

Women Empowerment and Micro Entrepreneurship among Rural Women—An Empirical Study in Malda District, WB, India

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Abstract

Entrepreneurship has been the focus of attention of governments, agencies, business and society at large. With systematic research the scope of entrepreneurship has gone ahead to identify women entrepreneurship as a promising area of research. Of late, the role of micro entrepreneurship has been one of the popular topics of empirical research. This paper investigates the question whether micro entrepreneurship leads to women empowerment taking a sample of rural women entrepreneurs. Through personal interviews data was collected from the respondents regarding their age, family status, nature of enterprise, influencing factors for entrepreneurship, monthly income, expenditure and savings of the families before and after their enterprise and many more. The paper concludes that because of entrepreneurial roles, their participation in family decision making, performance of dual role, social status and security, self-confidence and leadership abilities and many other factors have improved. Hence, positive relation between micro entrepreneurship and woman empowerment is empirically established.

Keywords: *Women entrepreneurs, micro enterprise, empowerment, social status, security.*

1. Introduction

The term women empowerment is used to celebrate the strides that women and girls have taken in terms of gender equality, financial independence and high confidence. Women empowerment is all about giving women the power and control of their lives to become anything they want and to do what they want in situations where they were not allowed once upon a time. It 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 their family and society at large. It refers to increasing and improving the social, economic, political and legal

strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights. Empowering women is important for high level of underemployment, unemployment, overall development of society, reduction of domestic violence, improvement of health and gender equality and for a plethora of reasons. Thus, women empowerment is a process by which women gain greater control over resources, income, knowledge, information, technology, skill and training, challenge the ideology of patriarchy and participate in leadership, decision making process, enhance the self-image of women, to become active participants and to develop the skills to assert themselves (Palaneeswari and Tamilselvi, 2012). This paper focusses on empowerment of women through micro entrepreneurship in Indian context.

The word “entrepreneur” is derived from the French verb *entreprendre*, which means ‘to undertake’. This refers to those who “undertake” the risk of new enterprises. An enterprise is created by an entrepreneur. The process of creation is called “entrepreneurship”. Ronstadt (1984) defines entrepreneurship as the dynamic process of creating incremental wealth. This wealth is created by individuals who assume the major risks in terms of equity, time, and/or career commitment of providing value for some product or service. The product or service itself may or may not be new or unique but value must somehow be infused by the entrepreneur by securing and allocating the necessary skills and resources. Accordingly, women entrepreneur is a woman who sets a business unit, becomes leader of that and struggles for achieving success for economic independence (Maheshwari and Sodani, 2015). Nowadays, governments have identified the emerging features of micro enterprise as a new dimension and its results are more beneficial to the economy as a whole. It is believed that micro enterprise programs will empower women by strengthening their economic roles, increasing their ability to contribute income to family and giving

them experience and self-confidence in the public space. This empirical study is aimed at analysing the role of micro entrepreneurship in women empowerment in Malda district of West Bengal, India.

2. Literature Review

Tanima Banerjee (March 11th, 2012) in her article has analyzed the position and space Indian women occupy today, and compared it to the times 60 years ago, when the country had just gained independence. Over the years, women have made great strides in many areas with notable progress in reducing gender gaps. The increasing rate of women's education and their urge to become financially independent has led them to be entrepreneurs (Bama and Velmurugan, 2018). Rajeshwary (2006) in a Mumbai based study highlighted on women entrepreneurship development in three categories, such as, manufacturing, trading and service sector. Cohoon et. al. (2010) presented a detailed exploration of men & women entrepreneurial motivations, background and experiences. The study identified top financial and psychological factors that motivate women to become entrepreneurs. These are desire to build wealth, the wish to capitalize own business ideas, the appeal of startup culture and a long-standing desire to own their own company and many more. Working with someone else did not appeal to them. The study concluded that the women are more concerned about protecting intellectual capital than their counterpart. Morshed and Hoque (2015) have pointed out that there is significant relation between entrepreneurship and empowerment of women. The impact of entrepreneurship has positive correlation with empowerment. Different opinions have been expressed by scholars who studied women entrepreneurship in Indian perspective. There are increasing numbers of women becoming leaders of their own business which leads to empowerment (Jana et. al. 2019).

3. Materials and Methods

Considering the present scenario and the urgency to understand woman empowerment through micro entrepreneurship, this study has been taken up to make some contribution in this field. A systematic process has been followed in order to investigate this issue and to arrive at findings.

3.1 Objectives

The objectives of the present study have been laid down as follows:

- (a) To investigate the aspect of micro entrepreneurship among rural women.
- (b) To analyze how micro entrepreneurship has changed their financial and social status.
- (c) To determine how micro entrepreneurship has led to women empowerment.

3.2 Sample Selection

In order to investigate into the above-mentioned objectives, women entrepreneurs operating micro enterprises from Malda district of West Bengal have been chosen as sample. The district of Malda in West Bengal is bounded by South Dinajpur district on the North and Purnia district of Bihar and on the South-West by the river Padma. Murshidabad lie on the south West of Malda. On its eastern fringe lies Rajshahi District of Bangladesh. As per the 2011 census, Malda has a total population of 39,97,970 out of which 86% of population reside in rural areas. There are 15 blocks within 2 sub divisions in the district. The reason the district of Malda was chosen for this study is the high concentration of rural population.

3.3 Collection of Data

Data was collected by means of personal interviews and using questionnaires. More than 150 women operating small and micro enterprises were approached. Complete data could be collected from 108 women entrepreneurs which is the sample size of the present study. The study was conducted during April 2017 through December 2018.

4. Results and Discussion

The women entrepreneurs were personally interviewed and only in cases of further queries, phone calls were used. Almost all the respondents were facing this type of research questions for the first time. Initially many were reluctant to meet for interviews or divulge any information regarding their family and business. A pilot survey was conducted with 15 respondents. It was noticed that they were not answering most of the questions posed to them due to shyness, apprehension, lack of confidence etc. So, the final questionnaire was made far simpler with just few questions in order to shorten the time of interview and yet collect some basic information;

because of this, complex statistical analysis could not be carried out with available data. Yet in this present paper, an attempt has been made to analyze the phenomenon of women entrepreneurship among rural women and understand if that has led to empowerment.

4.1 Age Group and Entrepreneurship

Table 1: Age Group of Respondents

Sl. No	Age Groups	No. of Respondents	Percentage
1	Less than 20	16	15
2	20 -30	47	44
3	30 – 40	28	26
4	40 – 50	11	10
5	50 – 60	6	5
Total		108	100

Source: Primary Data

It is evident from Table 1 that, 44% of respondents were from the age group of 20 – 30 followed by 26% from the age group of 30 – 40. This shows that the respondents were predominantly young entrepreneurs who set out into micro enterprises due to various reasons.

4.2 Earning Members in Family

Table 2 shows more than 50% of respondents have maximum 2 earning members in the family. As rural earning is normally much less than urban earning, it is obvious that most of the families would have earned far less than what a normal person would earn in an urban set up. Altogether, more than 80% of the respondents had 1–4 earning members in the family.

Table 2: Earning Members in Family

Sl. No	No. of Earning Members	No. of Respondents	Percentage
1	1 – 2	56	52
2	3 – 4	35	32
3	4 – 6	13	12
4	Above 6	04	4
Total		108	100

Source: Primary Data

4.3 Nature of Family

Table 3 shows that 78% of the respondents came from single family system. Only 22% respondents were from joint family. This reflects that joint family system is losing its prominence even in rural sector.

Table 3: Nature of Family

Sl. No	Family System	No. of Respondents	Percentage
1	Individual	85	78
2	Joint	23	22
Total		108	100

Source: Primary Data

4.4 Influencing Factors for Entrepreneurship

Table 4 clearly identifies sources of idea for these women entrepreneurs. It is to be noted that 40% of the respondents ventured out into business due to family compulsion such as, poverty, husbands not earning enough etc. There is also a significant number of respondents (35%) who gathered interest themselves in order to start something of their own.

Table 4: Influencing Factors for Entrepreneurship

Sl. No	Factors	No. of Respondents	Percentage
1	Self Interest	38	35
2	Family Compulsion	42	40
3	Idea from Family	21	19
4	Others	7	6
Total		108	100

Source: Primary Data

It was noticed that many of the respondents had opportunity to attend different entrepreneurial programs by the government as well as various NGOs.

4.5 Duration of Enterprise

A business is normally carried on if it is profitable. Table 5 shows how long the businesses set up by the women entrepreneurs are going on. Longer the duration it is assumed that it is running efficiently and effectively. We note that around 15% of the

respondents are very new in their entrepreneurial efforts with less than 5 years of duration. A massive 46% of them are successfully carrying out business for more than 5 years but have not crossed 10 years. Another 32% of the respondents are engaged for 10 – 15 years. Overall, it is observed that tendency is to continue in their efforts. This position will be further strengthened when we will analyze their savings pattern.

Table 5: Duration of Enterprise

Sl. No	Duration (in years)	No. of Respondents	Percentage
1	0 – 5	16	15
2	5 – 10	49	46
3	10 – 15	35	32
4	More than 15 years	8	7
Total		108	100

Source: Primary Data

If we refer back to Table 1, we notice that 15% of the respondents were of the age less than 20. Thus, these new generation entrepreneurs have moved forward and started micro enterprise all within last five years.

4.6 Nature of Ownership

Normally micro enterprises are carried out on sole proprietorship basis. These rural women with very little formal education would have found sole proprietorship form of business easy and appealing. From Table 6, it is evident that a whopping 78% of the respondents are successfully carrying out business on sole proprietorship basis.

Table 6: Nature of Ownership

Sl. No	Nature of Ownership	No. of Respondents	Percentage
1	Sole Proprietorship	85	78
2	Partnership	23	22
Total		108	100

Source: Primary Data

Nowadays governments offer a lot of incentives for small, micro enterprises in order to generate employment. It is clear that owning the business alone is more appealing to the women.

4.7 Nature of Enterprise

The different types of micro enterprises the respondents are engaged in, is depicted through Table 7. Keeping in mind the constraints in rural areas, we see that these women entrepreneurs had opted for what suited them in their context.

Table 7: Nature of Enterprise

Sl. No	Nature of Business	No. of Respondents	Percentage
1	Dry cleaning	4	3.7
2	Beauty parlour	11	10.4
3	Fishing	3	2.7
4	Poultry	14	13.6
5	Batik printing	8	7.4
6	Embroidery	12	10.9
7	Tailoring	9	8.2
18	Art classes	5	4.6
19	Coaching centers	6	5.4
10	Books binding	4	3.7
11	Petty shop	7	6.5
12	Honey processing	4	3.7
13	Pickle making	6	5.4
14	Others	15	13.8
Total		108	100

Source: Primary Data

We note that poultry farming is done by 13% of the respondents, while embroidery and tailoring make up for 10.9% and 8.2% respectively. These three alone make up around 32% of micro enterprise. We also note the share of service enterprise, such as, beauty parlour, coaching centers, art classes, is quite sizable.

4.8 Support from Government

Table 8 shows that 60% of the respondents were receiving government support; while 40% were not receiving. In the course of interviews, it was observed that they were aware of some of the government schemes, programs for entrepreneurial

support such as, Stree Shakti Package for Women Entrepreneurs offered State Bank of India, Mudra Yojana Scheme for Women initiated by the Govt of India and many others.

Table 8: Support from Government

Sl. No	Opinion	No. of Respondents	Percentage
1	Yes	65	60
2	No	43	40
Total		108	100

Source: Primary Data

But interestingly not everybody is able to avail the schemes of governments as they say that it is hard on their part to travel to far off places to access different bank branches as well as government offices. However, many of them are aware of these; so, that speaks of the success of the publicity of the schemes.

4.9 Variation in Family Income

Table 9 draws a comparative analysis of the family income of these women entrepreneurs before and after they started their own enterprise. The reason family income is taken instead of personal income is to stress that due to their entrepreneurial activities they contribute positively to the entire family both financially and otherwise.

Table 9: Variation in Family Income

Sl. No	Family Income (Rs.)	Before Joining		After Joining	
		No.	%	No.	%
1	Less than 4000	32	30	13	12
2	4000 - 8000	59	55	74	69
3	8000 – 12000	12	11	14	13
4	More than 12000	5	4	7	6
Total		108	100	108	100

Source: Primary Data

Note: No.- Number of Respondents; % - Percentage

We notice that 30% of the respondents earned less than 4000 per month before joining. The percentage declined after their enterprise as they earned higher income and moved up in the income bracket of 4000–8000 per month. In general, it is evident that their family income per month had increased due to their enterprise.

4.10 Variation in Family Expenditure

Due to higher level of income their monthly expenditure on family had also increased. Table 10 depicts that after starting their enterprises they are able to spend more which is evidently caused by the entrepreneurship. We know that when women start receiving larger share of income, they tend to spend more on children, education and in general for family welfare. This is clear from Table 10.

Table 10: Variation in Family Expenditure

Sl. No	Family Expenditure (Rs.)	Before Joining		After Joining	
		No.	%	No.	%
1	Less than 3000	34	32	9	8
2	3000 – 6000	49	45	62	57
3	6000 – 9000	14	13	21	20
4	More than 9000	11	10	16	15
Total		108	100	108	100

Source: Primary Data

Note: No.- Number of Respondents; % - Percentage

4.11 Variation in Family Savings

The comparative study in Table 11 shows phenomenal results.

Table 11: Variation in Family Savings

Sl. No	Family Savings (Rs.)	Before Joining		After Joining	
		No.	%	No.	%
1	No Savings	63	58	7	6
2	Less than 500	33	31	12	11
3	500 – 2000	9	8	69	64
4	2000 – 3500	3	3	14	13
5	More than 3500	Nil	Nil	6	6
Total		100		108	

Source: Primary Data

Note: No.- Number of Respondents; % - Percentage

Earlier, 58% of the respondents had no family savings at all; but after their business, the share declined to only 6%. This itself speaks of higher

level of family savings. Another sharp contrast is earlier only 8% of respondents could save between Rs. 500 – 2000 per month as a family; but later with the help of their income from micro enterprises, 64% of the respondents saved the same amount as a family. This result shows how micro enterprises contributed to financial support of the poor rural families.

4.12 Improvement in Status: Empowerment

Theoretically, it is observed that entrepreneurship contributes to women empowerment. This has been proved in different socio-economic contexts (Morshed and Hoque, 2015; Ekesionye and Okolo, 2012). But this study should indicate whether it holds true for rural woman entrepreneurs in the socio-economic contexts of our country. In the course of interviews, the respondents were asked to rank seven statements based on their experience as entrepreneur. This ranking was done in order to understand how they verbalize the improvement of their status in family and society as a whole which, in turn, indicates empowerment. Their ranking is presented below.

Table 12: Improvement in Status

Sl. No	Particulars	Rank
1	Participation in family decision making	I
2	Participation in social functions/programs	VII
3	Improvement in self confidence and leadership abilities	IV
4	Employment generation	V
5	Enhancement in social status and security	II
6	Improved health of self and family	VI
7	Dual role	III

Source: Primary Data

Their response showed that ‘participation in family decision making’ has gained highest ranking from the respondents. This shows the degree of control on family resources, dependence of other family members and other factors. As their income increased overall family savings, they started to have more say on family matters. Next parameter they could identify very clearly was ‘enhancement in

social status and security’. This also reflects decline in gender inequality due to their entrepreneurial success. Most of them gave relatively high ranking to their ‘dual role’ which they do everyday in business and family. Many are mothers and wives at homes and owners in business. Many are daughters and owners at the same time. They were able to play both the roles more effectively. Their business success, working from their homes or outside and similar factors have led to ‘improvement in their self-confidence and leadership abilities’. This parameter was ranked fourth by the respondents. This indicates how entrepreneurship has contributed not only to financial gain but also enhanced their personality traits, social status and overall reduced gender inequality.

5. Conclusions

This empirical study has investigated into the aspect of micro entrepreneurship among rural women of Malda district of West Bengal, India. This paper has also analyzed how such micro entrepreneurship has changed their financial and social status. Finally, it showed how micro entrepreneurship has led to women empowerment. This research paper concludes that entrepreneurial success leads to women empowerment. This is not an unexplored concept but this paper shows that it holds true for rural women in the socio-economic contexts of our country.

6. Score of Future Research

Yet more research needs to be carried out in future with different sample respondents. There is a need to expand the scope of research on women entrepreneurs both in terms of context and content. To study woman entrepreneurship there needs to be more innovative research methods. Comparing entrepreneurial theories with feminist theories might also be another interesting area of future research.

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