

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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## WOMEN ENTREPRENEURSHIP AND EMPOWERMENT: AN ANALYSIS FROM THE PERSPECTIVE OF SMALL URBAN INDIA

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### ABSTRACT

*Though entrepreneurship is very old, women entrepreneurship is a recent phenomenon in India. This study has been conducted to explore the issues of women entrepreneurship and empowerment from the perspectives of thriving, evolving and prospering small urban India in this millennium beyond the peripherals of metropolis through an intensive micro-level field study. The methodology of the study was based on the primary data collected through direct interviews with women entrepreneurs by using an interview schedule with structured questionnaire and an attitude scale. The study has been to explore the levels of perceived empowerment of women entrepreneurs as well as to ascertain the relationship between perceived empowerment and socio-demographic and family relational factors. The study also tries to find the causal relationship between the business-organizational and socio-economic factors and empowerment level of women entrepreneurs as also the cumulative effects of all factors on the levels of empowerment of women entrepreneurs. The result points to a poor level of perceived empowerment of women entrepreneurs. The item analysis shows that women entrepreneurs have gotten their recognition and importance only in their families. They have not thought that their business-life has enhanced their status in society. The study also shows that decisional level-in-family, financial management level and social interaction level have caused significant influences on the levels of perceived empowerment of women entrepreneurs.*

### KEYWORDS

Decisional level-in-family, empowerment, financial management level, social interaction level, women entrepreneurship.

### INTRODUCTION

Women entrepreneurship deals both with the position of women in society and with the role of entrepreneurship in the same society. Women entrepreneurship has now achieved a special significance from the perspective of distribution of social power in today's society. Women have not only been exploited and discriminated economically but also subjugated socially, and at the end, they have been politically rendered to a 'powerless social category' in the Indian society. 'Women's issues' are thus perceived to be linked to the 'social issues' and these issues are specially focused on women's unequal access to the productive resources, decision-making bodies, education, employment opportunities, entrepreneurial endeavour and social justice. 'Women in business' has been a recent phenomenon in India. It is needless to say that women's situation and gender roles are largely determined through various institutions and processes of the society. The subordinate positioning of women in society in accordance with the constructed beliefs reveals that 'males were associated with stronger and more positive elements (such as public, culture, light, right etc.) and the females with the weaker and more negative one (such as private, nature, dark etc., the other part of the pair) (Wiesner-Hanks, 2001).

The status of women in India has many facets, which makes one to go for 'generalizations' very difficult. This is mainly due to the existence of considerable variation between regions, between rural and urban areas, between classes and finally, between religions, linguistics, tribal and caste groups. However, in a nutshell, women share a common experience of 'marginalization'. When a woman feels and perceives herself that she can accomplish any kind of work within the society as man can, the woman is said to be empowered. Therefore, it is an internal process of women's life. To be empowered, women must have a clear perception regarding their own values and abilities, and they must be enriched in thoughts and ideas as per Khanum, 2001. According to Kabeer (1999), empowerment entails a process of change, through which a person makes a choice. Choice necessarily implies the possibility of alternatives and the ability to choose one among others.

At this juncture, the interactive inter-relations between entrepreneurship and perceived empowerment of women entrepreneurs draw our attention. The present study has attempted to understand the issues of entrepreneurship of women business owners and their perceptions of empowerment from the perspectives of thriving, evolving and prospering small urban India in this millennium beyond the peripherals of metropolis. The study has tried to connect the micro-level reality of women empowerment with the issues of entrepreneurial activities from the perspective of socio-economic conditionality of women entrepreneurs. It is an intensive micro-level field study of women entrepreneurs, which is exploratory as well as descriptive in nature.

### LITERATURE REVIEW

The individual- women entrepreneur(s) runs the core process of empowerment. They need to take charge of themselves and take steps for self-empowerment as "the process by which the powerless gain greater control over the circumstances of their lives. It includes both control over resources (physical, human, intellectual, financial) and over ideology (beliefs, values and attitudes). It means not only greater extrinsic control but also a growing intrinsic capability- greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology" (Sen and Batliwala, 2000). However, it is not possible for one person to empower another. People can only empower themselves (Korten, 1993).

In a general sense, empowerment can be defined as a process of carrying out more controlling power to face the questions on existing power, and have control over the sources of power. Empowerment is a process and, at the same time, the result of process (Haider and Akhtar, 1999). Pillai (1995) has defined women empowerment as an active, multi-dimensional process that enables women to realize their full identity and power in all spheres of life. Power is not a commodity to be transacted nor can it be given away as aims. Power has to be acquired, and it needs to be exercised, sustained and preserved.

When a woman feels and perceives herself that she can accomplish any kind of work within the society as man can, the woman is said to be empowered. Therefore, it is an internal process of women's life. To be empowered, women must have a clear perception regarding their own values and abilities, and they must be enriched in thoughts and ideas (Khanum, 2001). Empowerment is now increasingly seen as a process by which one can gain greater control over her life. This means control over material assets, intellectual resources and ideology. It involves 'power to, power with and power within'.

With reference to women, the power-relation that has to be involved includes their lives at multiple levels: family, community, market and the state. Importantly, it involves, at the psychological level, women's ability to assert them, because this power-relationship is constructed by the 'gender roles' assigned to women, especially in a culture like India which resists women empowerment (Chandra, 2011).

The word women empowerment essentially means that women have the power or capacity to regulate their day-to-day lives in the social, political and economic terms- a power, which enables them to move from the periphery to the centre stage. Women will have to empower themselves 'from below' in order to compel the society and the government to empower them 'from above' (Bhuyan, 2006).

According to Kabeer (1999), empowerment entails a process of change, through which a person makes a choice. Choice necessarily implies the possibility of alternatives and the ability to choose one among others. The ability to exercise choice can be thought of three inter-related dimensions: resources (pre-conditions), agency (process) and achievements (outcomes).

The status of women in India has been subject to many great changes over the last few millennia. In the present day, when women are showing their capabilities in various walks of life, the entrepreneurial classes of women are playing an increasingly prominent role in various sectors of industrial growth and economic development. Entrepreneurship among women has been gradually changing with the growing sensitivity of the roles, responsibilities and economic status of women in the society in general and family in particular (Singh & Nagaich, 2011).

The more entrepreneurial activities of women, the more of individual wealth in the hands of women entrepreneurs, which results in social awareness and 'social' capital of women. Along with physical and finance capital, the term social capital here is used as the human equivalent of 'nature capital', based on the insight that both 'nature' and 'people' provide some sort of 'raw material' which goes into production processes and ultimately serves accumulation. In this conceptualization, human beings are perceived not only as a labour force, but also as an organisational potential resource, which can and will bring about social change (Dietrich, 2007).

With growing awareness and self-consciousness, women entrepreneurs develop 'individual identity' and 'self-esteem' of their own and become 'self-confident'. By this process, women entrepreneurs expand their identity to larger identities or connect with others. 'Connecting is empowerment'. Connecting with larger groups in the society provide women entrepreneurs a higher degree of empowerment by going beyond the self and serving other individuals, groups and the society, thus discharging her social responsibility.

This is the link between individual empowerment and social empowerment in the society. Such concern for others, called 'extension motivation' (Pareek, 1997), along with internal locus of control is the basis of individual empowerment, and is considered a building block of social empowerment. So, empowerment cannot be reduced to legal rights or economic bargaining power, because it has personal and cultural dimensions.

Therefore, it can now be said that entrepreneurship is not only organizational and economic, but also mental and social in nature. Thus, the reality of perceived empowerment of women entrepreneurs due to entrepreneurial activities are both present and they reinforce each other.

## OBJECTIVES

The specific objectives of the study have been as follows:

- i) To ascertain perceived empowerment levels of women entrepreneurs.
- ii) To explore the relationship between perceived levels of empowerment of women entrepreneurs and socio-demographic and family relational factors of their life.
- iii) To examine the causal relationship between the business-organizational factors and perceptions of empowerment levels of women entrepreneurs.
- iv) To find how far socio-economic and business conditionalities of women entrepreneurs have been able to influence and effect cumulatively on levels of perception of empowerment of women entrepreneurs.

## METHODOLOGY

The present study was carried out in the Ranaghat municipal town area, a sub-divisional township in the district of Nadia of the state of West Bengal in India in the month of May-June, 2012. Ranaghat railway junction station is an important junction of five railway connections of the Eastern Railways. Ranaghat municipality is 150 years old. The researcher had found 119 business-firms, owned-and-managed by women entrepreneurs themselves, out of 358 women-owned firms. The total business firms were 3041 in the area as per the municipal records.

The study was based on the primary data collected through direct interviews with women entrepreneurs by using an interview schedule with structured questionnaire, including both open and close-ended questions, and an attitude scale of 5-point Likert scale with six items, prepared following the 'Empowerment Scale' of Kabeer (2001), through complete enumeration survey. The questionnaire consisted of objective type questions covering the socio-demographic, business-economic and legal-organizational factors of women entrepreneurial life, and subsequently the variables have been defined for the purpose of the study. The item analysis has been used for more intensive in-depth study of attitudes and opinions of women entrepreneurs towards different dimensions of social life. The data analyses have been done through SPSS.

## RESULTS AND DISCUSSION

The distributions of different socio-demographic, business-economic and legal-organizational variables of women entrepreneurial life have been projected in the Table-1. Women have now been engaged in entrepreneurial endeavour with different ages and educational background. They have been mostly non-trained as well as married, coming mostly from simple families. The families of women entrepreneurs have mostly supported them. However, the decisional level-in-family has been mostly weak for women entrepreneurs. At the family level, the basic unit of society, women have still lesser degree of independence and they are dependent on their male counterparts in taking major decisions in family-matters.

TABLE-1: DESCRIPTIVE STATISTICS AND DISTRIBUTION OF VARIABLES

Variable	Valid N	Mean	SD	CV (%)
Age	119	38.66	7.14	18.47
Education	119	1.61	0.64	39.75
Training	119	0.22	0.42	190.91
Marital Status	119	1.35	0.68	50.37
Family Type	119	1.89	0.31	16.40
Family Support Index	119	3.43	0.89	25.95
Decisional Level in Family	119	2.51	1.40	55.78
Business Years	119	8.80	4.60	52.27
Business Phase	119	2.21	0.96	43.44
Firm-Size	119	0.92	0.74	80.43
Business-type	119	1.82	1.20	65.93
Proprietorship of Business	119	1.13	0.33	29.20
Size & Scale of Business	119	1.71	0.66	38.60
Income Level	119	1.87	0.70	37.43
Financial Management Index	119	2.56	1.39	54.30
Business Networking Index	119	1.82	0.78	42.86
Institutional Interaction Index	119	1.22	1.24	101.64
Social Interaction Index	119	1.01	0.99	98.02
Perceived Empowerment Index	119	21.08	4.71	22.34

SD= Standard Deviation; CV= Co-efficient of Variation

(Source: Primary Data)



There have been almost one-fourth women entrepreneurs, who have been new in business upto five years of experience. However, women entrepreneurs have been mostly in stability phase of business and nearly one-third women have been single-handedly managing their businesses. While nearly sixty-three percent women have been in trading business, the overwhelming eighty-seven percent women have sole ownership, with the majority of medium-sized firms with middle income-group. Women entrepreneurs have been found to be mostly weak in financial management, business networking and social interaction.

The further analyses of interactive dimensions of different variables have revealed so many shades and intricacies of different issues on women entrepreneurship and empowerment.

The overall average empowerment perceptions score has come out, after rounding-off, to 20 by adding the item-scores of the empowerment perception items. It has indicated poor level of perceived empowerment of women entrepreneurs under study. Further, an item-wise analysis has shown that the following have been the items with respect to which the empowerment perception levels of women entrepreneurs have been found weak:

- a) You think that your business-life has enhanced your social status in society (Item-3).
- b) Your family-members will support you if you join in politics (Item-5).
- c) You are afraid to express/discuss your opinions to male entrepreneurs (Item-6).

The following have been the items with respect to which the empowerment levels of women entrepreneurs have been found strong:

- a) Your family-members are supportive in your business-endeavours (Item-1).
- b) You can take minor decisions regarding family-matters without consulting your father/husband/brother/son (Item-2).
- c) Your opinions are taken in a serious manner in family-matters (Item-4).

The overall findings have revealed a ground reality about the perceived empowerment levels of women entrepreneurs. Women entrepreneurs have supports from their family-members in carrying out their businesses. They have been taking minor decisions in family without consulting their male counterparts in family. They have opined that their opinions have been considered seriously in family-matters. All these findings have pointed to the fact that women entrepreneurs have gotten their recognition and importance only in their families - the smallest micro-level units of the society.

But, the contrasting picture of state of empowerment of women entrepreneurs has been revealed in the greater context of social life outside the family-life. They have not thought that their business-life has enhanced their status in society. Not only that, they have been, in general, afraid and shy to express or discuss their opinions to the male entrepreneurs. The most frustrating revelation has been that women entrepreneurs have no support and encouragement from their family-members in their political adventurism. All these factors have indicated a poor level of perceived empowerment of women entrepreneurs.

Item-wise distribution of empowerment data of women entrepreneurs has been presented in the Table-2. It has been interesting to note that none of these distributions, when plotted, has been flat. This has implied that there have been no contradictions in the perceived empowerment levels of women entrepreneurs. It has revealed a truncated women empowerment level in our society. It has signified that women entrepreneurial culture has still been in primitive and in evolving stage in our society.

**TABLE-2: ITEM-WISE FREQUENCY DISTRIBUTION OF PERCEIVED EMPOWERMENT DATA**

Item No.	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree
1	54	41	16	5	3
2	47	48	15	6	3
3	16	29	32	23	19
4	39	56	12	9	3
5	5	12	4	11	87
6	7	13	34	36	29

(Source: Primary Data)

The Table-3 has shown that the perceived empowerment levels of women entrepreneurs have been strong for only 31.90% respondents and it has been weak for 68.10% women entrepreneurs.

It has been observed from the Table-3 that perceived empowerment level has been weak for almost two-third women entrepreneurs (68.10%) and it has been strong for only 31.90% respondents.

**TABLE-3: PERCEIVED EMPOWERMENT LEVEL-WISE DISTRIBUTION**

Perceived Empowerment level	No. of Women Entrepreneurs
Weak	81 (68.10)
Strong	38 (31.90)
Total	119 (100)

N.B.: Figures in the parentheses indicate percentages.

(Source: Primary Data)

The analysis of correlation (Table-4) of perceived empowerment levels of women entrepreneurs with respect to different independent variables has revealed that all variables have a bearing, either positive or negative, on empowerment levels of women entrepreneurs except family-type and proprietorship of businesses.

TABLE-4: COEFFICIENTS OF CORRELATION

Independent Variable	r-value
Age	-.219 <sup>**</sup>
Education	.442 <sup>**</sup>
Training	.429 <sup>**</sup>
Marital Status	.234 <sup>*</sup>
Family Type	-.058
Family Support	-.283 <sup>**</sup>
Decisional Level in Family	.489 <sup>**</sup>
Business-years	-.198 <sup>*</sup>
Business Phase	.183 <sup>*</sup>
Firm-Size	.270 <sup>**</sup>
Business-type	.290 <sup>**</sup>
Proprietorship of Business	.091
Size & Scale of Business	.241 <sup>**</sup>
Income Level	.239 <sup>**</sup>
Financial Management Index	.692 <sup>**</sup>
Business Networking Index	.506 <sup>**</sup>
Institutional Interaction Index	.691 <sup>**</sup>
Social Interaction Index	.474 <sup>**</sup>

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

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

Dependent Variable: Perceived Empowerment level

(Source: Primary Data)

The factors of education, training, marital status, decisional level-in-family, business phase, firm size, business type, size and scale of businesses, income level, financial management, business networking, institutional interaction and social interaction have been positively associated with perceived empowerment levels of women entrepreneurs. All the above factors have influenced empowerment levels of women entrepreneurs in a directly proportional manner in that women entrepreneur have perceived strong sense of empowerment with rising levels of the above factors.

It has also been revealed that the factors of age, family type, family support and business years have negative correlations with the perceived empowerment of women entrepreneurs. The case of family support to women entrepreneurs has shown a peculiarity in that women entrepreneurs have shown strong sense of empowerment with less support from family. With less family support, women entrepreneurs have to manage and operate businesses on their own way, thus showing strongly empowered business women in social life.

The Table-5 has presented the regression analysis between the dependent/consequent variable- perception levels of empowerment of women entrepreneurs and the independent/predictor variables to depict the causal effect of independent factors on the consequent factor of perceived empowerment levels of women entrepreneurs. The factors of decisional level-in-family, financial management level and social interaction level have caused significant regression effects on the empowerment level of women entrepreneurs. A woman entrepreneur, who has taken different decisions in her family, has become very conscious about her power-position not only in business environment but also in social life.

Financial management has also been found to be closely and causally tuned to the empowerment of women entrepreneurs. Women entrepreneurs have become more confident with the hands-on experience of tackling the financial aspects of their businesses, which has made them more powerful in life. Social interaction has also been found to cause an effect on perceived empowerment of women entrepreneurs. Interactions in different spheres of social life have made women entrepreneurs' conscious of their relative positions in society and made them feel more empowered in life.

#### MODEL SUMMARY

The  $R^2$  value (Co-efficient of Determination to measure the amount of variability in one variable that is explained by the other) of the Model ( $R^2 = .633$ ) has suggested that the predictor variables jointly contributed 63.30% towards the perceived empowerment of women entrepreneurs. This has meant that all these independent variables have explained upto 63.30% of the total variation embedded with the consequent variable- empowerment level of women entrepreneurs. The F value ( $F = 9.575$ ) has also been found to be significant at 0.01 level of probability, which has indicated the effectiveness of the Model.

TABLE-5: REGRESSION ANALYSIS

Independent Variable	$\beta$ -value	t-value	Sig. t
(Constant)	12.489	3.600 <sup>**</sup>	.000
Age	-.033	-.396	.693
Education	.039	.446	.657
Training	.133	1.324	.188
Marital Status	.075	.936	.352
Family Type	-.058	-.623	.534
Family Support Index	-.066	-.800	.426
Decisional Level in Family	.167	2.021 <sup>*</sup>	.046
Business-years	-.093	-1.110	.270
Business Phase	.119	1.568	.120
Firm-Size	-.035	-.374	.709
Business-type	-.018	-.229	.819
Proprietorship of Business	-.015	-.225	.823
Size & Scale of Business	.058	.603	.548
Income Level	.156	1.357	.178
Financial Management Index	.319	2.295 <sup>*</sup>	.024
Business Networking Index	.095	1.036	.303
Institutional Interaction Index	.012	.079	.937
Social Interaction Index	.169	1.987 <sup>*</sup>	.050

\*\* t is significant at the .01 level.

\* t is significant at the .05 level.

Dependent Variable: Perceived Empowerment level

TABLE-5(CONTD.): MODEL SUMMARY

Model	R <sup>2</sup>	F	Sig.
1	.633	9.575**	.000

\*\* Significant at .01 level

(Source: Primary Data)

## CONCLUSION

The study has showcased a microcosm of intricate relationship between perceived empowerment and entrepreneurship of businesswomen in a representative way from the perspective of small urban India, which is thriving and prospering in this new millennium. Mere activities of women in economic sphere have not ensured a meaningful perception of empowerment by women entrepreneurs. Entrepreneurial economic activities of women have already been playing a significant role at the core level of social life i.e. the family. However, this entrepreneurial role of women, in general, has yet to be a significant determinant in the lives of women entrepreneurs, particularly outside their families. Women entrepreneurs have been found not to discharge their societal role and responsibilities with an empowered mind-set. However, with few significant emerging trends as asserted by a small number of women entrepreneurs, women entrepreneurship has been pointing to an evolving, enriching and meaningful life of women entrepreneurs.

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