

## IMPACT OF MATURITY ON EMPOWERMENT AMONG WOMEN MICRO ENTERPRENEURS OF ALAPPUZHA DISTRICT

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### **ABSTRACT**

*Empowerment differs from one woman to another depending on their socio-economic conditions. This study is an attempt to find out the relation between maturity of a woman entrepreneur and her empowerment. On analysis, it is found that married women are more powerful. Also, as the age increases, women are getting more freedom and are more powerful. Socio demographic factors play an important role in determining the empowerment of not only women entrepreneurs but women as a whole. This study reveals the fact that matured women entrepreneurs are more empowered than others. Also married women entrepreneurs are more empowered than unmarried women due to maturity.*

**KEYWORDS:** *Women Micro Entrepreneurs, Maturity, Empowerment*

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### **INTRODUCTION**

Even though rate of literacy and education increased a lot in our country, unmarried/widow/divorcee/separated women are subject to disrespect in anticipation that they are rebelling against patriarchy. In this type of society majority of Indian women are discouraged to opt job, therefore, marriage becomes the only option for their future settlement and security. Even in Alappuzha this is the case with every woman as we are proud that Kerala stood first in culture and literacy. Hence, life of Indian woman is supposed to rotate around their marital status, which possibly has some influence on their level of empowerment, explores the possible reasons of difference in empowerment and suggest some way out to eliminate the difference.

Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, what is the need is knowledge regarding accessibility to loans, various funding agencies, procedure regarding certification, awareness on government welfare programme, motivation, technical skill and support from family, government and other organizations. More over formation and strengthening of rural women entrepreneurs network must be encouraged.

Women entrepreneur networks are major sources of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. This network helps to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other rural women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity.

## REVIEW OF LITERATURE

Chaiti Sharma Biswas, Ishita Mukhopadhyay revealed the fact that marital status has an important role on the level of empowerment of women.

As per the studies of Hedayath Allah Nikehah, Ma'rof Redguan, Asnarulkhadi Abu-Samah(2010),divorced women have high level of empowerment compared to married and widow women.

Swetha Muddam, in her studies of empowerment of women entrepreneurs in Medak District claimed,socio demographic values are directly related to women empowerment.

## OBJECTIVES

- To find out the relation between age and empowerment of women micro entrepreneurs.
- To analyze the influence of marital status on women empowerment.
- To correlate maturity with women empowerment.
- To study the different powers in which maturity relates in the case of rural women entrepreneurs.
- To connect the influence of type of family with empowerment among women micro entrepreneurs

## RESEARCH GAP

Most of the researchers studied about the factors influencing women empowerment including socio demographic values. But nobody deals with maturity and women empowerment especially in the case of women micro entrepreneurs.

## METHODOLOGY

Primary data was collected from the respondents using structured questionnaire and secondary data from journals and internet.

## ANALYSIS

The data collected from 80 rural women micro entrepreneurs were analyzed using statistical tools and the results were arranged in tables.

## RESULTS & DISCUSSIONS

**Table 1: Socio Demographic Profile of Selected Respondents**

Category	Number	Percentage
Age		
21-30	8	8
31-40	14	14
41-50	53	53
51 & Above	5	5
Marital Status		
Married	64	64
Unmarried	5	5
Widow	11	11
Educational Qualification		
Illiterate	0	0

Literate	2	2
Below SSLC	4	4
Plus Two	39	39
Degree	33	33
Post Graduate	2	2
Type of Family		
Nuclear Family	66	66
Joint Family	14	14
Monthly Income		
Below 15000	3	3
Between 15000-20000	45	45
Between 20000-25000	24	24
Above 25000	8	8
Type of Enterprise		
Café & Restaurant	20	25
Organic Farming	20	25
Curry powder unit	20	25
Masonry	20	25

**Table 2: Age Group**

Category	21-30	31-40	41-50	51&Above	Total
Frequency	8	14	53	5	80
Percentage	10	17.5	66.25	6.25	100

Among 80 respondents of four enterprises, 66.25% belong to the age group 41-50. Compared to other age groups, women in age group 41-50 are interested more in small enterprises. They have the mental power and confidence to achieve more in business and earn economic strength.

**Table 3: Marital Status**

Category	Single	Married	Widow	Total
Frequency	5	64	11	80
Percentage	6.25	80	13.75	100

On analysis of the marital status of women micro entrepreneurs, 80% of them are married. 13.75% are widows and 6.25% are single. Majority of the women entrepreneurs are married and the marital satisfaction i.e., attitude of husbands play an important role in the empowerment of each woman.

**Table 4: Type of Family**

Category	Nuclear Family	Joint Family	Total
Frequency	59	21	80
Percentage	74	26	100

The type and size of the family determines the extent to which an entrepreneur can take decision by herself and does not have to depend on others. The table shows that majority of respondents belong to nuclear family. In the case of nuclear family, husband and children only with woman. Definitely, caring and positive attitude of husband and children gives power to the woman thereby they will get confidence and achieve empowerment in various fields.

**Table 5: Maturity in Economic Freedom**

Specification	Age Group				Marital Status			Type of Family	
	21-30	31-40	41-50	50& above	Single	Married	Widow	Nuclear	Joint
Account in Savings Bank	4	7	50	3	5	62	11	59	18
Own money spending power	2	4	46	2	2	60	11	46	13
Husband's money spending power	2	3	27	-	-	43	-	40	8
Performing large purchases	-	-	23	-	-	39	3	35	7
<b>Total</b>	<b>8</b>	<b>14</b>		<b>5</b>	<b>7</b>	<b>204</b>	<b>25</b>	<b>180</b>	<b>46</b>
<b>Percentage</b>	<b>25</b>	<b>25</b>	<b>68.8</b>	<b>25</b>	<b>35</b>	<b>79.6</b>	<b>56.8</b>	<b>76.2</b>	<b>54.7</b>

As the age increases, women entrepreneurs obtain freedom to save and spend the earnings. They are even able to spend the earnings of husband's. They are able to make combined decisions in large purchases of household assets also. They are empowered enough to make financial planning, discipline and management. The analysis reveals the fact that women belong to the age group 41-50 are involved in all the four economic dealings and are making benefit out of it. Similarly married women are more interested in dealing with the economic status of family and are making decisions on the earnings and expenditure of the family. Moreover in case of nuclear family, husband and wife are the attracting centers and definitely, women are getting more chance to deal with financial matters of the house.

**Table 6: Maturity in Decision Taking Freedom**

Specification	Age Group				Marital Status			Type of Family	
	21-30	31-40	41-50	50& Above	Single	Married	Widow	Nuclear	Joint
Caring Health	3	6	45	2	-	53	3	54	5
Making daily purchases	-	7	50	2	-	62	4	59	2
Visit to family members & relatives	3	6	42	3	2	52	3	49	3
Education of children	2	10	49	-	-	57	1	59	2
Expressing opinion in a meeting	-	5	37	1	-	44	1	48	3
Raising voice against injustice	-	3	29	1	1	48	2	42	1
Knowledge of laws to protect self/family	-	4	23	1	2	41	1	45	2
<b>Total</b>	<b>8</b>	<b>41</b>	<b>275</b>	<b>10</b>	<b>5</b>	<b>357</b>	<b>15</b>	<b>356</b>	<b>18</b>
<b>Percentage</b>	<b>14.3</b>	<b>41.8</b>	<b>74.1</b>	<b>28.6</b>	<b>14.2</b>	<b>79.7</b>	<b>19.5</b>	<b>86.2</b>	<b>12.2</b>

On analysis of the decision making powers, women belong to the age group 41-50 shows a very strong involvement in taking house hold decisions, things related to children and matters related to societal activities. That means women of that age group are matured enough to have decision making powers. Again, married women micro entrepreneurs are found to be strongly involved in all the matters related to family members and even in society. They are powerful enough to make decisions compared to single women and widows. Also, women belong to nuclear family are having enough freedom to involve in all matters related to home, relatives and society. They are more empowered than women belong to joint family.

**Table 7: Maturity in Mobility Freedom**

Specification	Age Group				Marital Status			Type of Family	
	21-30	31-40	41-50	50& Above	Single	Married	Widow	Nuclear	Joint
Frequent visit to market	2	4	52	2	1	63	3	54	6
Outside the village or Community	1	5	43	3	2	54	4	48	5
Social/Community activities	1	3	41	1	1	60	2	44	3
Inspiration to undertake risk	-	4	37	-	2	42	3	52	4
Attending meeting with higher officials	-	2	36	-	2	39	4	34	1
<b>Total</b>	<b>4</b>	<b>18</b>	<b>209</b>	<b>6</b>	<b>8</b>	<b>258</b>	<b>16</b>	<b>232</b>	<b>19</b>
<b>Percentage</b>	<b>10</b>	<b>25.7</b>	<b>78.9</b>	<b>24</b>	<b>32</b>	<b>80.6</b>	<b>29</b>	<b>78.6</b>	<b>18</b>

Out of 80 women respondents, women belong to the age group 41-50 are found to be strong enough to go to outside for daily purchases, for social activities, to complete tasks by taking risks and are ready to visit their authorities or higher officials compared to women belong to other age groups. They are matured enough to travel outside home and take risks. Also, married women entrepreneurs are more empowered than single and widows. Married women are showing maturity with mental power to go outside for familial and societal activities. Above all, women belong to nuclear family are showing high maturity to take part in all activities and taking risks related to home and society.

## CONCLUSIONS

Empowerment of women increases with the increase in their age. Women micro entrepreneurs of the age group 41-50 participate in all the three decision making factors. Married women are more likely to participate in all decision making fields. In nuclear type of family, women have more autonomy in household as well as societal decision making. Normally rural women have less mobility compared to others. But when they became part of micro enterprises, they have enough freedom for movement. Also, freedom of movement increases with age. Nuclear family setting associated with greater freedom of movement. Attitude of husband towards women has an important role in determining the mental power as well as empowerment of women micro entrepreneurs.

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