indian population consists of women, their participation rate in the economic activities is only 34%. During the 1970's efforts to promote self-employment among women started receiving greater attention from the government and private agencies. The result has been the emergence of women entrepreneurs on the economic scene in recent years. Even then, less than 5% of business units are owned and operated by them. Several studies have shown that women have proved to be good at business. Some studies have identified the problems of women entrepreneurs, among them Choudhary and Sharma (2008), revealed that nearly 90 percent of the rural enterprises faced problem of lack of capital. Mathew (1998) expressed that the women entrepreneurs failed to get appropriate support from banking system in Kerala. Balasubramanya (1995) observed that irrespective of size, purchasing raw material is the major bottleneck.

This paper is an attempt to examine the role of micro enterprises in empowering the women of Tamil Nadu. For this, the rest of the paper is divided into two. The first part briefly explains the concept of micro enterprises and the methodology. The second part analyses the socio economic background of entrepreneurs and measures the extent of women empowerment achieved through the formation of micro enterprises in Tamil Nadu.

**MICRO ENTERPRISES**

The origin and growth of micro enterprises can be tracked to lack of employment opportunities and inadequate income generation. To address the issue of poverty reduction, create employment and income opportunities, government has initiated micro enterprise development opportunities.

Micro enterprises are small undertakings run by individuals or groups who take up the responsibility of managing the business and the family. These enterprises are based on certain characteristics like low capital, low technology, low risk, and a few workers. They are coming into existence out of either market driven or non market driven forces. Market driven enterprises are managed and controlled by the entrepreneurs themselves. Government agency or NGOs play an active pole in promotion of non market driven enterprises. Self help groups (SHGs), Swarnjayanti Gram Swarozgar Yojana (SGSY) etc. fall under this category. This study considers non market driven micro enterprises promoted by government agencies as they dominate the micro enterprise sector in Tamil Nadu.

The main objectives of initialing non market driven micro enterprises fostered by government is to help the beneficiaries to take up and manage their own business activities which could bring about economic awareness and empowerment among the women members. The idea of starting micro enterprises has raised lot of hopes and expectations, particularly among women below poverty line.

The SGHs have emerged as a vibrant micro finance movement in India with active support from government, voluntary agencies and banks. With the launching of SGSY scheme and other similar schemes of state governments, the flow of credit to the SHGs has significantly increased. The main aim of these schemes is to assure sustainable income to the poor through self employment by promoting micro enterprises. This paper is an attempt to assess the extent of empowerment achieved by women beneficiaries of micro enterprises linked with SHGs.

As majority of the micro enterprises linked with SHGs are formed as group enterprise. Micro enterprises formed as group enterprises are taken for the study. Data were collected from a total of 20 group micro enterprises in Tamil Nadu and their 150 beneficiaries at random. The methodology adopted comprises simple techniques/tools like: percentage, paired 't' test and empowerment index.

**MEASURING EMPOWERMENT**

An attempt is made to measure empowerment in the following aspects:

- Economic empowerment

- Social empowerment
- Family empowerment
- Individual empowerment

### ECONOMIC EMPOWERMENT

All the sample entrepreneurs are first generation entrepreneurs and only 40 (26.7%) entrepreneurs have previous experience in the same line of business activity. It is found that maximum of entrepreneurs (46 %) fall under the age group of 35-55.

**TABLE 1: INCOME OF THE FAMILY BEFORE AND AFTER BECOMING A BENEFICIARY/ENTREPRENEUR**

Monthly income of the family (in Rs.)	Number of Beneficiaries/Entrepreneur	
	Before becoming a member	After becoming a member
1. Nil	46 (30.7)	--
2. Less than 500	73 (48.7)	--
3. 500-1000	23 (15.3)	32 (21.3)
4. 1000-2000	8 (5.3)	55 (36.7)
5. Above 2000	--	63 (42.0)
Total	150 (100.0)	150 (100.0)

Figures within brackets are percentages of total

### MONTHLY INCOME OF THE FAMILY

Monthly income and expenditure are the two important factors, which decide the standard of living and saving behaviour of the people. A comparison was made between the monthly income before and after becoming a member of the unit. Table 1 presents the monthly income of the family before and after becoming beneficiary of the unit. The table shows that before becoming a member of the unit, 30.7% families had no income, 48.7% had less than Rs.500, 15.3% had between Rs.500 to Rs.1000 and 5.3% had between Rs.1000 to Rs.2000. This implies that majority of the families had income below Rs.500 and the lowest number of families had income above Rs.1000. no family had income above Rs.2000. After becoming a member of the unit, all the families are earning more than Rs. 500 per month. 21.3% have income between Rs.500 to Rs.1000 and 36.7% have between Rs.1000 to Rs.2000 percentage of families having income above Rs.2000 has increased from zero to 42%. After becoming the member of the unit highest percentage of the families are in the income group of above Rs.2000 whereas before becoming a member of the unit the highest percentage of families was in the income group of less than Rs.500.

### VALUE OF HOUSEHOLD ASSETS

**TABLE 2: VALUE OF HOUSEHOLD ASSETS OWNED BY ENTREPRENEURS**

Value of household assets (in Rs.)	Number of Beneficiaries/Entrepreneur	
	Before becoming a member	After becoming a member
1. Less than 25,000	71 (47.3)	50 (33.3)
2. 25,000-75000	75 (50.0)	91 (60.7)
3. 75,000-1,25,000	4 (2.7)	9 (6.0)
Total	150 (100.0)	150 (100.0)

Figures within brackets are percentages of total

Table 2 presents the assets owned by entrepreneurs before and after becoming a member of micro enterprise. Assets include radio, tape-recorders, T. V., fridge, sewing machines, telephones etc. Before becoming a member, 50.0% of beneficiaries possessed assets worth Rs.25, 000 to Rs.75, 000. 47.3% owned assets worth less than Rs.25,000 and only 2.7% owned above Rs.75,000. After becoming entrepreneurs, considerable change occurred in the value of assets owned by the members. Majority of beneficiaries own assets worth Rs.25,000 to Rs.75000 (60.7%) followed by assets worth less than Rs.25000 (33.3%) and by assets worth Rs.75000. None of the beneficiaries own assets above Rs.125000 before and after becoming a member.

### SOCIAL EMPOWERMENT

The ability to speak in public, the courage to raise voice against social injustice, knowledgeable about the laws to protect and defend women etc., influence the position of women in the society. An attempt is made to analyze the extent of social empowerment achieved by entrepreneurs of micro enterprises. In order to measure the degree of empowerment, 7 variables were identified (Table 3). The analysis reveals that for all variables the average score ranging from 0.95 to 1.30. Since the average score for the entire group was 1.09 one can infer that the degree of social empowerment achieved by beneficiaries was moderate. Since the average score for all the variables was moderate, the highest average score (1.30) was earned by the variable 'express your opinion in a meeting or 'discussion' and the lowest (0.95) by two variables, viz, 'utilize the opportunity to contest in elections' and travel alone even at night'.

**TABLE 3: LEVEL OF SOCIAL EMPOWERMENT**

Variables	No. of beneficiaries			Scores	
	'Yes'	'To some extent'	'No'	Total	Average
1.Public speaking ability	44	72	34	160	1.07
2.Participation in election campaigning	60	57	33	177	1.18
3.Utilise the opportunity to contest in elections	37	69	44	143	0.95
4. Express your own opinion in a meeting	69	57	24	195	1.30
5. Raise voice against in justice	48	78	24	174	1.16
6. Knowledge about the laws to protect and defend women	39	75	36	153	1.02
7. Travel alone even at night	40	63	47	143	0.95
Total				1145	1.09

### FAMILY EMPOWERMENT

Extent of power of decision making in the family, freedom in spending, freedom to attend social functions etc. determine the position of women in the family. From this point of view, it is realistic to take a look at some selected variables. These variables include areas related to freedom to spend, decide mode of savings, operate bank accounts, and attend social functions and power to make important decisions in the family. Table 5 sheds light on the result of analysis.

TABLE 4: FAMILY EMPOWERMENT

Variables	No. of beneficiaries			Scores	
	'Yes'	'To some extent'	'No'	Total	Average
1.Freedom to spend earnings	61	60	29	182	1.21
2.Freedom to decide mode of savings	69	53	28	191	1.27
3.Freedom to operate Bank Accounts	65	33	52	163	1.08
4. Freedom to attend social functions	95	41	14	231	1.54
5. Freedom to take decisions relating to education of children	62	60	28	184	1.22
6. Decisions relating to the purchase of costly capital assets	60	57	33	177	1.18
Total				1128	1.07

There is wide variation in the average score registered in 6 variables ranging from 1.08 to 1.54. Hence the degree of empowerment was moderate for all variables except one. 'Freedom to attend social functions' is the area of variables in respect of which degree of empowerment was high. The average score of all the variables taken together was only 1.07 and therefore the extent of empowerment achieved by the beneficiaries in their family was moderate.

### INDIVIDUAL EMPOWERMENT

Individual empowerment means achieving self confidence, better self-awareness, leadership quality; exercising decision making power etc. micro enterprises provide an opportunity to their beneficiaries to develop these qualities. In order to assess how far the beneficiaries are empowered personally by becoming a member in micro enterprises, 7 variables were selected and analyzed (Table 5).

TABLE 5: INDIVIDUAL EMPOWERMENT

Variables	No. of beneficiaries			Scores	
	'Yes'	'To some extent'	'No'	Total	Average
1.Enhanced knowledge of enterprises	90	23	37	203	1.35
2. Confidence to start own enterprises	54	40	56	148	0.99
3.Helped in personality development	109	26	15	244	1.63
4.Better self awareness	103	38	9	244	1.63
5. Leaderships Quality	96	39	15	231	1.54
6. Ability to face problems	105	31	14	241	1.61
7.Decision making ability	88	43	19	219	1.46
Total				1530	1.46

The table shows that average score of five variables are more than the average score of all the variables taken together (1.46). Among the seven variables the degree of empowerment was low for the variable 'confidence to start own enterprises'. Discussion with the respondents reveals that before becoming a member, they had no knowledge about how to conduct a business. Similarly, since the respondents are from below poverty line (BPL) families, they are not financially sound and therefore many of them have no confidence to start their own enterprises. The average score among the variables varies between 0.99 and 1.63. The total average score of the entire variables was 1.5 and hence it can be concluded that individual empowerment through micro enterprises was high.

### CONCLUSION

Micro enterprises aim at developing and utilizing the entrepreneurial talent and potential of rural women below poverty line to meet the local needs. Survival and growth of these enterprises are essential for the beneficiaries/entrepreneurs as they ensure better standards of living and thereby their individuals, family and their social empowerment. This study beyond any shadow of doubt has revealed that the enterprises have succeeded in the socio economic empowerment of rural poor. But the basic objective of eradicating poverty is yet to be realized. Despite impressive contributions micro enterprises face problems. As the survival and growth of these enterprises are essential, commercial efficacy should be accorded priority. The findings of the study supports the hypothesis of the development of micro enterprises has had an impact on women empowerment.

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