

EMPOWERMENT OF WOMEN ENTREPRENEURS : AN OVERVIEW

Harris Saseendran *
Dr. Sonia Selwin **

Abstract

This study assesses the impact of self-reliance, family planning decisions and media exposure on the empowerment of women entrepreneurs, based on a study using 130 respondents from 4 States in South India. Self-reliance empowerment index, Family planning empowerment index, Media exposure index were calculated to find their impact on empowerment. The significant difference among the four groups of respondents regarding their empowerment indices were analyzed with the help of ANOVA. Regression analysis was used to analyze the extent of influence empowerment indices had on the overall empowerment of respondents. The analysis shows that self-reliance empowerment index was moderate, the family planning empowerment index was low and the media exposure empowerment index was moderate. It was also apparent that the empowerment indices had an impact on the overall empowerment of respondents. The research provides insights on how to improve the empowerment of women entrepreneurs.

Keywords: Power, empowerment, women entrepreneurs, media exposure, self-reliance, family planning

Introduction

When the world was grappling with the last great recession, Christine Lagarde, Managing Director of the IMF had famously joked that if Lehman Brothers, the global financial services firm had been "Lehman Sisters", the economic crisis would clearly look quite different. She was highlighting the reality of the business world where companies were mostly run by men and where society provided very little opportunities for women to grow. Women have always had to push harder at the invisible glass-ceiling to succeed in life. In India too, business and employment is still seen as the forte of men rather than women. It is only recently that women entrepreneurship in India has been recognized as

* &** Business Management Trainers working at Bahrain Training Institute for the Ministry of Education, Bahrain, handling U.K. based internationally recognized Edexcel and CIPD (Chartered Institute of Personnel Development) Diploma programs for Marketing Management and Human Resource Management specializations, Commercial Studies Division, Bahrain Training Institute, Isa Town, P.O. Box 33090, Kingdom of Bahrain.

an important key for economic growth of the country by providing employment for the unemployed. The term “empowerment of women” has been given a variety of meanings by many researchers. Some researchers claim that women are empowered when they have gender equality. But if women have to be truly empowered, they have to be empowered in every walk of life. It is stressed that just by providing new choices, it cannot empower women. Women are said to become empowered when they have rights to make their own choices. Moreover, by merely improving the economic status of a woman, one cannot be empowered in a total sense. There should be a change in the attitude of the women. This study mainly delves upon the ability of the women entrepreneur by taking into account her media exposure, her ability to rely on herself and freedom to plan her family and thereby become empowered.

Concepts and Reviews

Family Planning & Reproduction

No matter what level of work a women is in, the duty of reproduction does not change. Particularly women in South India have the responsibility of childbearing and bringing up the children apart from their other domestic functions. Jaquette (1993) studies about the family decisions like Who works? How many children? Who is educated? How much savings? Investments ? Who moves? Who votes, and how. It was found that most of the decisions were taken by the men. Further, Shaffer (1998) found that there were a lot of inequality among men and women in West Africa. Men dominated in most of the decisions. But both the men and the women didn't consider it as inequality as they were being used to it. Such is the case in South India as well. Women do not feel that men dominate them. They acknowledge that it's their duty to obey their husbands and have no say in the reproduction process.

Entrepreneurship

Women should be respected and should be given equal status in economic and social life. One of the means to equal status which is most notable and universally accepted is empowerment through social entrepreneurship propounded by Mr. Mohammed Yunus, the father of micro finance, Bangladesh. The role of women entrepreneurs in the present scenario will help them have access to financial resources, possess properties and bring about transformation in India both socially and economically. Many micro enterprises have emerged as a result of Social Entrepreneurship which is enhancing the status of women in India by transforming them as the agents of social betterment by seizing more economic opportunities otherwise left unexplored. According to A.H. Cole 'Entrepreneurship is the purposeful activity of an individual or group of associated individuals undertake to initiate, maintain or organize profit oriented business unit for the production or distribution of economic goods or service'. Women can definitely be involved in business which would help them become socially empowered.

Empowerment

Empowerment of women is about increase in the ability to decide things by themselves that will improve the wellbeing of the women at home, community and in the

nation. Women who has more decision making power and self-reliance over various household activities may be more empowered when compared to the ones who do not possess these qualities. The terminology of women development itself has been shifted to various terms during the past years and now it has been ultimately coined as "Women Empowerment". Empowerment of women is defined in many ways by different thinkers. To mention a few, Kabeer (2001) opines empowerment as "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.". Further women's empowerment should lead to the liberation of men from false value systems and ideologies of oppression. It should lead to a situation where each one can become a whole being, regardless of gender, and use their fullest potential to construct a more humane society for all (Akhtar 1992 quoted in Batliwala 1994: 131).

The Empowerment in this study is defined as a multi-pronged process, through or by an entity or entities, of developing and enhancing of an individual's personality, skills and resources and to fulfill one's legitimate individualistic human needs and to overcome impediments, for happiness and rational contentment in life in a definite context. Thus, the ultimate outcome of an individual's empowerment can be assessed by the level of happiness a person possesses. "Economic resources are not that all matter in people's lives" warns Gurriá (2008), Secretary -general of the 32 Country Organizations for Economic Co-operation and Development (OECD). Although there are many catalysts that help women become empowered, it is the women themselves who should be bold enough to break through the barriers and be empowered. "Women need to be able to assert their own agency to break out of gender discrimination." (Hannan, 2004). A feasible way to achieve this is by starting micro enterprises whereby economic, social and psychological empowerment could be achieved. The women should be motivated to participate in training programs so that they can develop themselves and improve their decision making power. Though there are many programs conducted for the development of women, researches show that women reap minimum benefits.

Micro Finance & Empowerment

Micro finance has been developed and supported by governments all over the world as it has been proved time and again that it indeed empowers people, women in particular. This concept was specially implemented on women all over the world which resulted in improving the financial conditions of women entrepreneurs. Leach and Sitaram (2002) studied the impact of micro finance on women's empowerment and came out with a controversial result which stated that the Indian Sudra Women were not empowered due to their involvement in the Silk reeling business. Women were underpaid in the silk reeling industry. To study how women were empowered through micro finance, women were encouraged to start silk reeling enterprise. After three years of observation, it was seen that none of the women was better off but they became more indebted. And they were relieved at not having to take up the so called 'empowering' project again. Tripathy (2005) emphasized on the micro enterprise as a step towards rural women empowerment. The basic hypothesis was the empowerment process begins with and is supported by economic independence of women. A comparative analysis was made between micro entrepreneurs and non entrepreneurs and housewives. It was found that the equity in the food consumption pattern and asset ownership in the family were

better for the micro entrepreneurs than for the non entrepreneurs and housewives. Moreover, the gender inequity in workload burden is seen more prominent among the working women than the housewives. Thus the findings suggest that there is empowerment of rural women through micro enterprises.

In spite of various researches supporting micro finance, there are researches which also give the drawback of micro finance. Emily (2005) through her study in Zimbabwe conducted an Ethnographic research, which studied the women entrepreneurs prove that group lending and business training programme in urban Zimbabwe failed to meet the needs of most informal entrepreneurs because they offer a poor cultural fit with the target population and because they are rarely able to cultivate entrepreneurial skills such as innovation and market discovery among their clients. Loman (2006) studied 36 women entrepreneurs in Madurai district using both quantitative and qualitative method of data collection. He focused on the impact of the Shakti-project on the poor rural Indian women in terms of empowerment and increased income. Empowerment was limited to economic, social and cultural domains. It was found that entrepreneurs were economically poor but not poorest of the poor. Changes in empowerment were found especially within the social and cultural domain. They were self confident, proud of themselves and treated with respect. The concept of empowerment was found to be a useful tool to study changes in the lives of entrepreneurs.

Studies also have been conducted on the empowerment index of women entrepreneurs. In the study by Kamal and Princy (2006), the evidence of women's empowerment in India is portrayed. Study was conducted on married women aged 15 to 49. In order to measure the different dimensions of empowerment, four indices were created viz. Household autonomy index, mobility index, attitude towards gender index and domestic violence index. Multi logistic regression analysis was used to find out the important determinants for women's empowerment. It was found that 43 percent of the women had high household autonomy, 23 percent had high freedom to move outside their home, 40 percent have no gender preference attitude; and only 43 percent of the women defy domestic violence. There was significant divergence in these indices of women's empowerment among the different states. Women's educational level was an important predictor for all the four dimensions of women's empowerment. Moreover, Makombe (2006) explored and described the extent of the SIDO/UNIDO WED programme in the empowerment women micro entrepreneurs in Tanzania. Using a cross-sectional and casual comparative research design, both quantitative and qualitative data were collected. He points out that the WED programme-supported the women to become empowered in almost all indicators. However, they lacked self-reliance over their assets like their counterparts in the control group. The findings on women's freedom of movement show that it is an area where traditional ideologies, as structural factors are resistant to changes normally influenced by women's income. The majority of interviewees from both categories were of the view that husbands and wives should have equal say in decision making and division of labour between husbands and wives should also be equal. Such study are few in India. Though women are weak in physical strength

when compared to men, they have strength in her state of mind and strength of character which compensates the lack of physical strength, which many a times is not recognized (Brahm, 2005). With all the above reviews, there is a gap in the researches conducted so far which focuses on the self-reliance, family planning rights and media exposure of women entrepreneurs in particular. Hence this research has been carried out based on the following objectives.

Objectives

- To analyse the extent of self reliance index possessed by the women entrepreneurs.
- To ascertain the extent of family planning decision rights possessed by the women entrepreneurs.
- To explore the extent of media exposure index possessed by the women entrepreneurs.
- To find out if there is a significant difference in the self-reliance, family planning and media exposure empowerment indices among the respondents belonging to the different South Indian States.
- To find out the level of impact of the self reliance, family planning and media exposure empowerment indices on the overall empowerment of women entrepreneurs.
- To provide workable solutions to improve the strategies of enterprising on the basis of the study outflow.

The following hypotheses were tested in this study:

H₁ - There is a significant difference in the self-reliance empowerment index among the respondents belonging to the different South Indian States.

H₂ - There is a significant difference in the family planning empowerment index among the respondents belonging to the different South Indian States.

H₃ - There is a significant difference in the media exposure empowerment index among the respondents belonging to the different South Indian States.

H₄ - There is an impact of self-reliance index on the overall empowerment of women entrepreneurs.

H₅ - Family planning decisions has an impact on the overall empowerment of the women entrepreneurs

H₆ - Media exposure possessed by the women entrepreneurs has an impact on the overall empowerment of women entrepreneurs.

Research Methodology

The explored facts in the study were presented using descriptive research design. Primary and secondary source of data were used in this research. Convenience sampling technique was used to select the sample of 130 women entrepreneurs. All the South Indian micro women entrepreneurs were the population of the study. Women from Tamil Nadu, Kerala, Andhra Pradesh and Karnataka were chosen. A pre structured interview schedule was used to analyze the empowerment of women through their involvement in business. The questionnaire was divided into four parts. The first part examined the demographic profile of the women entrepreneurs. The second part

investigated the level of self reliance among the women entrepreneurs while the third part studied the family planning decisions among the women entrepreneurs. In the end, questions related to family planning rights were included. These statements were scored on a Likert scale on 1 to 5. The data analysis was carried out by using SPSS. In order to accomplish the objectives of the study, percentage analysis, ANOVA and Regression analysis were used. Self-reliance empowerment index was calculated to find out the extent of social empowerment of women which would strengthen the results. The family planning empowerment index was calculated to find out the extent of independence the women have on deciding about their family. The significant difference among the four groups of respondents regarding their empowerment indices are analyzed with the help of ANOVA. Regression analysis was carried out to find out the extent of influence the empowerment indices studied had on the overall empowerment of the women entrepreneurs.

Analysis of Data

State of Origin

In the present study, the respondents were divided based on the states they belonged to, mainly Andhra Pradesh, Kerala, Tamil Nadu, Karnataka, which are named as group I, group II, III and IV respectively. The distribution of respondents according to their State of origin is shown in Table 1.

Table 1
State - Wise Distribution of Respondents

S. No.	State	Number of Respondents	Percentage
1	A.P.	5	4
2	Kerala	25	19
3	Tamil Nadu	85	65
4	Karnataka	15	12
Total	130	100	

Most of the respondents (65 percent) were Tamilians. And only 4 percent of the respondents were people who speak Telugu. The subsequent analyses were carried out with respect to the above classification of the respondents.

Self-reliance Among the Respondents

In order to measure the self-reliance of the respondents, 9 self-reliance variables were generated. The respondents were asked to rate the self-reliance variables at five point scale according to their nature of self-reliance namely fully, mainly, jointly, not involved and not at all involved. The assigned points on these scales are 5,4,3,2 and 1 respectively. The mean score of each self-reliance variable among the four groups of respondents have been computed. The significant difference among them is examined with the help of one way analysis of variance.

Table 2
Self-reliance among the respondents

S. No	Variables in Self-Reliance	Mean Score Among the Respondents				F. Statistics
		Group I	Group II	Group III	Group IV	
1	Self-reliance on family income and expenditure	2.8104	2.3681	3.1403	3.5146	3.1142*
2	Initiation in income generating activities	2.3046	2.6864	2.9198	3.1718	2.7086*
3	Work outside home	1.9913	2.1443	2.2676	2.4508	1.2314
4	Provide economic and social support to other relatives	1.8482	2.6861	2.4546	3.1211	2.8081*
5	Joining women's or other societies	2.2341	2.0844	2.8986	2.9697	2.7233*
6	Talk with unknown persons	1.9194	2.3081	3.1443	3.2643	3.2086*
7	Children's education	1.8683	2.9198	2.9903	2.4508	3.1144*
8	Seek treatment for a sick family member	2.4563	2.9036	3.1144	3.4563	2.4506
9	Cast vote in election independently	2.5658	2.9981	2.0863	2.1718	2.6968*

*Significant at five percent level

Table 2 shows the mean score and their respective F- Statistics of the self-reliance variables. The women entrepreneurs in group 1 have more independence in decisions concerning their family income and expenditure and casting vote in elections independently, since its mean score are 2.8104 and 2.5658 respectively. Among the group II respondents, casting vote in election independently and deciding on children's education is more prominent since its mean scores are 2.9981 and 2.9198 respectively. Among group III respondents, these are freedom in talking with unknown persons and seeking treatment for a sick family member since its mean scores are 3.1443 and 3.1144 respectively. Among the group IV respondents, these are independence in decisions relating to family income and expenditure and seeking treatment for a sick family member since its mean scores are 3.5146 and 3.4563. Regarding the self-reliance variables, the significant difference among the four groups of respondents have been identified among the four groups of respondents in the case of family income and expenditure, initiation in income generating activities, provide economic and social support to other relatives, joining women's or other societies, talk with unknown persons, children's education and casting vote in election independently since the respective 'F' statistics are significant at five percent level.

Hence the Below Hypothesis is Accepted.

H₁ - There is a significant difference in the self-reliance empowerment index among the respondents belonging to the different South Indian States.

Self-reliance Empowerment Index (SEI) Among Respondents

The self-reliance empowerment among the respondents have been summated with the help of an index called as Self-reliance Empowerment Index (SEI). It is computed by the formula

$$SEI = \frac{\sum_{T=1}^n SSEVi}{\sum_{T=1}^n MSSEVi} \times 100$$

Where SSEV – Score on Self-reliance Empowerment Variable

MSSEV – Maximum Score on Self-reliance Empowerment Variable

I = 1...n – Number of variables in self-reliance empowerment

The SEI is classified into less than 20 percent, 21 to 40 percent, 41 to 60, 61 to 80 and above 81 percent. The distribution of respondents on the basis of their SEI is shown in table 3.

Table 3
Self-reliance Empowerment Index (SEI) among the Respondents

S. No	Self-reliance Empowerment Index (in percent)	Number of Respondents				Total
		Group I	Group II	Group III	Group IV	
1	Less than 20	1	3	9	2	15
2	21- 40	1	7	14	4	26
3	41-60	3	11	42	5	61
4	61- 80	--	4	13	2	19
5	Above 81	--	--	7	2	9
Total		5	25	85	15	130

In total, a maximum of 46.92 percent of the respondents are with the SEI of 41 to 60 percent which is followed by an index of 21 to 40 percent which consists of 20 percent to the total. Most of the respondents among group I and group II have SEI between 41 to 60 percent which constitutes 60 and 44 percent to its total respectively. Among the group III and IV respondents, SEI is between are 41 to 60 percent which constitutes 49.41 and 33.33 percent to its total respectively. If the SEI is less than 21, it is assumed that the Self-reliance empowerment is “very low”, if SEI is between 21 and 40, Self-reliance empowerment is “Low”. If the SEI is between 41 and 60, the Self-reliance empowerment is “Moderate”. If the SEI is between 61 and 80, the Self-reliance empowerment is “High” and if the SEI is above 80, the Self-reliance empowerment is Very high. The analysis infers that most of the women entrepreneurs have SEI between 41 and 60. Hence the Self-reliance empowerment is “Moderate”. Comparatively, it is higher among the group III respondents.

Empowerment Through Family Planning Rights

The empowerment through utilizing their Family planning rights is measured with few related statements. The present study is confined to only five statements. The respondents are asked to rate the statements at five point scale namely fully, mainly, jointly, not involved and not at all involved. The assigned marks on these scales are 5, 4, 3, 2 and 1 respectively. The mean score of the variables related to empowerment through Family planning rights among the four groups of respondents have been computed to show their level of empowerment regarding the Family planning rights. The one way analysis of variance has been executed to find out the significant difference among four groups of respondents regarding their empowerment through Family planning rights.

Table 4
Empowerment Through Family Planning Rights

S. No.	Variables in Family Planning Rights Empowerment	Mean Score Among the Respondents				F Statistics
		Group I	Group II	Group III	Group IV	
1	Selection of family planning methods	2.9198	2.1443	1.5686	1.3696	3.1403*
2	Choice regarding number of children to have	3.1084	2.6086	1.9193	1.4542	3.0962*
3	Choice regarding birth spacing	3.2462	2.8188	2.0417	1.9193	2.8443*
4	Choice regarding when to have children	3.3086	2.4503	2.1784	2.0436	2.7674*
5	Abortion rights	2.9147	3.1417	2.0833	1.9332	2.6996*

* Significant at five percent level

The above table 4 illustrates the mean score of the variables in Family planning rights empowerment and their respective 'F' Statistics. Most of the women entrepreneurs among the group I respondents have more decision making power when it comes to the choice regarding when to have children and birth spacing since the mean scores are 3.3086 and 3.2462 respectively. Among the group II respondents, these two are abortion rights and choice regarding birth spacing since its mean scores are 3.1417 and 2.8188 respectively. Among the group III respondents, it is choice regarding when to have children and abortion rights since its mean scores are 2.1784 and 2.0833 respectively. Among the group IV respondents, these are choice regarding when to have children and abortion rights since its mean scores are 2.0436 and 1.9332 respectively. Regarding the empowerment through Family planning rights, the significant differences among the four groups of respondents have been identified in the case of all variables in related to Family planning rights since the respective 'F' statistics are significant at five percent level.

Hence the Below Hypothesis is Accepted.

H₂- *There is a significant difference in the family planning empowerment index among the respondents belonging to the different South Indian States.*

Family Planning Rights Empowerment (FPEI)

The family planning rights empowerment index represents the summative score on the family planning rights empowerment among the respondents. It is computed by

$$FPEI = \frac{\sum_{T=1}^n SFPEVi}{\sum_{T=1}^n MSFPEVi} \times 100$$

Where SFPEV – Score on Family planning Empowerment variables
 MSFPEV – Maximum score on Family planning Empowerment variables
 I = 1...n – Number of variables in Family planning Empowerment

The FPEI among the respondents is confined to less than 20, 21 to 40, 41 to 69, 61 to 80, and above 81. The distribution of respondents are on the basis of their FPEI is shown below in table 5.

Table 5
Family Planning Rights Empowerment (FPEI) Among the Respondents.

S. No	FPEI (in percent)	Number of Respondents				Total
		Group I	Group II	Group III	Group IV	
1	Less than 20	--	1	16	8	25
2	21 – 40	--	8	30	4	42
3	41 – 60	1	6	29	2	38
4	61 – 80	2	4	7	1	14
5	Above 81	2	6	3	--	11
Total		5	25	85	15	130

The Family planning rights empowerment among the respondents are 21 to 40 and 41 to 60 percent which constitutes 32.31 and 29.23 percent to the total respectively. The important FPEI among the group I respondents is above 81 percent which constitutes 40 percent to its total whereas among the group II respondents, it is 21 to 40 percent which constitutes 32 percent to its total. Among the group III, it is 21 to 40 percent which constitutes 35.29 percent to its total whereas among the group IV respondents, it is less than 21 percent which constitutes 53.33 percent to its total. If the FPEI is less than 20, it is assumed that the Family planning Rights empowerment is “very low”, if FPEI is between 21 and 40, the Family planning Rights empowerment is “Low”. If the FPEI is between 41 and 60, the Family planning Rights empowerment is “Moderate”. If the FPEI is between 61 and 80, the Family planning Rights empowerment is “High” and if the FPEI is above 81, the Family planning Rights empowerment is Very high. The analysis infers that the FPEI among the respondents is low. The study further shows that group 1 respondents have higher Family Planning Empowerment index when compared to the other respondents.

Media Empowerment

The exposure to information among the respondents has been measured with the help of their levels of exposure and usage of the selected media. Even though there are

several medias the present study is confined to exposure of women entrepreneurs to radio, television, newspaper, internet, and seminars. The respondents are asked to rate the above said five Medias at five point scale namely very frequent, frequent and moderate, occasional and rare. The mean score of each media among the four groups of respondents have been computed to exhibit the level of exposure among the respondents. The one way analysis of variance has been administered to find out the significant difference among the four groups of respondents.

Table 6
Exposure to Information Media Among the Respondents (Media Empowerment)

S. No	Medias	Mean Score Among the Respondents				F statistics
		Group I	Group II	Group III	Group IV	
1	Radio	4.0142	3.9692	2.4562	2.2163	3.5719*
2	Television	4.1149	4.0868	3.8617	3.2142	2.5086
3	Newspaper	2.9099	2.4503	1.9664	1.4508	2.8089*
4	Internet	1.8608	1.5141	1.0233	0.5676	3.4501*
5	Seminars	2.9981	2.4502	1.8186	1.4581	2.9168*

* Significant at five percent level

The table 6 explains the mean score of various Medias and their respective ‘F’ Statistics. The women entrepreneurs among the group I and group II respondents were highly exposed to Television since its means scores are 4.1149 and 4.0868 respectively. Among the group III and group IV respondents also it is Television since its respective mean scores are 3.8617 and 3.2142. Regarding the level of exposure of media, a significant difference among the four groups of respondents have been identified in the medias namely radio, newspaper, internet and seminars since the respective ‘F’ Statistics are significant at five percent level.

Hence the Hypothesis Below is Accepted.

H₃- There is a significant difference in the media exposure empowerment index among the respondents belonging to the different South Indian States.

Media Empowerment Index (MEI)

The level of media exposure among the respondents are summated with the help of an index called as Media Empowerment Index (MEI) . It is computed by the formula

$$MEI = \frac{\sum_{T=1}^n SMEVi}{\sum_{T=1}^n MSMEVi} \times 100$$

Where SMEV – Score on Media Empowerment variables
 MSMEV – Maximum score on Media Empowerment variables
 I = 1...n – Number of variables in Media empowerment

The MEI among the respondents is confined to less than 20, 21 to 40, 41 to 69, 61 to 80, and above 81. The distribution of respondents are on the basis of their MEI is shown below in table 7.

Table 7
Media Empowerment Index (MEI) Among the Respondents

S. No	MEI (in percent)	Number of Respondents in				Total
		Group I	Group II	Group III	Group IV	
1	Less than 20	--	2	19	7	28
2	21 - 40	1	5	28	3	37
3	41 - 60	1	9	27	2	39
4	61 - 80	2	6	5	1	14
5	Above 81	1	3	6	2	12
	Total	5	25	85	15	130

In total, a maximum of 30 percent of the respondents are having a MEI of 41 to 60 percent. It is followed by 21 to 40 percent which constitutes 28.46 percent to its total. The most important MEI among the group I respondents is 61 to 80 percent which constitutes 40 percent whereas among the group II respondents, it is 41 to 60 percent which constitutes 36 percent to its total. Among the group III respondents, it is 21 to 40 percent which constitutes 32.94 percent to its total. Among the group IV respondents, it is less than 20 percent which constitutes 46.67 percent to its total. The analysis reveals that the respondents are moderate in their media empowerment. The higher media empowerment is noticed among the group I and group II respondents when compared to others.

Impact of Empowerment Indices

The impact of empowerment indices on the overall empowerment among the respondents has been analyzed to exhibit the extent of influence of each empowerment index on the overall empowerment among the four groups of respondents separately. The score on overall empowerment is taken as 2 and 1 for empowered and not empowered respectively. The multiple regression analysis has been administered to find out the impact of empowerment indices. The regression model which is fit is

$$Y = a_1 + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Where y = score of overall empowerment

X1.....X3= Various empowerment indices

b1.....b3 = Regression coefficient of empowerment indices

a = constant and

e = error term

The resulted regression coefficients are illustrated in table 8

Table 8
Impact of Empowerment Indices on the Overall Empowerment

S. No	Empowerment Indices	Regression Coefficients Among the Respondents				Pooled
		Group I	Group II	Group III	Group IV	
1	SEI	0.2143	0.0443	0.0449	0.1708	0.1185
2	FPEI	0.1191	0.1443	0.1464	0.1249	0.1336
3	MEI	0.0986	0.2086	0.1332	0.1144	0.1708*
	Constant	2.8142	1.3342	1.2708	1.9048	1.8310
	R2	0.3899	0.6814	0.8179	0.6442	0.6333
	F - Statistics	1.2456	8.0844*	12.4562	7.1408*	14.2908

* Significant at five percent level

The significantly influencing empowerment index on the overall empowerment among the group I respondents is self-reliance empowerment index. A unit increase in the above said index results in an increase in overall empowerment index by 0.2143 units. The coefficient of determination is only 0.3899 since the number of samples is lesser than the number of included independent variables. Among the group II respondents, the significantly influencing empowerment index is Media Exposure empowerment index. A unit increase in the above said index results in an increase in the overall empowerment among the respondents by 0.2086 units. The significantly influencing index among the group III respondents is Family planning rights empowerment index. A unit increase in the above said index results in an increase in the overall empowerment among the respondents by 0.1464 units. At the same time among the group IV respondents, it is self-reliance empowerment index. A unit increase in the above said index results in an increase in the overall empowerment among the respondents by 0.1708 units. The analysis of pooled data reveals that a unit increase in Family planning rights and media exposure empowerment indices result in an increase in overall empowerment by 0.1336 and 0.1708 units respectively. The change in the empowerment indices explains the changes in overall empowerment among the respondents to the extent of 63.33 percent. The significant 'F' Statistics shows the validity of the fitted regression model.

Summary of Major Findings

- Most of the respondents (65 percent) were Tamilians. And only 4 percent of the respondents were people who speak Telugu.
- The analysis regarding the self-reliance shows that women entrepreneurs from Andhra Pradesh have more control on family income and expenditure and casting vote in election independently. Among respondents from Kerala, women had more independence in casting vote in election and children's education. Women entrepreneurs from Tamil Nadu, had more freedom in talking with unknown persons and they had freedom in seeking treatment for a sick family member. Women entrepreneurs from Karnataka could take decisions on family income and expenditure and had the freedom to seek treatment for a sick family member. Around 47 percent of the women entrepreneurs had self reliance empowerment index between 41 to 60 percent.

- The analysis infers that self reliance empowerment is moderate among the respondents. Comparatively, self reliance empowerment is higher among women in Tamil Nadu. This could be because many women entrepreneurs in Tamil nadu are becoming more empowered due to their involvement in the business. They have learnt to be more self-reliant when compared to women in the other states.
- Regarding the Family Planning rights, most of the respondents from Andhra Pradesh possess more choice regarding when to have children and also regarding birth spacing. Women entrepreneurs from Kerala possess more abortion rights and choice regarding birth spacing is prominent. Women do not have to just listen to their husbands who want to abort a child. They protest against the men when they are asked to abort a child. They have the final power to decide. Among the respondents from Tamil Nadu and Karnataka, it is seen that they have choice regarding when to have children and also rights to decide about abortion.
- The highly exposed media among all the groups of respondents is Television. Most of the houses in India has television and women are exposed to the programs and news telecasted through Television. Regarding the level of exposure of media, a significant difference among the four groups of respondents have been identified in the medias namely radio, newspaper, internet and seminars.
- The significantly influencing empowerment index on the overall empowerment among the respondents from Andhra Pradesh is self-reliance empowerment index. A unit increase in the above said index results in an increase in overall empowerment index by 0.2143 units. The coefficient of determination is only 0.3899 since the number of samples is lesser than the number of included independent variables. Among the respondents from Kerala, the significantly influencing empowerment index is media exposure empowerment index. A unit increase in the media exposure results in an increase in the overall empowerment among the respondents by 0.2086 units. The significantly influencing index among the respondents from Tamil Nadu is Family planning rights empowerment index. A unit increase in the above said index results in an increase in the overall empowerment among the respondents by 0.1464 units. At the same time among the respondents from Karnataka, it is self-reliance empowerment index. A unit increase in the above said index results in an increase in the overall empowerment among the respondents by 0.1708 units.
- The analysis of pooled data reveals that a unit increase in Family planning rights and media exposure empowerment indices result in an increase in overall empowerment by 0.1336 and 0.1708 units respectively. The change in the empowerment indices explains the changes in overall empowerment among the respondents to the extent of 63.33 percent. The significant 'F' Statistics shows the validity of the fitted regression model.

Suggestions

- In Andhra Pradesh, women's freedom to cast votes shows that they have decision making independence in the family. Since women in Andhra Pradesh have more

control on family income and expenditure, commercial banks and gold loan institutions can focus on providing more assistance to women-entrepreneurs to help them become financially independent. In Kerala, women's independence revolves around children's education, schools that seek to attract more student admissions need to co-ordinate their efforts targeting the mothers than both the parents. In Tamil Nadu, with women having more freedom to interact with the outside world and not subjugated to traditional separation of sexes, these women can be provided training by industry experts to kick-start their businesses, conduct surveys to check their progress and challenges faced in managing the business. This will provide a lot of valid information that can be used by the government, banks and NGOs to further support other women entrepreneurs. Women from Karnataka who are having more decision making freedom on family income and expenditure, banks and investment organizations can target to take advantage of the business that can be generated.

- Although the study implies that self-reliance empowerment is moderate across the Indian States, the fact that there is a higher result for women from TN, shows that women here are striving and ready to stand on their own feet. For NGOs and banking institutions, this is the right time to work with women and support them financially and with business-skills so as to flourish in their chosen trades. In the other states in the study, since women still depend on men for their survival, the ground work should begin from first training them to make their own decisions financially as well as those related to managing the daily business operations.
- Since women in AP are more empowered in deciding about when to have kids and the spacing between kids, it naturally has a positive effect on their careers conducting business and becoming employed. There is more scope for financial institutions to provide financial support with lesser risk of family responsibilities jeopardizing the woman's dedication to the venture. Similarly in Kerala, there is better awareness of family-planning and freedom for aborting a child if required. Here companies that are in the business of contraceptives can focus their promotional programs directly on the women so as to connect with their sensibilities. In TN and Karnataka, since women have freedom to decide about when to have kids, hospitals and contraceptives companies can take note to promote their services to make it more appealing to women.
- Since all the groups are most exposed to the media of television, corporations that are seeking to target women for selling their products and services need to focus on this medium. The television channels most popular in each of these states are the best vehicle for reaching this segment of the population. The State governments need to use TV channels when spreading women oriented public service messages and support.
- In understanding the empowerment indexes, since it is seen that for AP and Karnataka the most significantly influencing index is self-reliance, NGOs whose objective is to empower women entrepreneurship and promote business ventures for women have more opportunities to focus on the weaker section of women in these states. In the other states, training must be provided to the entrepreneurs to

improve their attitude towards making choices. These women entrepreneurs already have a pre-conceived idea that they must listen to whatever a husband says. "A submitting wife is the best wife"! This has been imbibed into the blood of Indian women. This attitude should be change. It should be stressed and culturally be made more acceptable that voicing their choices does not make one a bad wife.

- In Kerala, since the key index is media exposure, advertising companies for sarees and women's garments, gold jewelry, baby care and sanitary products can create promotional strategies that appeal more to the women. In TN where family planning is the key influencing index for women, the medical services by hospitals and pharmacies for contraceptives and birth control procedures can be more focused on women to make them aware of their options and thus allow them to be independent.
- NGOs and State governments should try to add more options where women are forced to choose and are not given the reasoning of their decision making. Women should be trained how they can utilize their decision making skills. The source of empowerment should be clearly charted out so that the women entrepreneurs can truly be empowered.

Future Direction

- It is suggested to develop a framework for measuring the women's empowerment in every aspect of their daily lives that can be applied in research for building on the strengths of the existing literature on the concept of empowerment. This would considerably move the effort of measuring women's empowerment forward and give the researchers a clearer idea about the really valuable aspects of a woman's life that affect her empowerment thereby reducing efforts in relying on proxy measures.
- A very useful model to pursue further researches would be the business school model of case studies. Researchers can also use documentation through narratives that can be analyzed using qualitative techniques. This kind of research will give a clear picture of the challenges and issues of women entrepreneurs faced in their daily lives, focusing on their practical issues.
- Learning lessons from cross-disciplinary approaches would be another source of valid information about women's empowerment. Such an approach would help in reading women's empowerment, while at the same time have scientific merit and be acceptable to all important stakeholders. Based on what we reviewed from the fields of sociology, demography and anthropology, there is evidence to show that an overlapping of disciplines is available that can be used to measure women empowerment.

Conclusion

This study was conducted with an intention to assess the effects that self-reliance abilities, family planning decisions and exposure to various media had on the empowerment of women entrepreneurs in the south Indian states. The study found that for the women in these states the self reliance empowerment index was 'moderate', the

family planning empowerment index was 'low' and the media exposure empowerment index was 'moderate'. It was apparent that the selected empowerment indices had an impact on the overall empowerment of women entrepreneurs. The researchers tried to provide insights on how to improve the empowerment of women entrepreneurs. The researchers aimed to provide a clearer grasp on the field for all involved stakeholders thereby helping the economy to move forward by giving women an opportunity to take their rightful place in the development of the society. The research was done for measuring the women's empowerment in every aspect of their daily lives that can be applied in research for building on the strengths of the existing literature on the concept of empowerment. It is suggested to focus on women's empowerment by involving NGOs, banking institutions, hospitals and women-related products. For future research the business school model of case studies is advised to motivate women in aping other successful women entrepreneurs.

References

- Batliwala, S. (1994), *The Meaning of Women's Empowerment: New Concepts from Action*. In Sen, G., Germain, A. and Lincoln, C. (eds.), *Population Policies Reconsidered: Health, Empowerment, and Rights*, Boston: Harvard University Press.
- Cole, A. H. (1959), *Business in its social setting*, Cambridge, MA: Harvard University Press.
- Emily, W. (2005), 'Entrepreneurial response to "Bottom-up" development strategies in Zimbabwe.' *The review of Austrian economics*, Springer, 18(1). pp. 5-38.
- Gurría, A. (2008), *News week. Adding happiness to GDP as a measure of development*. [Online] Available from: <http://www.newsweek.com/2010/08/16/should-we-tweak-gdp-to-measure-happiness.html>. [Accessed: 23rd January, 2010].
- Jaquette, J. S. (1993), *The Family as a Development Issue*. In Young, G. , Samarasinghe, V. and Kusterer, K. (eds.). *Women at the Center: Development Issues and Practices for the 1990s*. West Hartford, Connecticut: Kumarian Press.
- Kabeer, N. (2001), 'Conflicts over Credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh.' *World Development*, 29(1), pp. 63-84.
- Kamal, G. & Princy, Y. P. (2006), 'Evidence of women's empowerment in India: A study of social- spatial disparities.' *GeoJournal*, 365-380. 65:365 365-380, D.O.I: 10.1007/s10708.
- Makombe, I. A. (2006), *Women entrepreneurship development and empowerment in Tanzania: The case of SIDO/UNIDO- supported women micro entrepreneurs in the food processing sector*. [Online] Available from <http://uir.unisa.ac.za/bitstream/handle/10500/2495/thesis.pdf?Sequence=1>. [Accessed: 5th ,May, 2008].
- Shaffer (1998), ' Gender, Poverty & Deprivation: Evidence from Republic of Guinea', *World Development*, 26(12). pp. 2119-35.
- Tripathy, T. (2005), 'Microenterprise: A Step towards Rural Women Empowerment.', *The ICAFI Journal of Agricultural Economics*, 2(4). pp. 83-93.

