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Evidence Based Study On Women Empowerment Through Unorganized Women Entrepreneurship In Bangalore

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Abstract: In India, women entrepreneurship is growing rapidly and in all walks of business. However, in mainstream number of women entrepreneurs are still smaller than men. Further, since women have to take care of a large number of household and family responsibilities they do not feel highly comfortable as mainstream entrepreneurs. Unorganized business formats or unorganized entrepreneurship is an area where women have applied their entrepreneurial skills. Generally unorganized businesses are more talked about in the rural context but this is also a fact that there are a large number of unorganized businesses run by women entrepreneurs in urban areas including state and national metros. These businesses include sale purchase of household items, Tiffin service, paying guest home service, tuitions, dance classes, boutique and multilevel marketing products like Tupperware, oriflame and Avon. These businesses have been considered as unorganized because they are not registered with any local government body or MSME (Micro, Small and Medium Enterprises). NITI Aayog launches women entrepreneurship platform aimed at providing a vibrant entrepreneurial ecosystem where women do not face gender barriers. The present study is empirical in nature which finds out about how women in Bangalore have been empowered by these businesses and whether their objectives of starting these ventures have been fulfilled or not. For the present study the data has been collected from 130 women entrepreneurs. Convenience sampling has been used for data collection. Statistical tools such as mean and multiple regression were applied for data analysis. It was found from the study that most of the women entrepreneurs started their business ventures for extra income and utilize their time and skills along with a good work –life balance. It was also found the most of the women fulfilled their objectives.

Keywords: Women Entrepreneurs, Unorganized Entrepreneurship, Multiple Regression.

Article History

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1. INTRODUCTION

Women's empowerment is the process in which women expand and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied (Naila, 2005). Women empowerment has been understood in various terms such as social and financial freedom of women, self-confidence, utilization of her own talent, self-identity and self-recognition etc. Women in India have always been seen after men. Men are considered to be the first and most important member earning bread and butter for the family. Since, men were considered to be earning more and the main earner of the family; men have got more owner, pride, freedom, space and respect than women. Women empowerment relates to the level of women where she is free to take her own decisions regarding occupation, job, business, and investments.

Entrepreneurship undoubtedly is a great way to look forward for women empowerment. Women are not only working in the industry but also working independently as entrepreneurs, mobilizing resources and with their small ventures they are significantly supporting their families. Women get more confidence and support from their family members (including husband) when they start earning significantly. However, in changing scenario, family members support in the beginning of the ventures also. As mentioned in the abstract of this paper, that unorganized sector in urban areas is increasing very rapidly, where women sell the products of Multi-Level Marketing companies like Tupperware, AVON, Oriflame etc. and they carry on businesses like Tiffin services, dance classes, tuitions and yoga classes etc.

Unorganized sector here means, when the entrepreneurs are not registered with any of the entrepreneurial bodies as set up by central or state government. Such units are not registered under GST or incomes generated from such businesses are also under the bracket of applicability of goods or service GST.

Generally, unorganized sector of entrepreneurship is more talked about in the rural areas. In rural areas lack of knowledge, resources and funds finally force a person to limit the size of the business. In the urban areas the situation of women is different. People live in nuclear families and here the constraints always are not the resources like finance but the constraints are - taking care of the family when you do not have anyone else to take care in the family.

Hence unorganized entrepreneurship / own venture is the only way to earn, stay busy and also keep a better work life balance. One feels her own boss, as no instructions come from any side. The customers are also treated casually and as per convenience. Such entrepreneurs can take vacations as their customer also understands that they are unorganized set up. Women entrepreneurs also come forward for entrepreneurship because they get financial independence, better social status, and income for their family and stay busy. However, more than many of the above points, passion is an important driver.

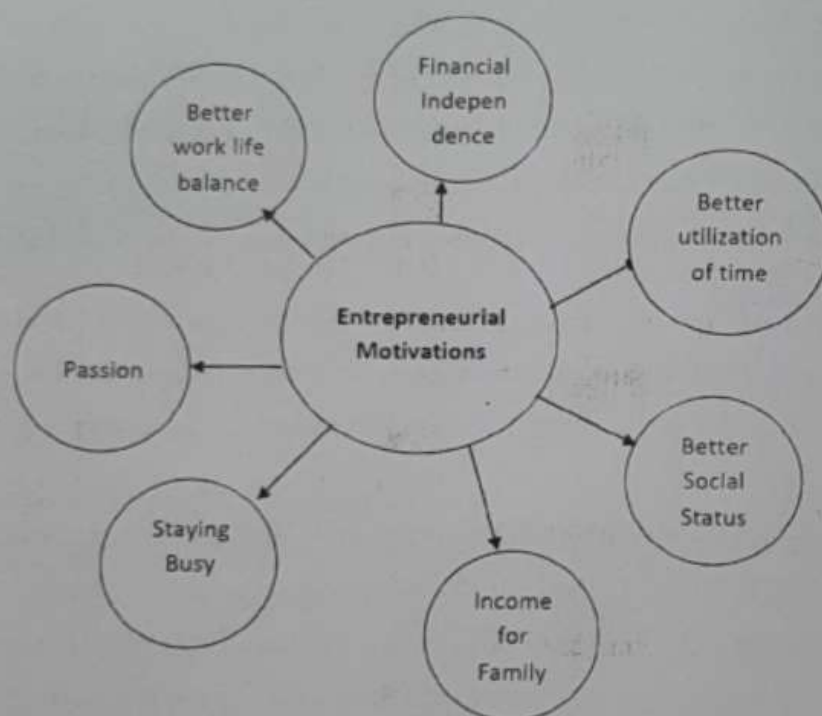


Figure1 - Motivation behind Unorganized Entrepreneurship in Urban Areas

There is an important logic behind the success of these entrepreneurs in the urban areas.

2. LITERATURE REVIEW

There are a large number of studies on women entrepreneurship, however, no particular study was found on „unorganized women entrepreneurship” in the urban areas or metro cities. Some of the important and relevant studies have been listed as under.

Dasgupta, B. (2004) studied on the motivational factors of women for being an entrepreneur and found five core motivations. Out of four motivations the entrepreneurial motivation (women have spirit of motivation) followed by motivation to achieve, confidence in ones talent and potential, the desire to bring about change and innovation were highly motivating factors.

Jaiswal (2004) studied on motivation of women to become an entrepreneur found that the motive "economic independence" ranked first among the respondents for their entry in to entrepreneurship, followed by "utilization of skill" and "to exercise creativity" subsequently. The "achievement in life", "independence", and "earning profit" were the strongest motives stated by them in the priority order.

Rekha Priyadarshini (2013) conducted a qualitative study on 21 rural women entrepreneurs who were doing entrepreneurship in the informal sector. The findings revealed that rural women enter into entrepreneurship due to some external circumstances such as divorce, widow or gender discrimination. The study was in the rural setting. The major issues found in success of women entrepreneurship were Lack of proper infrastructure, Lack of awareness, Lack of mobility, Lack of capital investment, Work –Family conflict, Lack of financial assistance and Lack of family support.

Shingla and Singh (2017) studied the women empowerment thorough entrepreneurship and found that there are three major areas of empowerment of a women namely "level of mobility", "decision-making power", and "awareness and capacity building". The authors found that that there is a substantial improvement in overall status of women in the family. The empowerment index score for the indicator "level of mobility", of the majority of the respondents was in the medium to high category. The study concluded that as much as 64% of the respondents exhibited their extent of empowerment in medium category.

Balasundaram et al. (2010) revealed that women empowered with entrepreneurship will be able to make their own decisions: -decision making indicates the choice which is the basis of empowerment, to do preferable work- work in non- traditional fields imply opening to more powerful networks, which leads directly to the empowerment and to attain financial independence: - financial independence is a major contributing factor in the empowerment of women.

Gopika et al. (2015) recommended that as a part of overall human resource development, women entrepreneurial development is one of the important areas, which has to be focused by most of the countries. The encouragement given to women entrepreneurs; have shown significant impact on all segments of the economy in India.

Dwivedi and Dwivedi (2011), found women are regarded as better half of the society. In traditional Indian societies, they were confined to four walls. In modern society, they come out

of four walls to participate in all types of activities including entrepreneurship. In India empowering women through entrepreneurship has become an integral part of our development efforts because of 3 important reasons; i). Women development, ii) Economic growth and iii) Social stability it was found that this enterprise is appropriate for those women entrepreneurs who are having problem to outside home due to family responsibility or their culture. They can start this venture inside their home.

Gutpa and Kumari (2014) discussed that the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Major objectives of the study are to ascertain the factors in the emergence of women entrepreneurs. Further study highlights the major constraints and challenges faced by women entrepreneur and opportunities available to them. At the end the paper makes some suggestions for increase or promotion of women entrepreneurs and healthy growth of women entrepreneurs in India.

Mazumdar and Ahamed (2015) discussed that women's entrepreneurship contributes to the economic well-being of the family and communities and also reduces poverty. The empowerment of women to a large extent depends on taking part in some development activities. Therefore, the promotion of micro and small scale enterprises has been recognized as an important strategy for advancing the economic empowerment of women. At the household level, women's microenterprises and small scale businesses play an important role in ensuring the survival of poor household and in building up women's confidence, skills and socio economic status.

2. OBJECTIVES OF THE STUDY

- To find out the various motivation of women for being an entrepreneur in an urban area.
- To ascertain the factors of entrepreneurship that empowers a women entrepreneur

3. RESEARCH METHODOLOGY

The present study is empirical in nature which finds out about how women in Bangalore have been empowered by these businesses and whether their objectives of starting these ventures have contributed in their empowerment or not. For the present study the data has been collected from 130 women entrepreneurs. The data collection was done with the help of a structured questionnaire. The sampling method used was the convenience sampling. Statistical

tools such as mean and multiple regression were applied for data analysis. Only those women entrepreneurs were selected who are working from home and have an unorganized set up. The data collection was done anonymously on the request of most of the women entrepreneurs.

4. Data Analysis and Interpretation:

4.1 Demographic profile of the respondents:

Table 1 Demographic Profile of the Respondents

Categories	No. of Respondents	% age
Age		
25-35	75	57.69
35-45	37	28.46
Above 45	18	13.84
Total	130	100
Income		
<20000 per month	44	33.84
20,000 – 40,000 per month	56	43.07
Above 40,000 per month	30	23.07
Total	130	100
Age of Business		
1 – 3 years	61	46.92
3-5 years	45	34.61
Above 5 Years	24	18.46
Total	130	100

Table 1 shows the demographic profile of the women entrepreneurs, around 58% are in the age group of 25-35 followed by the 2nd category i.e. 35-45 with 28.46% and above 45 i.e. 13.84%. Income of the respondents has been shown under the 3 categories 33.84% are below 20,000 per month. 43% women entrepreneurs earn 20,000 to 40,000 per month and rest earn above 40,000 per month. Regarding the Age of business, it was found that around 47% business are of 1-3 years' age, 34.61% are of 3-6 years and rest 18% are above 5 years.

4.2 Type of your business:

Table 2 Type of Business

Type of Business	No. of Respondents	% age
Sale – Purchase of Household/ other items	76	58.46
Service – Tuitions, dance, yoga classes, boutique, day-care, play school	32	24.61
Tiffin service	22	16.92
Total	130	100

Table 4.2 shows the responses of women entrepreneurs regarding the type of business. Around 59% women entrepreneurs are involved in the business of sale-purchase of household or other items including confectionary products followed by 23% women entrepreneurs who provide services such as tuitions, dance, yoga classes, boutique, day-care and play school. Lastly, 17% provide Tiffin service.

4.1 Motivations for starting your own business:

Table 3 Motivations for Starting your Own Business

Motivations for being an Entrepreneur	Mean Score out of 5
Earning of extra income for family	4.49
Financial independence	4.52
Independence in working	4.10
Better work life balance	4.33
Free entry and exit in the business	3.67
Part Time job	3.85
Good income / profit as compared to the efforts done	4.15
Best way to utilize extra time	4.38
Better Social Status	4.36
Entrepreneurship / work/ business is my passion	4.12

Table 4.3 shows the motivations for starting your own business where financial independence has come out to be the most important point with the mean score of 4.52 closely followed by earnings of extra income for family with mean score of 4.49. Best way to utilize extra time is 4.38 followed by better social status 4.36. Better work life balance has the mean score of 4.33 followed by Good income/profit as compared to the efforts done 4.15; entrepreneurship/work/business is my passion has got a mean value of 4.12. Independence in working is also one of the motivations for women to become entrepreneur with a mean value of 4.10. Entry and exit in the business with a mean score of 3.67.

4.4 Impact of benefits of Entrepreneurship on Women Empowerment:

Table 4 to 6 discourses about the impact of benefits of entrepreneurship on women empowerment. These tables belong to the multiple regression analysis.

Table 4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.841(a)	.707	.698	.87056

(a) Predictors

Table 4 shows the model summary and robustness of model. Adjusted R square is checked for the same. The value .698 shows that the model explains around 70% of the variance in the dependent variable is explained by the independent variable.

Table 5 ANOVA (b)

Model		Sum of Squares	d.f.	Mean Square	F	Sig.
1	Regression	236.929	8	8.351	11.410	.000(a)
	Residual	98.791	122	.635		
	Total	335.12	130			

a. Predictors b. Dependent Variable

The ANOVA table shows the significance of model. The value under column sig. is .000, which is less than the critical value of p that is .05. Along with the value .000, (a) is also

given, which denotes the predictor. Predictors are the independent variable. The value of F is 11.410. Here it is interpreted that independent variables have significant impact on the dependent variable.

Table 6 Coefficients (a)

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	2.235	.625		5.127	.000
Financial independence	.305	.156	.172	2.836	.009
Social recognition and status	.236	.138	.173	2.832	.008
Importance/ better status in the family	.254	.120	.145	3.411	.001
Financial support to the family	.301	.128	.247	2.414	.007
Enhancement in Skills and abilities	.201	.104	.187	1.415	.257
Better self confidence	.455	.147	.386	3.714	.000
Fulfillment of personal goals of life	.170	.141	.143	1.214	.271
Trust in yourself	.136	.112	.109	1.219	.207

Dependent variable – Women Empowerment

Table 6 is a coefficients table that shows the impact of independent variables on dependent variables. The women empowerment was measured on the 5-point interval scale with the help of the statement that 'Do you feel empowered'. Similarly, all the independent variables listed in the table 6 were also measured with the help of an interval scale. The results show that out of 8 independent variables, 5 benefits of entrepreneurship significantly contribute to the „women empowerment“ namely Financial independence, Social recognition and status, Importance/ better status in the family, Financial support to the family and Better self-confidence. Hence it may be concluded here that women feel empowered because they earn and contribute to their family, as a result it enhances their value in the family. On the other hand, they personally also feel better and more confident. However, Enhancement in Skills

and abilities, Fulfillment of personal goals of life and Trust in yourself are not contributing in the women empowerment significantly.

5. FINDINGS AND CONCLUSION

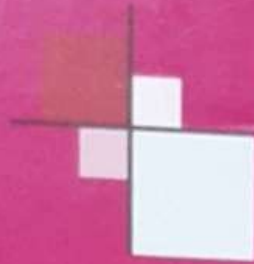
Women entrepreneurship in unorganized and in urban areas is an area under which very less work has been done so far. This paper significantly contributes to that. The women chosen in this study are well educated and easily join any job outside or they have left their jobs due to their marriage or any other reason. Since in the present study only married women have been selected, this study becomes more important as it investigates around those women who are also struggling with the work life balance. The study reveals that Earning of extra income for family, Financial independence Best way to utilize extra time, Better Social Status Independence in working Independence in working, Better work life balance Entrepreneurship / work/ business is my passion and Good income / profit as compared to the efforts done are the most important motivations that makes a woman an entrepreneur. Similarly, financial independence, Social recognition and status, Importance/ better status in the family and financial support to the family Better self-confidence are the most important factors that contribute in the women empowerment. The study clearly reveals that women fight much for their financial independence as they need not ask money from their husband for all small and bit needs.

As this study's evidence indicates, focused was more on financial independence and other motivational factors, additional research needs to be done on Skill Development as well. It is hoped that this study has provided some additional insight into women empowerment through women entrepreneurship.

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