

## Assessment of Empowerment among Women Entrepreneurs in Ludhiana District of Punjab

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**ABSTRACT** Empowering women is the best incentive for development of society. Half of the population of India is composed of women and their empowerment would decide the empowerment of the society. Empowerment means development of women in terms of economical, social, physical, mental, educational and political growth. This paper tries to find out whether economic activity of the women empowers them. We have interviewed 60 women entrepreneurs during the *Kisan Mela* (Farmer's Fair) at Punjab Agricultural University, Ludhiana in 2011. *Kisan Mela* (Farmer's Fair) is an agricultural exhibition which is organized by agricultural universities every year in Kharif and Rabi season of agriculture. Women are in a vulnerable position and face a host of challenges when starting or seeking to grow their business, some of the challenges are rooted in socio-cultural norms and patriarchal practices which put women in an inferior position to men. In addition, women are seen to work twice as hard as men to prove that they are capable of doing a good job. Entrepreneurship is considered to be a significant determinant of economic development.

### INTRODUCTION

Women are almost half of the national population of the country, who are far behind in the development process as compared to the other half of the population, the men. The birth of girl child is not welcomed in the family and results in female feticide. Similarly female literacy is 65.46 per cent in comparison to the male literacy which is 82.14 per cent at national level. In Punjab the literacy rate is 71.34 per cent and 81.48 per cent in females and males respectively. Likewise malnutrition, maternal mortality, low education level, domestic violence, dowry deaths and sexual crimes are some of the dimensions revealing their status. In India only 10.89 per cent female headed households are found whereas in Punjab it is 12.44 per cent (Registrar General of India 2011).

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Women are now entering the labor force in large numbers in many areas to ensure rural transformation. The image of women in the society is fast changing but it is difficult to define clearly the changing shape of image. The major strategies of women empowerment include social empowerment, economic

empowerment and gender justice, that is, to eliminate all types of discrimination against women and the girl child. Social empowerment of women is designed to create an enabling environment by adopting various affirmative policies and programmes for development women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially amongst girl children and reduce the school dropout rates is being implemented. Two important schemes viz. 'Sarva Shiksha Abhiyan' and 'Mahila Samakhyas' are being implemented by department of education is a special effort to stretch the reach of education especially to the girl child. In addition, the Department of Women Child Development implements the schemes of 'Condensed Courses for Educated and Vocational Training' and 'Distance Education Programme for Women' supplementing the efforts of Department of Education. Women empowerment is a prerequisite for creating a good nation. If a woman is empowered, her competency towards decision-making will surely influence her family's and society's behaviour. The presence of these spillover effects will thus create a 'social multipli-

er', where aggregate power is greater than individual power. There is an emerging need to promote women empowerment among the rural women. Towards this end, delivery of micro-finance to the micro-enterprises plays a significant role. Rural women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. For this, a concrete effort is needed to be taken up by the society, the government and by bankers themselves to enhance the standard of women with regard to banking habits. Imparting training to women in the realm of marketing and production go a long way in ameliorating their socio-economic lot. The Government has emerged as a major catalyst by way providing training incentives and other facilities to succeed particularly in rural areas to empower the women. The present study has been focused on the following objectives:

1. To study the personal characteristics of selected women entrepreneurs.
2. To assess the empowerment among women entrepreneurs.

### Review of Literature

Dalal (2011) compared working and non-working groups of women in relation to intimate partner violence and explore the relationship between women's economic empowerment, their exposures to Intimate Partner Violence (IPV) and their help seeking behavior using a nationally representative sample in India. 124,385 ever married women of reproductive age from all 29 member states in India were selected. Out of 124,385 women, 69432 (56%) were eligible for this study. Among those who were eligible 35% were working. In general, prevalence of IPV (ever) among women in India was: emotional violence 14%, less severe physical violence 31%, severe physical violence 10% and sexual violence 8%. For working women, the IPV prevalence was: emotional violence 18%, less severe physical violence 37%, severe physical violence 14% and sexual violence 10%; whilst for non-working women the rate was 12, 27, 8 and 8 percent, respectively. Working women seek more help from different sources.

Meena et al. (2012) studied the impact of socio-psychological attributes of empowerment among farm women in agriculture and reported that on the whole, a shift of 0.50 points (on 1-5

point scale) was observed in the members post SHG formation and shift in self-esteem was found to be 0.95 in women who participated in SHG. In the words of former President of India, APJ Abdul Kalam, "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation" (Sharma 2006).

In USA, women own 25 per cent of all business, even though their sales on an average are less than two-fifths of those of other small business. In Canada, one-third of small businesses is owned by women and in France, it is one-fifth (Kumar 2004). Based on NSSO 60<sup>th</sup> round data, 54 per cent of the women in India are self-employed, and followed by casual worker and salaried (Prasad and Singh 2013). Prasath (2011) also found that 18.5 per cent of women in India are fall in the category of labour force and rests (81.5 percent) are not in labour force.

Mehta (2006) revealed that 90 per cent of the rural women are unskilled and 88 per cent are illiterate which makes them vulnerable to exploit and economically dependent on men. No serious efforts have been made to improve the condition of women. There is a need to promote as entrepreneurship through which women of rural areas are empowered.

Pain (2007) describes in his study that women comprise almost 50 per cent of the world population, live in abject poverty and utter distress. It is evident that in Pakistan and Maldives, women are still found to be a disempowered a lot. But in case of Bhutan, empowerment of women has been found to be more or less equitable.

Biswas (1999) developed eleven indicators of women's empowerment viz., 1. Mobility, 2. Decision making power, 3. Autonomy, 4. Economic security, 5. Freedom from domination by the family, 6. Political and legal awareness, 7. Participation in public protests and political campaign, 8. Contribution to family expenditure or income, 9. Reproductive right, 10. Exposure to information, and 11. Participation in development programmes.

As world economic profile of women shows, women represent 50 per cent of the world population, make up 30 per cent of the official labor force, perform 60 per cent of all working hours, receive 10 per cent of world income and own

even less than one per cent of the world's property (Sudhir 2007).

### METHODOLOGY

The present study was undertaken in Ludhiana district to determine "Assessment of Empowerment among Women Entrepreneurs". Statistically adequate sample of 60 women entrepreneurs was randomly selected for the study who participated in *Kisan Mela* (Farmer's Fair) of Punjab Agricultural University (PAU), Ludhiana, Punjab in 2011. A questionnaire was developed which consisted of general and specific information about the type of investment, empowerment status, problem faced by women entrepreneurs, types of enterprise etc. The data was collected by interview cum survey method. Empowerment of women entrepreneurs was studied in terms of the change in their position with respect of personal, social, economic empowerment and improvement in their decision making power. The responses of respondents were measured on a three point scale which was: improved, remained same and can't say which scored as 2, 0 and 1 respectively.

### RESULTS AND DISCUSSION

#### General Information of the Subjects

Age of the women was directly related to their occupation. Data (Table 1) show that ma-

**Table 1: General information of the subjects (n=60)**

Parameters	Frequency ( per cent)
<i>Age (years)</i>	
Up to 30	12 (20.0)
30-40	40 (66.7)
More than 40	8 (13.3)
<i>Type of Family</i>	
Nuclear	28 (46.7)
Joint	32 (53.3)
<i>Size of Family</i>	
1-4	28 (46.7)
>5	32 (53.3)
<i>Education</i>	
Up to middle	20 (33.3)
Matric	24 (40.0)
Intermediate	12 (20.0)
More	4 (6.7)
<i>Per Capita Income (Per Month)</i>	
Up to 5000	32 (53.3)
5000-10000	20 (33.3)
>10000	8 (13.3)

majority of the entrepreneurs were in the age group of 30-40 years followed by 20 per cent up to 30 years of the age. It was observed that majority of women entrepreneurs (53.3 per cent) belonged to joint families, having more than 5 members in their families. Maximum number of women entrepreneurs, that is, 40 per cent was educated upto matric level and only 6.7 per cent of the women entrepreneurs were higher educated. Maximum 53.3 per cent of the women entrepreneurs having per capita income-up to Rs. 5000 per month were found and only 13.3 per cent of the subjects had monthly per capita income more than 10000 thousands. Williams and Gurtoo (2011) revealed the status of women in India. They stated that about 24 per cent of the women were engaged in self-employment as vendors.

#### Mode of Taking up Enterprise

Self Help Groups (SHGs) are a landmark achievement regarding empowerment among women in India through financial savings and cooperative ventures. Mode of taking up enterprise is presented in Table 2. It is very clear from the table that majority of the entrepreneurs (86.7 per cent) were working in SHGs and only 13.3 per cent were found to work independently.

**Table 2: Mode of taking up enterprise (n=60)**

Mode of enterprise	Frequency ( per cent)
Independent	8 (13.3)
SHGs	52 (86.7)

Women entrepreneurship is also related to their nature of work. Table 3 highlights that maximum (60 per cent) women engaged in food items, followed by 20 per cent in dresses and linens and only 13.3 per cent were found to deal in decorative items. Some of them (6.7 per cent) were dealing in other type of products.

**Table 3: Types of products which they deal (n=60)**

Types of products	Frequency ( per cent)
Food items	36 (60.0)
Dresses and linens	12 (20.0)
Decorative items	8 (13.3)
Any other	4 (6.7)

Data (Table 4) depicted the findings in relation to financial resources which were used to establish the businesses. A vast majority of

**Table 4: Enterprise related data (n=60)**

<i>Sources of finance</i>	<i>Frequency ( per cent)</i>
<i>Sources of Start-up Capital</i>	
Bank loan	6 (10.0)
Own savings	53 (88.3)
Loan from family and friends	20 (33.3)
Government incentives	0
Informal/Money lender	5 (8.3)
<i>Sources of Working Capital</i>	
Bank loan	6 (10.0)
Own savings	57 (95.0)
Loan from family and friends	12 (20.0)
Government incentives	5 (8.3)
Informal/Money lender	0

women entrepreneurs (88.3 percent) in the survey relied predominantly on their own savings for their initial start-up finance. Thirty-three percent women entrepreneurs were found to use other sources of finance and loans from their families and friends. Only 10 percent of the women entrepreneurs stated that they relied on formal sources of finance such as bank loans and 7.8 percent of the women stated that they relied on informal money-lenders to start their business. None of the women entrepreneurs relied on finance from government incentives to start their business venture. In relation to the current source of working capital, Table 4 indicates that 95 percent of women used their own savings and retained profit as their current source of working finance, 10 percent utilized bank loans, while 20 percent used loans from family and friends.

Training is a tool that can change the knowledge, attitudes, skills and behavior of women according to the nature of the job. Table 5a presented the distribution of respondents according to training and revealed that 86.67 per cent women participated in training for entrepreneurship and remaining (13.33 per cent) did not par-

**Table 5: Distribution of respondents according to training**

<i>Training</i>	<i>Frequency ( per cent)</i>
Yes	52 (86.67)
No	8 (13.33)

**Table 5a: Duration of training**

<i>Duration of training</i>	<i>Frequency ( per cent)</i>
Up to 3 month	36 (60.00)
3-6 month	24 (40.00)

ticipate in any type of training. Further Table 5b showed that more than half of them (60 per cent) participated in training up to 3 months and rest (40 per cent) were involved in training for 3 to 6 months.

The principal aim of the entrepreneur is to generate income and to increase profit. Table 6 highlights the distribution of respondents according to income (per month) and reported that the per month income of 67 per cent of subjects was up to 1000 thousand and 33 per cent had 1000-5000 thousand. Figures in Table 6, further indicates that 86.67 per cent of respondents felt more confident in dealing with people. Only 8.33 per cent felt no change in this direction. This finding has been supported by Williams and Gurtoo (2011) that self-employed women earn more than those working in the informal sector as labourers.

**Table 6: Distribution of respondent according to income (per month)**

<i>Income (per month)</i>	<i>Frequency ( per cent)</i>
Up to 1000	40 (66.67)
1000-5000	20 (33.33)

Table 7 depicted the distribution of selected women entrepreneurs according to their level of empowerment. Level of entrepreneurship is the quality of women and directly related to education, source of income, training, and family background. Three levels of entrepreneurship, high, medium and low, based on women empowerment were found. Data (Table 7) clearly showed that 83.33 percent of women fall in the category of high level of entrepreneurship followed by medium (11.66%) and low (5%). These levels were assigned based on ranks, that is, more than 14, 7 to 14 and less than 7 for high, medium and low level of entrepreneurship respectively.

**Table 7: Distribution of selected women entrepreneurs according to their level of empowerment**

<i>Level of empowerment</i>	<i>Frequency ( per cent)</i>
High (>14)	50 (83.33)
Medium (7-14)	7 (11.66)
Low (<7)	3 (5.00)

Entrepreneur boosts the income of the women and builds confidence among the women due to economic empowerment and self-decision on economic matters. Table 8 clearly shows the as-

assessment of different aspects of empowerment among selected women entrepreneurs. Majority of respondents (66.67%) felt more confident in dealing with different organisations. Maximum number of respondents, that is, 98.33 per cent felt improvement in technical skills development. Empowerment regarding social activities indicates that maximum number of respondents (90 per cent) reported that members got desirable appreciation of work by family members. Only 10 per cent respondents reported that there was no appreciation from family which was very discouraging. These findings have been supported by Reddy (2002), who reported that majority of the women felt that their husbands treated them differently after receiving loans and were more likely to be consulted on various family matters than before. Data (Table 8) pertaining to empowerment of women entrepreneurs in respect of economic resources of the family - indicates that 80 percent respondents agreed that financial position of women in family had improved and only 3.32 per cent women couldn't say. Madheswaran and Dharmadhikari (2002) also reported that status of women, both within household and outside had improved. Expenditure on nutritional food and health of family members were found to be improved by 85 and

96.67 percent respondents respectively. Majority of 78.33 per cent respondents agreed that the role of women in decision making regarding purchase and sale of movable/immovable assets had improved whereas 18.33 per cent reported that role of women in decision making in this respect remained same. Only 3.32 per cent of the respondents revealed that they were not sure about the statement. Further data (Table 8) indicated that a large proportion of (95%) respondents reported that the position of women in decision making about general welfare of the family had improved whereas only 8.3 per cent of the respondents revealed that there was no change in this direction. Present finding has been supported by Pandian and Eswaran (2002) who also found that 95 per cent of the respondents claimed equal participation and decision making power in household as that of men after joining the SHGs.

According to the data presented in Table 7, 83.33 per cent of respondents achieved 'high' level of empowerment followed by 11.66 per cent who achieved 'medium' level of empowerment. Only 5 per cent women showed 'low' level of empowerment. Economic empowerment of women opens the mind for running business and development and participation in the social development.

**Table 8: Assessment of different aspects of empowerment among selected women entrepreneurs**

<i>Statements</i>	<i>Improved</i>	<i>Remained same</i>	<i>Can't say</i>
1. <i>Personal Empowerment</i>			
Confidence in dealing with people	52 (86.67)	5 (8.33)	3 (5.00)
Confidence in dealing with different organizations	40 (66.67)	8 (13.33)	12 (20.0)
Shunning of inhibitions	42 (70.0)	12 (20.00)	6 (10.0)
Improvement in technical skills	59 (98.33)	1 (1.67)	-
Exchanging views/feelings in the family	57 (95.0)	3 (5.00)	-
2. <i>Social Empowerment</i>			
Authoritative role in the family	45 (75.00)	14 (23.33)	1 (1.66)
Participation in the developmental work of society	30 (50.00)	28 (46.67)	2 (3.32)
Organizing social/ cultural functions	6 (10.00)	52 (86.67)	2 (3.32)
Appreciation from family members	54 (90.00)	4 (6.67)	2 (3.32)
Participation in welfare activities	26 (43.33)	33 (55.00)	1 (1.66)
3. <i>Economic Empowerment</i>			
Financial position of women in family	48 (80.00)	10 (16.67)	2 (3.32)
Expenditure on nutritional food	51 (85.00)	9 (15.00)	-
Expenditure on health of family members	58 (96.67)	2 (3.32)	-
Addition to movable household assets	50 (83.33)	10 (16.67)	-
Holding of immovable property	52 (86.67)	8 (13.33)	-
4. <i>Improvement in Decision Making Power</i>			
Purchase and sale of movable/immovable assets	47 (78.33)	11 (18.33)	2 (3.32)
General welfare of family	57 (95.00)	3 (5.00)	-
Education and marriage of the children	50 (83.33)	9 (15.00)	1 (1.66)
Spending money on personal grooming	45 (75.00)	10 (16.67)	5 (8.30)
Spending money on health of family members	58 (96.67)	2 (3.32)	-
Spending money on clothing of family members	50 (83.33)	4 (6.67)	6 (9.96)

The researcher feel that women are mostly engaged in the work that requires less physical and more entertaining work. Majority of women in the study preferred to produce products that are used in home on daily basis.

### CONCLUSION

The role of women in development work cannot be underestimated as compare to their male counterpart in the society. Women are in a vulnerable position and face a host of challenges when starting or seeking to grow their business, some of the challenges are rooted in socio-cultural norms and patriarchal practices which put women in an inferior position to men. In addition, women are seen to work twice as hard as men and proved that they are capable of doing a good job. Entrepreneurship is considered to be a significant determinant of economic development. Therefore, it can be concluded that entrepreneurship plays a very important role in women empowerment. Improvement in women's involvement in household decision-making in male-headed households was also found in respect to issues like credit, the disposal of household assets, children's education, and family health care. As in the case of mobility and social interaction, the evaluation again found a greater improvement among women headed households.

### RECOMMENDATIONS

Based on this study and literatures, it is recommended that government should provide sufficient finance to women when they are starting a business. Women should also be trained according to their educational level and interest of work. Women should be encouraged to exercise variety of business ideas in any field of development and encouraged to produce item according to need and demand of local market. Women should educate towards their opportunities and upgrade their knowledge according to the social and technological changes and should keep

interest on empowering themselves to face any problems in their businesses.

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