

A STUDY OF THE KNOWLEDGE LEVEL OF PEOPLE ABOUT WOMEN EMPOWERMENT THROUGH MSMEs

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ABSTRACT

Women's empowerment is being considered the most effective tool for the overall development of the nation. Women empowerment is all about inculcating the ability of women to make their own decisions by breaking all personal limitations of society and family. It includes economic, psychological, social, political, and collective empowerment of women. The primary purpose of the research is to Study The knowledge level of people about Women's Empowerment through MSMEs. The majority of the information was gathered via a postal and mailed questionnaire. According to the conclusions of this study, the knowledge and awareness level of women empowerment through MSMEs and its related concepts like rights of women, the definition of MSMEs, women entrepreneurs is more than the least level of the knowledge and awareness. In both cases of the professional category and non-professional category of people, the knowledge and awareness levels of the professional females are more than the professional male's category. While the knowledge level of non – professional males is more than non-professional females. On the other hand, the overall knowledge of the people is above average.

Keywords: *Women Empowerment, Knowledge, MSMEs, Psychological, Entrepreneurship, Leadership.*

Introduction

Women's empowerment is being considered the most effective tool for the overall development of the nation as women constitute nearly half of the population of the society. Therefore, societal development inevitably necessitates women's development, which, in turn, depends on their empowerment. Women empowerment is all about inculcating the ability of women to make their own decisions by breaking all personal limitations of society and family. It includes economic, psychological, social, political, and collective empowerment. However, despite their contribution in the areas such as human development, economic development, governance, entrepreneurship, leadership the empowerment of women is still a critical issue in the development of the nation as their efforts are not considered equal to that of men.

The significance of women in the development of the nation has been realized by the government, for which they have started focusing more on empowering women and entrepreneurship came out the best way to empower them.

Women entrepreneurs may be defined as women or groups of women who initiate, organize and run enterprises. In other words, a women entrepreneur is a person who accepts all the challenges to meet her personal need and become economically independent. They are those women who take the lead and organize the business or industry and provide employment to others.

The economic growth of the developing nations is backed by the MSMEs by creating abundant job opportunities for a larger fraction of people. Over the last five decades, the MSME sector has been emerged as the most significant sector and reflected considerable progress. In India Micro, Small, and Medium Enterprises (MSMEs) have a crucial role to play because of their potential contributions to

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employment creation, improvement of the income distribution, poverty reduction, export growth of manufactured products, and development of the rural economy. Besides these contributions, MSMEs are also considered as an important place for women, especially in rural areas, to be actively involved in economic activities, not only as hired workers but, more importantly as entrepreneurs.

The definitions of MSME have been revised from time to time due to continuous changes in the business environment and structure of the economy. According to the Gazette notification which was released in June 2020 by the Government of India, the meaning of MSMEs has been revised and the distinction between the Manufacturing and Service sectors has been eliminated. The threshold of investment and an annual turnover of MSMEs have been revised as follows:

Enterprises	Investment	Annual Turnover
Micro Enterprises	< Rs. 1 cr.	< Rs. 5 cr.
Small Enterprises	< Rs. 10 cr.	< Rs. 50 cr.
Medium Enterprises	< Rs. 20 cr.	< Rs. 100 cr.

The life of rural and urban women differs concerning their education, culture, skill, and social background. Women entrepreneurs across the nation have been supported and promoted by the way of various schemes and programs in which assistance and training are being provided to small-scale women entrepreneurs. In this regard, the government has constituted an apex body to resolve the difficulties faced by the small-scale sector viz., Small Industrial Development Bank of India (SIDBI). It has been conceived as the nodal agency and has been supposed to assist with finance, technology requirements, R&D facilities. To boost the women entrepreneurs of the small-scale sector, Mahila Udyog Nidhi (MUN) has been started, and the process of forming Voluntary Agencies in the line of Self-Help Groups (SHGs) has been in place to develop an efficient micro-credit network for this sector.

Although much literature has studied the general concepts of women empowerment in different fields there is limited research on the knowledge level of Professionals and Non - professionals about women's empowerment, especially through MSMEs.

Comparing the awareness level of women empowerment among professionals and non-professionals may pave the way for goal-directed women empowerment programs in higher educational institutes. Therefore, the current study's main objective is to explore the awareness level of Women's empowerment among Professionals and Non- professionals.

Review of Literature

Batliwala (1995), according to him academic and occupational patterns have been additionally modified and widened with women entering into the domains which were considered to be dominated by men, a decade earlier. Furthermore, there has been an encouraging rise in the percentage of women joining the service sector, especially Banking and Information Technology. Amidst this massive transformation, the core issue of women's rights and empowerment remains unanswered. Thus, women's empowerment needs some essential ingredients which include fearlessness (implying absence of crimes against women), freedom from the drudgery of laborious domestic chores, economic earning and productivity, ability to travel, the authority to make a decision, sharing power and property with men and a liberalizing education that can prepare grounds for the above.

Batliwala, S. (1995), defining Women's Empowerment: A Conceptual Framework Education for Women's Empowerment, ASPBAE Position Paper for the Fourth World Conference on Women, Beijing, September, New Delhi, Asia-South Pacific Bureau of Adult Education.

Singh et al. (2009), suggested that women should be made aware of their existence right from birth. Her role should not be subdued in society, and alteration in upbringing is needed.

Sinha (2016), conducted a comparative study of the women empowerment awareness level of Adolescent Girls in Private and Government Schools of Delhi. For this Adolescence Girl's Empowerment Scale (AGES) has been used. For selecting schools Stratified random sampling method was used and random sampling was applied for the selection of the adolescent girls for the study. A total of 400 girls was chosen for data collection. For analysis of the data, mean, standard deviation, and t-test were used. Through all this, she concludes that the awareness level of their capacity-building capability of government and private adolescent girls are almost similar but the awareness level towards empowerment of private adolescent girls is higher than government adolescent girls.

UNDESA (2017), conducted a study by IFC that finds that women constitute nearly one-fifth of the total workforce in MSMEs. The rate of women's employment in registered MSMEs stands at 20.45

percent while it is 13.02 percent in unregistered MSMEs. However, women are mostly employed in low and medium-skilled jobs, with the absence of social security benefits.

Ilhai (2018) emphasis the status of female entrepreneur based on the findings of the NSS 73rd round of NSSO. The ownership of female entrepreneurs has been found at the rate of 20% that is confined in micro-level enterprises which indicate the narrow mindset and attitude of people. It has been recommended to design supportive and complementary programs that would address the attitudinal behaviour along with the training, marketing, etc.

Al-Qahtani et al. (2020) in their study aims to explore women's empowerment among academic and administrative staff in Saudi Universities. In their study, they conclude that there are statistically significant differences between academic and administrative staff in the total women empowerment score and all of its dimensions. It also concluded that women's empowerment is higher among academics compared to administrative staff in Saudi Universities. Other than this Environmental/workplace empowerment is strongly correlated to the total women empowerment score, followed by social/relational and personal empowerment.

Menon; M, Ranjitha; and Sharma (2020) in their study analysed the status of women's empowerment in urban Bangalore by using a structured questionnaire which was based on the indicators such as women's decision-making power in household affairs, financial autonomy, freedom of movement, and access to education. The study revealed that working women were highly empowered in comparison to non-working women. It has also been observed that high age group women, married women are most empowered than small age group and unmarried women. Single women do not have such marital choices but they are more empowered than married women at the workplace because they have little restrictions on moving around with people and making decisions about themselves and their job. The authors also examined that access to education and employment can only accelerate the empowerment of women which is also based on the attitude of the society towards the acceptance of unequal gender roles by society.

Vinay, Malik, and Deswal in their study analysed the awareness level and participation of rural females in women empowerment in rural areas of Haryana. Their study reveals that awareness and participation of rural females in women empowerment is very low. They do not have even their basic rights like casting the vote by their own will, participating in public protests and election campaigns, basic education, etc. most of the women are dependent on their men for every decision. They also conclude that to increase the awareness level of the women repeating training should be conducted by the department of women and child development. Apart from this Mahila Mandal and women groups can also play important role in empowering women.

Importance of the Study

This study aims to determine the knowledge level of Professionals and Non-professionals about women empowerment and to increase the knowledge about the concept and various dimensions of the same.

The Objective of the Study

- To spread awareness about women's empowerment.
- To determine the knowledge level of professional and Non-professional about women's empowerment through MSMEs.

Scope of the Study

The scope of this research consists of the Professionals and Non-professionals people e.g. Chartered Accountants, Company Secretaries, and Professors and teachers of various streams,, and Graduate people.

Research Methodology

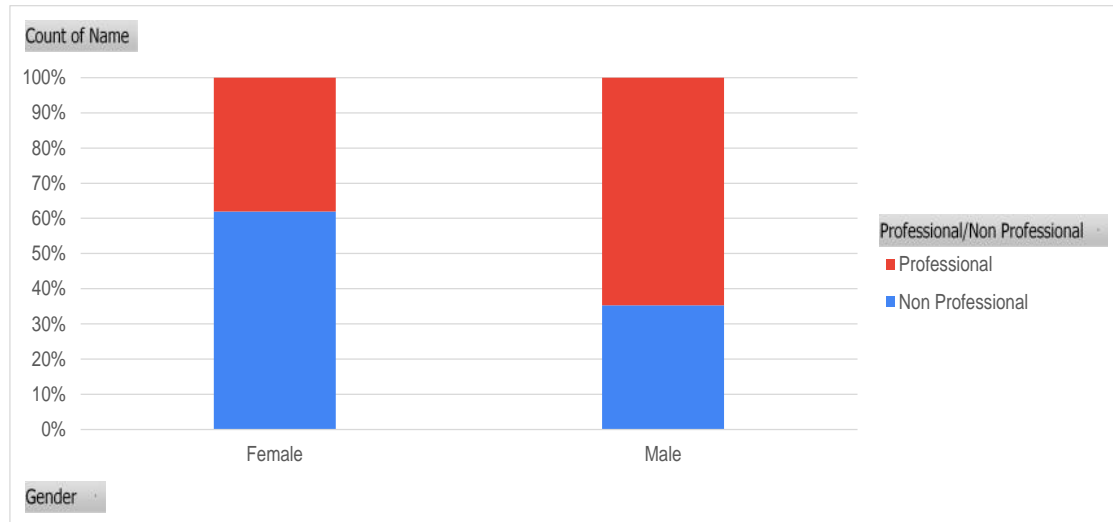
This study includes two steps. The first step of the study includes the collection of the data from various Professionals and Non-professionals people related to their knowledge level of the subject point. In the second step, the data analysis is taken place to conclude.

This study is the type of Descriptive Research theory. In the collection of the data from the various sources which is mainly primary data, the method of convenience sampling is used for the study. In the study, the questionnaires are prepared in a direct and close-ended form and circulated among various people in which some are professionals and non-professionals through several online platforms, emails, and online media which is part of the mailed questionnaire method.

The sample size of 98 Professional and Non-professional people are selected, but only 59 responses were found suitable for study. Both male and female respondents were taken in the sample for the study.

Table 1: Composition of Respondents Sample for the Study

	Non-Professional	Professional	Grand Total
No. of Male Respondents	6	11	17
No. of Female Respondents	26	16	42
Total	32	27	59



By the above bar chart and table composition, it is quite clear that out of the total number of respondents of 59, 60.20% i.e. 42 out of 59 are female respondents and the ratio of professionals are 32.08% i.e. 51 out of 159 respondents which includes both male and female respondents in the respective categories.

Table 2: Analysis of Data

	Professional Male	Female	Non-Professional Male	Female	Total
• Do you familiar with the following concept? [1. Women Empowerment]	22	107	44	63	236
• Do you familiar with the following concept? [2. MSMEs]	22	92	40	52	206
• Do you think that Women should be Empowered?	28	113	52	76	269
• Do you know what is the role of MSMEs in Women's Empowerment?	22	90	37	46	195
• Do you know the New Definition of MSMEs which was Issued by the Government of India?	21	74	30	44	169
• Do you familiar with women's political and social rights?	23	103	42	61	229
• Are you aware of the role of Ruma Devi who is giving her contribution to the upliftment of the women community?	17	51	15	33	116

• Should men make part women In his decision-making?	20	108	46	67	241
• Do you think that Covid -19 increases further employment opportunities for women and it will help in their empowerment?	26	90	41	61	218
Total score	201	828	347	503	1879
Ideal score	418	608	228	988	2242
Least score	88	128	48	208	472
% of total score to ideal score	48.08	73.42	65.70	50.9	-
No of Respondents	11	16	6	26	58

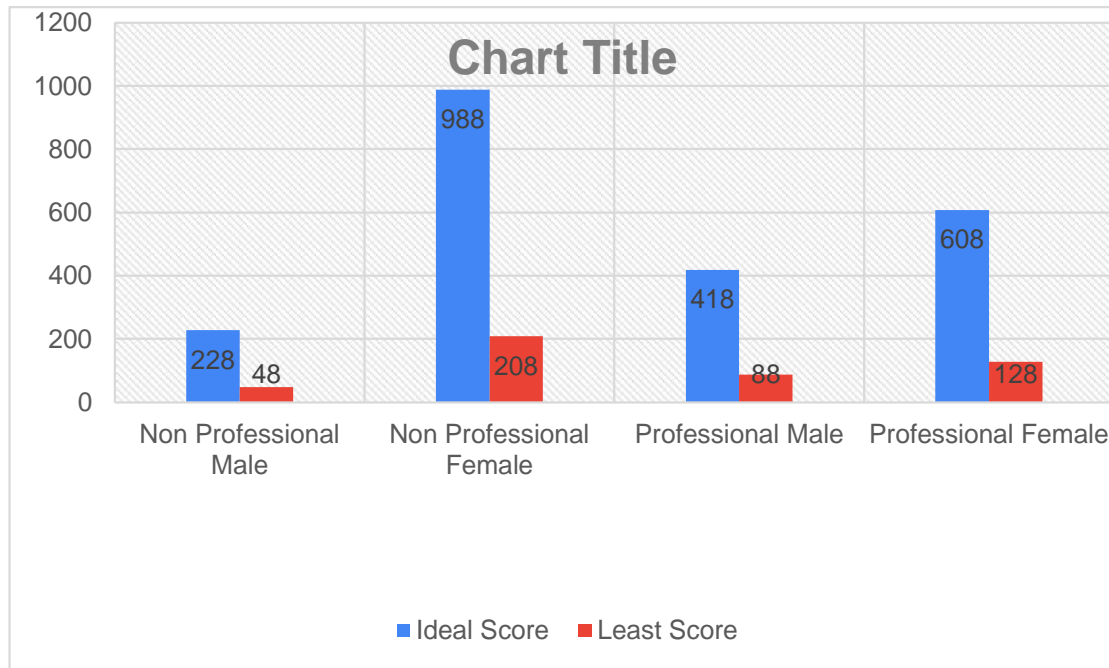
Source: Annexure- 1,2,3 and 4

Calculation of respondents' perception: Ideal and Least scores

Ideal scores are calculated by multiplying the number of respondents in each category with (5), a category with (3), and a product with a total number of attributes i.e., 7 and 1. In ranking or scaling the level of attribute the Five pointer scale is taken place. The least scores are calculated by multiplying the number of respondents in each category with (1) and the product with several attributes in questionnaires i.e., 8.

Table2: Computation of Ideal Score and Least Scores for the Respondents

Category	Equation	Ideal Score	Equation	Least Score
Non- Professional Male	$7*5*6+1*3*6$	228	$7*1*6+1*1*6$	48
Non- Professional Female	$7*5*26+1*3*26$	988	$7*1*26+1*1*26$	208
Professional Male	$7*5*11+1*3*11$	418	$7*1*11+1*1*11$	88
Professional Female	$7*5*16+1*3*16$	608	$7*1*16+1*1*16$	128



Findings of the Study

The findings of the study are as under:

This study took approx two months for collection (including preparation of questionnaire) and analysis of the data. Although the respondent percentage is 60.20% i.e., 59 out of 98.

By analyzing Table-2, it is found that the actual score of respondents is 201, 828, 347, and 503. in respect of ideal scores i.e. 418, 608, 228 and 988. The percentages of the above data are 48.08, 73.42, 65.70, and 50.91 respectively.

The analysis of the above data given in Table-2 shows that knowledge and awareness level of women empowerment through MSMEs and its related concepts like rights of the women, the definition of MSMEs, women entrepreneurs are more than the least level of the knowledge and awareness. In both cases of the professional category and non-professional category, the knowledge and awareness levels of the professional females are more than the professional male's category. While the knowledge level of non – professional males is more than non-professional females.

This represents that the knowledge levels of Non- professional males and -professional females are not that up to the mark against the professional male and non-professional females respectively.

In table 2 we can also see that people have the least knowledge (Only 169 score) about the new definition of MSMEs which was issued by the Government of India.

In the case of an overall analysis of the data, it is shown that the majority of the respondents are good knowledge about the concept of women empowerment and MSMEs. which is represented in table-1 where the total score is 1879 against the ideal score of 2242 i.e. 83.80%

Conclusion

By the above findings of the study, it is much needed to aware people especially professional males and Non- professional females about the concept of women empowerment and MSMEs and how to empower women, about their rights, and about women entrepreneurs. This can be done through several platforms like Social campaigns, Meetings, Seminars, workshops, and electronic media. This will result in the proper well-being of the society as well as the nation.

Future Scope of the Study

Most of the participants in this study were urban areas residents and highly educated according to the availability of respondents. Therefore, the results of the study are above average which is 83.40%.so in addition to the above study can also be done on rural areas and people who have a low education background.

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Annexures

Annexure 1: Knowledge Level of Non-Professional Males(6)

Attributes	EA/SA/YES	MF/A/Maybe	SF/N/NO	SF/D	NA	Total Score
	5	4	3	2	1	
• Do you familiar with the following concept? [1. Women Empowerment]	10	8	0	4	0	22

• Do you familiar with the following concept? [2. MSMEs]	10	8	0	4	0	22
• Do you think that Women should be Empowered?	10	9	0	9	0	28
• Do you know what is the role of MSMEs in Women's Empowerment?	7	6	0	9	0	22
• Do you know the New Definition of MSMEs which was Issued by the Government of India?	8	4	0	9	0	21
• Do you familiar with women's political and social rights?	10	7	0	6	0	23
• Are you aware of the role of Ruma Devi who is giving her contribution to the upliftment of the women community?	15	2	0	0	0	17
• Should men make part women In his decision-making?	5	8	6	1	0	20
• Do you think that Covid -19 increases further employment opportunities for women and it will help in their empowerment?	5	9	8	4	0	26

Annexure 2: Knowledge Level of Professional Males (11)

Attributes	EA/SA/YES	MF/A/Maybe	SF/N/NO	SF/D	NA	Total Score
	5	4	3	2	1	
• Do you familiar with the following concept? [1. Women Empowerment]	25	12	3	4	0	44
• Do you familiar with the following concept? [2. MSMEs]	22	11	3	4	0	40
• Do you think that Women should be Empowered?	23	14	5	10	0	52
• Do you know what is the role of MSMEs in Women's Empowerment?	20	4	3	10	0	37
• Do you know the New Definition of MSMEs which was Issued by the Government of India?	16	6	1	7	0	30
• Do you familiar with women's political and social rights?	20	10	3	9	0	42

• Are you aware of the role of Ruma Devi who is giving her contribution to the upliftment of the women community?	6	0	9	0	0	15
• Should men make part women In his decision-making?	20	20	6	0	0	46
• Do you think that Covid -19 increases further employment opportunities for women and it will help in their empowerment?	14	20	7	0	0	41

Annexure 3: Knowledge Level of Non-Professional Females(26)

Attributes	EA/SA/YES	MF/A/Maybe	SF/N/NO	SF/D	NA	Total Score
	5	4	3	2	1	
• Do you familiar with the following concept? [1. Women Empowerment]	60	32	9	6	0	107
• Do you familiar with the following concept? [2. MSMEs]	53	27	5	7	0	92
• Do you think that Women should be Empowered?	57	32	10	14	0	113
• Do you know what is the role of MSMEs in Women's Empowerment?	52	26	4	8	0	90
• Do you know the New Definition of MSMEs which was Issued by the Government of India?	45	19	4	6	0	74
• Do you familiar with women's political and social rights?	55	29	7	12	0	103
• Are you aware of the role of Ruma Devi who is giving her contribution to the upliftment of the women community?	36	2	13	0	0	51
• Should men make part women In his decision-making?	70	24	12	0	2	108
• Do you think that Covid -19 increases further employment opportunities for women and it will help in their empowerment?	52	22	10	0	6	90

Annexure 4: Knowledge Level of Professional Female(16)

Attributes	EA/SA/YE S	MF/A/Maybe	SF/N/NO	SF/D	NA	Total Score
	5	4	3	2	1	
• Do you familiar with the following concept? [1. Women Empowerment]	35	16	6	6	0	63
• Do you familiar with the following concept? [2. MSMEs]	30	13	4	5	0	52
• Do you think that Women should be Empowered?	34	20	8	14	0	76
• Do you know what is the role of MSMEs in Women's Empowerment?	25	14	3	4	0	46
• Do you know the New Definition of MSMEs which was Issued by the Government of India?	25	10	3	6	0	44
• Do you familiar with women's political and social rights?	31	12	7	11	0	61
• Are you aware of the role of Ruma Devi who is giving her contribution to the upliftment of the women community?	24	2	7	0	0	33
• Should men make part women In his decision-making?	45	12	9	1	0	67
• Do you think that Covid -19 increases further employment opportunities for women and it will help in their empowerment?	38	12	10	1	0	61

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