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## MICRO ENTERPRISES AND EMPOWERMENT OF WOMEN

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**Abstract:** Women are trying their level best to attain equality in various ways in which are different overtime among societies. After the World War II, a large number of women in western countries presented among women about their secondary status. They do follow various strategies to overcome subordination and to fight against gender related disadvantages directly and indirectly. Self employment is one among the many strategies and is considered to be the best strategy since simultaneously it helps to change women's self perception and also to attain social status. Women entering into the business field is not something uncommon today. Though it is very difficult to single out the reason for the emergence of women entrepreneurship in the recent past, it is a fact that more and more women are interest in choosing business as a career.

**Introduction:** Women in micro enterprises are recognized as a powerful instrument for the economic development of any nation as well as the catalyst in bringing the changes in the society. So the growth of the entrepreneurship becomes necessary in general. A micro enterprise swifts the life cycle of women caught up in the dual responsibility role, her entry into business needs recognizing the quantum of time. It is very interesting and astonishing to know that even with this small percentage women are doing their entrepreneurial work very effectively and efficiently. Their contribution to the economic development of national level is very high. So in the view of the above facts, the present study aims to explore and describes the empowerment of women through micro enterprises in Vijayawada.

The term 'empowerment' became popular in the field of development especially with reference to women in the mid 1980's. It has become the key solution to many social problems like high population growth rates, environmental degradation and low status of women. Empowerment is defined as a process by which women gain greater control over resources (income, knowledge, information, technology and skill training), challenge the ideology of patriarchy and hence participate in leadership, decision making process.

Empowerment is giving legal and moral power to an individual in all spheres of life – social, economic, political, psychological, religious and spiritual, which are essential for the survival and overall development of the mankind. Empowerment expresses the bold idea that all people have claims to social arrangements that protect them from the worst abuses and deprivations and secure the freedom for a life of dignity.

Further, social attitudes, psychological and cultural climate of the society discriminates against women. Due to the patriarchal social order, there are major social processes and institutional arrangements that reinforce and perpetuate subordination of women. The crucial areas of sexuality, fertility and labour remain in the control of men. All these lead to empower women.

According to 2001 Census, the sex ratio (number of women per 1000 men) is 933. The literacy rate is 39.42 per cent for women and 63.86 per cent for men. Women's participation rate in the labour force has been

declining. Both in the organized and in the unorganized sectors of the economy, women have been contributing substantially and yet their contributions go unnoticed by the family as well as the society. Women work remains invisible and underrated.

### Definitions

**Micro enterprises:** Men or women who do business with an investment of Rs.10,000/- and below is called micro – enterprises.

**Women Entrepreneurs:** An entrepreneur is defined as an individual who has the vision to perceive opportunities to innovative to introduce new ideas and technology and about new combinations of factors of production of service and takes calculated risks.

**Women Empowerment:** Empowerment is process which starts from awareness within individual consciousness grows into action and brooders to the collective level. Empowerment also is a bottom up process involving challenge to the social structure by the marginalized. It is transformational process in which a victim becomes an agent of change.

**Hawkers and Vendors:** Women carried head loads and baskets of merchandise or sold from pavements, market areas (occupations that were not home based and required mobility). Sale of vegetable/fruit/flowers etc. could be classified under this category of enterprise. Goods were mainly fresh produce and brought from a far away wholesale market.

**Petty Shop Vendors:** "Bunk" shops are built out of wooden planks and resemble small booths. Some of the "bunk" shops are all purpose stores that stack grocery, food, cigarettes, sweets, etc. Other petty shops are specialists in providing the sweets, jung, scrap, iron etc. The Global Conference on Women's Empowerment, 1988 highlighted empowerment as the surest way of making women "partners in development". The Food a Agricultural Organization (FAO) has also emphasized on strengthening and motivating women at the grassroots. These can be achieved by infusing them with a strong, positive self-image, critical thinking, group cohesion, decision-making and equal participation.

Empowerment of poor women is seen as the only means of poverty eradication. So, any economic strategy of

empowering these poor rural women must make provision to link the nature of employment with the skill training required for efficiently running it. Other points needed for improving the same are increased access to credit, marketing, training, skill management, improved technology, enterprise management and social status and power.

A spontaneous group of 15 to 20 persons of homogeneous background of the same locality voluntarily come forward with a particular objective and form a group. The member should essentially belong to the same social strata and should share a common technology. Economic welfare of all members should be their aim. Each and every member has his other own duties and responsibilities. One of the distinctive feature of the SHGs is that they are formed outside the aegis of the bureaucracy and political parties with limited scope for latter's intervention and its risk, cost and benefits are shared among members on an equitable basis.

India has seen a growing recognition of the problems and issues concerning women in the past decade, by making two interventions that have contributed towards generating processes of empowerment for women. One is the 73<sup>rd</sup> and 74<sup>th</sup> amendments, which make it mandatory for a one-third reservation of seats in local self-governing bodies, and the other, the formation of self-help groups of women around micro finance. The widespread efforts and concern with gender inequality culminated in the year 2001 being declared as the Women Empowerment Year.

**Objectives of the Study:**

As said above, the following are the objectives of the study:

- To study the socio-economic background of the women in the micro-enterprises.
- To identify the time use pattern of women in micro enterprises.
- To study the health problems for women in micro enterprises.
- To study about financial freedom of women in micro enterprises.
- To find out how women are getting economic empowerment through micro enterprises.
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To fulfill the above objectives, primary data is collected through a well structured questionnaire. The data is collected from the 100 respondents. The study is conducted in the Vijayawada city of Krishna district, Andhra Pradesh.

The findings of the study are as follows –

1. It is found from the study that largest percentage of the women are doing business in the age group of 20-50.
2. In the present study, 58 per cent of the respondents are from the BC category, 5 per cent are from OC category and the remaining are from SC category.

3. In micro enterprises, nearly three fourths of the respondents are married. 11 per cent of the respondents are married, 9 per cent are widow and 6 per cent are divorce.
4. In the present study, three fourths of the respondents are literate and the remaining one fourth of the respondents are illiterates.
5. Three fifths of the respondents are residing in nuclear families and the remaining two fifths of the respondents are residing in joint families.
6. An analysis of family income of the respondents reveals that 74 per cent of the respondents are received an income ranging from Rs.3,000/- – Rs.5,000/-. 26 per cent of the respondents' income is ranging from Rs.5000/- to Rs.7000/-.
7. With regard to occupation of the respondents, it is found that 32 per cent of the respondents are vegetable vendors, 27 per cent of the respondents are fruit vendors and the remaining 41 per cent are doing other works.
8. In the present study, 56 per cent of the respondents are migrated because of marriage and 44 per cent of the respondents are migrated for family situation, poverty, job oriented motivation etc.
9. It is found from the study that 36 per cent of the respondents' business is located near market, followed by 27 per cent of the respondents, near Bus stand, 22 per cent of the respondents, near their residence and 15 per cent of the respondents at other places such as near temple, etc.
10. 10.58 per cent of the respondents had experience of below 10 years, 42 per cent of the respondents had 10-20 years of experience.
11. 11. Daily income of 88 per cent of the respondents is Rs.100/- - Rs.300/-. 12 per cent of the respondents were Rs.300/- - Rs.500/-. The daily income boosted the total family income.
12. 64 per cent of the respondents invested Rs.1000/- - Rs.2000/-. 36 per cent of the respondents invested Rs.2001/- - Rs.4000/- and above amount.
13. 74 per cent of the respondents spent below Rs.2000/- and remaining 26 per cent of the respondents spent above 2000 for food items.
14. 81 per cent of the respondents spent below Rs.1500/- for non-food items (education, health, recreation etc.) remaining 19 per cent spent Rs.1500/- to Rs.2000/-.
15. 86 per cent of the respondents spent 12-18 hours in work per cent day. 14 per cent of the respondents spent 10-12 hours in work per cent day.
16. 88 per cent of the respondents worked 321-365 days in the year. Remaining respondents worked below 320 days in a year.
17. 68 per cent of the respondents had permanent job set up and the remaining 32 per cent of the respondents are temporary.
18. Majority of the respondents worked all the days in a week.
19. 41 per cent of the respondents told that nobody had

- to take care of the business in their absence.
20. Nearly 29 per cent of the women were exposed to the televisions.
  21. 75 per cent of the women had not inherited any ancestral property.
  22. 64 per cent of the respondents had no savings.
  23. For 33 per cent of the respondents, Rs.4000/- to Rs.5,000/- was the liability to be paid back.
  24. 77 per cent of the respondents engaged in this business are Hindus.
  25. 86 per cent of the respondents are receiving monthly income below Rs.3,000/-, followed by 14 per cent of the respondents, between Rs.3,000/- and Rs.5,000/-.
  26. Majority of the respondents are received daily profit ranging from Rs.75/- to Rs.100/- and a few of the respondents are received daily profit ranging from Rs.100/- to Rs.200/-.
  27. 81 per cent of the respondents had received monthly profit of below Rs.1500/- and the remaining 19 per cent of the respondents are getting a monthly profit of Rs.1500/-.
  28. It is found from the study that 69 per cent of the respondents had financial freedom over their earnings and the remaining had no financial freedom.
  29. After entering the business, the standard of living of these women has been increased.
  30. In spite of long hours of work, the standard of living of these women micro enterprises improved only a negligible level. Any way, these women enterprises are taking lot of efforts with the hope of getting a bright future atleast for their offsprings.

**Future Schemes:** Women entrepreneur are running their micro-enterprises whereas the rest expressed the crucial role of family help. Expanding the business, possessing more space, permanent place to do the business and to give the better education for the children are the future pass for many of women entrepreneurs.

**Suggestions:** Based on the above findings, the following suggestions are presented to tackle the problems faced by the women entrepreneurs in the micro enterprises.

Although most of the problems are common to entrepreneurs in all the categories of employment certain specific problems are inherent in different categories of micro enterprises activities. For instance,

the main problems of petty traders such as vegetable vender/fruit vendors and flower vendors are lack of regular space and adequate finance, besides harassment by the police, the corporation officials as well as the local 'goondas' besides the problem of quick disposal of the items as they deal with perishable commodities. The issues have to be tackled through the cooperatives and in its credit programmers for the self employed women engaged in vegetable and fruit vending. That is through the establishment of co-operatives societies exclusively for women involved in petty trading (retail vending), it can be possible to improve their livelihood and reduce their exploitation by informal money lenders. The vendors who continue to sell on the pavements must also be brought within the fold of the society.

Of course, the suggestions made above, if implemented may prevent further deterioration in the working and living conditions of the women entrepreneurs in the micro enterprises that conditions to a certain extent. But the ultimate solution to the suffering depends upon the ability to create employment opportunities with better earnings so that those involved in the unremunerative informal sector activities will be able to move to high productive and high profit employments. Therefore, concerted efforts have to be made to speed up the tempo of economic development unit emphasis on the generation of gainful employment, besides checking the growth of population through birth control.

**Conclusion:** The development of women in micro-enterprises/entrepreneurs through the concerted efforts of the family, community, welfare organizations, educational institutions and governmental agencies. In the urban conglomerates of the developing world, the street hawkers, fruit vendors, vegetables vendors, fancy and luxury item vendors are permanent features of the micro enterprises. This study highlighted the work and life conditions especially the factors that continue to perpetuate poverty and subsistence conditions among low income women workers in micro enterprises. These micro enterprises women faced more problems from police and street 'Gondas'. But still they survive in the economy and they have to adjust their family and society.

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