

Entrepreneurial Empowerment and WMEs in Kerala

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Abstract

The present study, titled "Entrepreneurial Empowerment and Women Micro Enterprises in Kerala," is an effort to assess the extent to which Kerala's women-owned microenterprises have benefited from entrepreneurial empowerment. Adequate assistance needs to be offered in case a spike in financial and social empowerment is desired and such research aids in the general advancement and empowerment of WMEs through entrepreneurship. Workers at micro enterprises who actively participated in Kudumbashree's women-led campaign to end hunger were empowered as entrepreneurs. This is assessed by a comparison against the background of their post-ME and pre-ME activities. The investigator has identified component factors, such as initiative, creativity, readiness to take risks, organising abilities, management potential, and decision-making ability, to assess the level to which they are experiencing entrepreneurial growth. The work is evaluated for accuracy and reliability with the help of appropriate statistical tools. Based on the time factor, the appropriate method for analysing and deductively inferring information was employed. The average, the proportion, and the Pearson Chi-Square test are the methods used to analyse the data. It is noted that the owner-members' perspectives on every facet of entrepreneurial empowerment clearly changed once they were involved in the business operations concerns of MEs.

Keywords: Entrepreneurial Empowerment, ME, WMEs & Kudumbashree Mission.

1. Introduction

The goal of the current study, "Entrepreneurial Empowerment and Women Micro Enterprises in Kerala," is to determine how much the employees of the entities have changed and developed in connection with their entrepreneurial endeavours. With the overarching objective of starting and growing units in order to attain entrepreneurial empowerment, a study is also done to determine the range of changes in the entrepreneurship of employees as they transition from NHGs to SHGs.

According to A.H. Cole, "Entrepreneurship is the purposeful activity of an individual or a group of associated individuals undertaken to initiate, maintain, or organise a profit-oriented business unit for the production or distribution of economic goods and services."

As per the MSME Development Act of 2006, "a micro enterprise is an industry where the investment in plant and machinery does not exceed Rs. 25 lakhs, and a micro enterprise in the service industry is one where the investment should not exceed Rs. 10 lakhs."

According to GoI: “an enterprise owned and controlled by women having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women.”

According to GoK: “units owned/organised by women and engaged in small scale and cottage industries with not less than 80% of the workers as women.”

Kudumbashree operates as a community movement made up of Keralan women's neighbourhood groups. Kudumbashree, a successful method for fostering the empowerment of women, has gained widespread recognition and support throughout Kerala. This research conducts an analysis of the entrepreneurial development of members of such entities. Employees of micro enterprises achieved entrepreneurial empowerment following their active participation in Kudumbashree's women-led initiative to eradicate hunger. This is measured by comparing and contrasting their pre-ME activities with their post-ME activities. To evaluate the degree of their entrepreneurial development, the investigator has defined component variables such as initiative, inventiveness, willingness to take risks, organising skills, managing potential, and capacity to make decisions.

2. Review of Literature

Dewal, Keerti (2021), study titled, “Entrepreneurship among Small Scale Entrepreneurs of Rajasthan -A Psychological Inquiry” pointed out that, “It goes without saying that because entrepreneurship is one of the most dynamic and unexpected careers, entrepreneurs' effectiveness and general well-being occasionally suffer. Having the necessary personality qualities boosts the likelihood of making the proper decisions and overcoming obstacles, since personality is essentially an inclination to act.”

Ghumare Milind Ravindra (2022) found that “the study entitled “Entrepreneurs and work-life balance: A critical study in urban areas of Thane district” found that entrepreneurs may feel the happiest and most fulfilled because they are connected to every stage of their lives. To put it briefly, work-life balance contributes to overall wellbeing. Emotional wellness, personal vitality, life contentment, and pleasure all decrease with increasing conflict between work and life. Work-life harmony suites have the potential to significantly reduce absenteeism, boost employee self-esteem, and maintain compliance with legal requirements, particularly during difficult economic times. Being considerate of entrepreneurial endeavours is very important, and achieving trade success also involves addressing external factors like finance, labour, and economic concerns. This is so that trade growth and success in emerging nations may be attributed to the expansion of internal and external features or aspects. Thus, a complete understanding of an entrepreneur's success is essential as it will result in the creation of innovative instruments, like: 1. tools for trade to progress in their modernization and growth processes; and 2. tools for management to enhance innovative approaches to maintain and demonstrate financial progress.”

Liji Sathosh (2013) points out that “the influence of Kudumbashree and its microfinance initiatives for microenterprises is genuinely liberating. Based on the analysis, it was determined that Kudumbashree's goal of empowering women in Kerala had been mostly successful. It's time to put the accomplishments behind us and

continue to build on them while maintaining their sustainability. Sustainability requires ongoing efforts to uphold sound governance practices.”

Nagaraj, Gudaganavar, and Rajashree (2009), conduct a study on “empowerment and point out that, rural india cannot grow on an equitable basis unless its women folk have been improved and given social and economic empowerment. It's common knowledge today that women are never really emancipated unless they get equal chances in the workplace and in society.”

Priyalatha C. (2012) analysed that “strengthening capacity through the Micro Credit initiative helps women break free from their constraints. As a result, individuals might become more involved in matters of society and economy and feel empowered when it comes to making decisions on the political, financial, and household fronts. According to the report, microcredit initiatives can assist households that are below the poverty line in rising beyond it and reaping the benefits of a steady stream of income. In addition to increasing the degree of socioeconomic empowerment, the performance's execution has increased the earnings of the corresponding households and produced assets and jobs.”

Roy Mathew Vettoor (2015) narrates “the function of self-help groups in empowerment and claims that the SHGs were effective in starting a positive cycle of the impoverished's growth and development outside of traditional paradigms. The state's self-help groups (SHGs) are dominated by the Hindu community and the OBC/OEC population, according to socioeconomic factors. The bulk of the members in the majority of the groups are SSLC and below qualified, and most of the groups are of the perfect size. BPL involvement in SHGs has increased dramatically, which attests to the programme's innate power.”

Soniya V. (2017) “comparing the socioeconomic empowerment of women in Kaniakumari District through SHGs with that of Thiruvananthapuram District's Neighbourhood Groups, the study concludes that SHGs in Kaniakumari District ought to be encouraged to launch their own businesses, just like the people in Kerala's Neighbourhood Groups do. The study's conclusions show that women join SHGs and NHGs for their own personal development as well as for financial advantages. Through the NHGs and SHGs, women are taking charge of their own personal development and making it a way of life.”

Hypothesis

Underlying the present investigation, titled "Entrepreneurial Empowerment and Women Micro Enterprises in Kerala," is the following hypothesis:

H0: Participating in microenterprise activities has significantly transformed owner-members' entrepreneurial empowerment in Kerala.

3. Scope and Significance

Working and entrepreneurial women have several challenges at home because of their multiple responsibilities in their households and in society. There are 260 units of women's micro entities in Kerala State selected as the samples for the study. The focus of the present investigation, titled "Entrepreneurial Empowerment and Women Micro Enterprises in Kerala," is to ascertain the extent to which the entities' workers have evolved and transformed as a result of their entrepreneurial pursuits.

Research is also conducted to ascertain the range of changes in employees' entrepreneurship when they move from NHGs to SHGs, with the overall goal of establishing and expanding units in order to achieve entrepreneurial empowerment.

5.Objectives

The goals of this research work are as follows:

1. To evaluate the entrepreneurial empowerment of owner-members of WMEs in Kerala.
2. To compare the degree of entrepreneurial empowerment of owner-members before and after WME activities were carried out.

6. Methodology

The design of the current study is analytical in nature. The sample unit is made up of female microentity owners, members, and staff members. 260 owner-member workers will comprise the sample, which will be selected using the random stratified sampling approach.

6.1 Nature of the Research Work

This present study, "Entrepreneurial Empowerment and Women Micro Enterprises in Kerala," takes a predominantly descriptive method.

6.2 Sample Specification

The sample area of the present study was chosen to be Kerala, which has 260 active women-owned micro-units. Kerala's women-owned microbusinesses serve as an illustration of how labourers work together to support themselves. Within the sample unit are the female micro-entity owner-members.

6.3 Sampling Technique

A stratified multi-stage random sampling approach will be used to choose the sample, which will consist of 260 owner-member workers.

6.4 Data Sources

Structured interviews with members of women microenterprises were conducted using a closed-ended Likert scale interview schedule. Secondary sources, including previously published theses, dissertations, articles in publications, journals, and so on, were also used to collect the essential data.

6.5 Data analysis

The appropriate techniques was used for data analysis and interpretation, depending on the time factor. Important techniques are used to analyse the data, including the mean, percentage, and Pearson Chi-Square test.

7. Limitations

At this time, the researcher's investigation is restricted to Kerala. The study concentrated on how women-owned microlending companies assessed their employees' abilities in light of the need for microlending to start and run these kinds of companies, as well as the difficulties they encountered. The inquiry was conducted using just pre-formulated questions.

8. Analysis and Interpretation

With a statistical examination of differences based on data gathered both before and after the operations of WMEs, this study evaluates the potential and competencies of employees based on their personal experiences with innovative empowerment, their distinctive qualities, and their capacity to conduct these types of enterprises. The investigator has identified six component factors, such as initiative, creativity, readiness to take risks, organising abilities, management potential, and decision-making ability, to assess the extent of their development as entrepreneurs.

8.1 Initiative

The researcher uses a five-point acceptability scale to study and measure the entrepreneur's ability to face and solve difficulties that emerge in connection with microenterprise operations and developmental activities.

Table 1: Initiative

Status	Before ME		After ME	
	No.	%	No.	%
Very High	02	00.76	129	49.61
High	35	13.47	107	41.10
Medium	55	21.16	24	09.23
Low	163	62.69	00	00.00
Very Low	05	01.92	00	00.00
Total	260	100.00	260	100.00
Pearson Chi-Square = 510.4, df = 4, p=0.000				

Source: Primary Data.

Surveys are done to explore "the ability to take initiative" as a component of entrepreneurship growth. Considering the data acquired, it is clear that, before ME, only 92 (35.38%) participants fell into the medium or above group; however, after ME, that number jumped to 260 (100%) respondents. 168 (64.71%) people fell into the low and very low groups before ME, but that number dropped to 'zero' in the post-ME era. This indicates that taking part in MEs has a profound and revolutionary impact on participants' and owners' capacity to take the initiative. With a significance threshold of 5%, the Chi-Square test is applied to determine the significance of the relationship between them. 510.4 is the determined chi-square value (df = 04, p = 00.00). There is a substantial correlation between elements both prior to and following their execution of microenterprise operations with respect to "taking initiative," as evidenced by the Chi-Square value being bigger than the table value (9.49). It is worth noting that after engaging in the economic operations of MEs, the owner-members of MEs saw a significant shift in their mindset towards initiative.

8.2 Creativity

This research study's objective is to look at "creativity" within the framework of the growth of entrepreneurship. Considering the data acquired, it's evident that this characteristic has been investigated and analysed. Table 2 presents "creativity" against the backdrop of the evolution of entrepreneurship.

Table 2: Creativity

Status	Before ME		After ME	
	No.	%	No.	%
Very High	03	01.15	151	58.07
High	43	16.53	96	36.94
Medium	48	18.46	11	04.23
Low	100	38.46	02	00.76
Very Low	66	25.38	00	00.00
Total	260	100.00	260	100.00
Pearson Chi-Square = 521.01, df = 4, p=0.000				

Source: Primary Data.

To ensure that "creativity" is investigated within the framework of the growth of entrepreneurship, a survey is carried out and data is gathered. The information makes it evident that, before ME, only 96 (36.94%) respondents fell into the group of medium-and-above responders, but that number rose to 258 (99.24%) after ME. Prior to ME, 166 (63.84%) fell into the low and very low groups; in the post-ME era, this number dropped to 2 (0.76%). Therefore, it is clear that participation in MEs had a profound and revolutionary impact on the creativity of the employees who took part and the members of MEs. The significance of the association between them is assessed using the chi-square test at the 5% level of significance. 521.01 is the determined Chi-Square value (df = 04, p = 0.000). According to "creativity," there is a significant association between the variables both prior to and post they carry out microbusiness activities, as shown by the Chi-Square value being greater than the table value (9.49). It should be mentioned that after participating in the economic operations of MEs, the owner-members of MEs saw a significant shift in their perspective on creativity.

8.3 Risk Taking

To investigate "risk taking" as a component of the growth of entrepreneurship, a survey is carried out and information is gathered. This element is looked at, evaluated, and shown in Table 3.

Table 3: Risk Taking

Status	Before ME		After ME	
	No.	%	No.	%
Very High	03	01.16	134	51.54
High	35	13.46	91	35.00
Medium	57	21.92	31	11.93
Low	127	48.85	4	01.53
Very Low	38	14.61	0	00.00
Total	260	100.00	260	100.00
Pearson Chi-Square = 470.3, df = 04, p=0.000				

Source: Primary Data.

For the purpose of studying "risk taking" against the backdrop of the growth of entrepreneurship, an interview is carried out and data is gathered. It is evident from the data that, before ME, only 95 respondents (36.54%) fell into the category of medium and above, but that number rose to 384 respondents (98.46%) after ME. Prior to ME, 265 (63.46%) people fell into the low and very low groups; however, in the post-ME period, this number dropped to zero. Therefore, clearly, participation in the entity had a significant and revolutionary impact on participants' and owners' willingness to take risks.

At the 5% level of significance, the Chi-Square test is applied to determine the significance of the relationship between them. 470.3 is the determined chi-square value ($df = 04$, $p = 0.000$). There is a substantial correlation between the pre- and post-variables they undertake in micro entities' actions in relation to "risk taking," as evidenced by the Chi-Square value being bigger than the table value (9.49). Also, it should be mentioned that after participating in the financial operations of MEs, the owner-employees of MEs saw a discernible shift in their mindset towards taking risks.

8.4 Capacity to Organize

A five-point acceptance scale is employed to examine and evaluate the respondents' capacity for micro entity organisation. Table 4 examines, assesses, and displays this aspect.

Table 4: Organizing Capacity

Status	Before ME		After ME	
	No.	%	No.	%
Very High	03	01.03	134	51.54
High	35	13.33	91	35.00
Medium	57	22.05	31	11.92
Low	127	48.97	4	01.54
Very Low	38	14.62	0	00.00
Total	260	100.00	260	100.00
Pearson Chi-Square = 470.3, $df = 4$, $p=0.000$				

Source: Primary Data.

For the purpose of investigating the "capacity to organise" under the framework of the growth of entrepreneurship, a survey was carried out and data was gathered. As may be seen from the data, before ME, only 95 (36.41%) of the respondents fell into the "medium and above" group, but that number rose to 254 (or 98.46%) after ME. Prior to ME, 165 (63.59%) people fell into the Low and Very Low groups; in the post-ME period, that number dropped to 4 (1.54%). Therefore, it is clear that participation in MEs had a profound and revolutionary impact on participants' and owner-members' ability to organise.

At the 5% threshold of significance, a chi-square test is performed to determine whether there is a significant correlation between them. 470.3 is the determined chi-square value ($df = 04$, $p = 0.000$). There is a substantial correlation between the elements both prior to and after they execute microbusiness operations in

relation to "capacity to organise," as indicated by the Chi-Square test value being greater than the value in the table (9.49). Also, it should be mentioned that after participating in the economic operations of MEs, the owner-employee of MEs saw a significant shift in their ability to organise.

8.5 Managing Ability

The capacity of the participants to take on entities and strategies for dealing with regular obstacles associated with micro entities are studied and assessed here using a five-point acceptability scale. This element is looked at, evaluated, and shown in Table 5.

Table 5: Managing Ability

Status	Before ME		After ME	
	No.	%	No.	%
Very High	0	00.00	125	48.07
High	28	10.76	114	43.85
Medium	48	18.47	13	05.00
Low	145	55.77	5	01.93
Very Low	39	15.00	3	01.15
Total	260	100.00	260	100.00
Pearson Chi-Square = 538.1, df = 04, p=0.000				

Source: Primary Data.

The aim of the survey is to investigate "managing ability" against the backdrop of the growth of entrepreneurship. Based on the data gathered, it is clear that, before ME, only 76 (29.23%) respondents fell into the category of medium and above, but, following ME, that number rose to 252 (96.92%). Prior to ME, 184 employees (70.77%) fell into the Low and Very Low groups; in the post-ME period, that number dropped to 8 employees (3.08%). Therefore, it is evident that taking part in MEs has a significant and revolutionary impact on the leadership capacity of those who participated and the owner-employees of MEs.

The Chi-Square test with a significance threshold of 5% is used to determine whether there is a significant correlation between them. The value of the Chi-Square is 538.1 (df = 04, p = 0.000). There is a substantial correlation between elements both prior to and after they execute the activities of micro entities with regard to "managing ability" since the Chi-Square value is bigger than the table value (9.49). Additionally, it should be mentioned that after participating in the financial operations of MEs, the owner-employees of MEs saw a significant shift in their mindset on management abilities.

8.6 Decision Making

The researcher assesses, measures, and tests the subject's capacity to make decisions about general direction through the development of social interaction and as a component of social intervention using a five-point acceptability scale. This element is looked at, evaluated, and shown in Table 6.

Table 6: Decision Making

Status	Before ME		After ME	
	No.	%	No.	%
Very High	02	0.76	135	51.93
High	29	11.15	106	40.76
Medium	53	20.39	14	5.39
Low	138	53.08	5	1.92
Very Low	38	14.62	0	0.00
Total	260	100.00	260	100.00
Pearson Chi-Square = 540.6, df = 04, p=0.000				

Source: Primary Data.

To look into the "power of decision-making" against the backdrop of the growth of entrepreneurship, an investigation was conducted, and data was gathered. It's evident from the data that, before ME, only 84 (32.20%) participants fell into the "medium and above" group, but that number rose to 255 (98.18%) after ME. Prior to ME, 176 (67.70%) people fell into the Low and Very Low groups; in the post-ME period, that number dropped to 5 (1.92%). Therefore, it's evident that participation in entities had a profound and revolutionary impact on the participants' and owner-members' ability to make decisions. At the five percent significance level, the Chi-Square test is used to determine whether there is a significant correlation between them. 540.6 is the determined chi-square value (df = 04, p = 0.000).

There is a substantial correlation between factors both prior to and after participants execute enterprise operations, in reference to "power of decision-making," since the Chi-Square test value is greater than the value in the table (9.49). Furthermore, it should be mentioned that after participating in the economic operations of MEs, the owner-members of MEs saw a significant shift in their perspective on the authority to make decisions.

9. Findings

1. Surveys are done to be able to explore "the ability to take initiative" as a component of entrepreneurship growth. In light of the data gathered, it's obvious that, before ME, only 92 (35.38%) participants fell into the medium or above group, but after ME, that number rose to 260 (100%) respondents. 168 (64.71%) people who fell into the extremely low and low groups before ME dropped to zero in the post-ME scenario. It is worth noting that after engaging in the economic operations of MEs, the owner-members of MEs made a considerable shift in their mindset towards initiative.

2. For the purpose of investigating "creativity" within the framework of the growth of entrepreneurship, a survey is carried out and data is acquired. It is evident from the data that, before ME, only 96 (36.94%) respondents fell into the group of medium-and-above responders, whereas the number rose to 258 (99.24%) after ME. Prior to ME, 166 (63.84%) fell into the Low and Very Low groups in the post-ME era, and this number dropped to 2 (0.76%). It is observed that after participating in the economic operations of MEs, the owner-members of MEs made a considerable shift in their perspective on creativity.

3. So as to study "risk taking" in contrast to the growth of entrepreneurship, a conversation is carried out and data is collected. The data makes it evident that, before ME, only 95 respondents (36.54%) fell into the category of medium and above, whereas that number rose to 384 respondents (98.46%) after ME. Prior to ME, 265 (63.46%) people fell into the low and very low groups, but in the post-ME period, this number dropped to zero. It should be mentioned that after participating in the financial operations of MEs, the owner-employees of MEs saw a discernible shift in their mindset towards taking risks.

4. In order to investigate the "capacity to organise" in light of the circumstances of the growth of entrepreneurship, an examination was executed in line with the collection of data. The data makes it evident that, before ME, only 95 (36.41%) of the respondents fell into the "medium and above" group, whereas the number rose to 254 (or 98.46%) after ME. Prior to ME, 165 (63.59%) people fell into the low and very low groups; in the post-ME period, that number dropped to 4 (1.54%). It should be mentioned that after participating in the economic operations of MEs, the owner-employee of MEs saw a significant shift in their capacity for organising.

5. The objectives of the survey are to investigate "managing ability" in contrast to the growth of entrepreneurship. In light of the data gathered, it's evident that before ME, only 76 (29.23%) respondents fell into the category of medium and above, and that number rose to 252 (96.92%) after ME. Prior to ME, 184 employees (70.77%) fell into the low and very low groups in the post-ME period, whereas this number dropped to 8 employees (08%) after ME. Therefore, it is presumed that participation in MEs had a profound and revolutionary impact on the leadership capacity of those who participated and the owner-employees of MEs.

6. In the case of "power of decision-making" against the backdrop of the growth of entrepreneurship, a survey was carried out and data collected. From the statistics, it is evident that, before ME, only 84 (32.20%) participants fell into the "medium and above" group, but that number rose to 255 (98.18%) after ME. Prior to ME, 176 (67.70%) people fell into the Low and Very Low groups; in the post-ME period, that number dropped to 5 (1.92%). There is a substantial correlation between factors before and after participants execute enterprise operations with regard to "power of decision-making." Noteworthy is the fact that after taking part in the economic operations of MEs, the owner-members of MEs saw a significant shift in their perspective on the authority to make decisions.

10. Conclusion

After actively engaging in Kudumbashree's women-led campaign to end hunger, Micro Enterprises employees were empowered to pursue entrepreneurial endeavours. This is assessed by drawing comparisons and differences between their pre- and post-ME activities. The researcher has identified six-component criteria to assess the level of entrepreneurial empowerment. These characteristics include initiative, creativity, risk-taking preparedness, organising skills, managerial capacity, and the capability to make decisions. Before and after respondents carry out enterprise activities, there is a substantial correlation between the factors pertaining to "the ability to take," "initiative," "creativity," "risk taking," "managing ability," and "power of decision-making." It ought to be mentioned that after being involved in the

financial concerns of MEs, the owner-members had a significant shift in perspective on every element.

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