

**“A STUDY THE MEDIUM SCALE
ENTERPRISES OF ECONOMICALLY
WOMEN EMPOWERMENT”**

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ABSTRACT: *Women empowerment means, women have to be economically independent, self-reliant positive, self- stream to enable them to face any difficult situation. The process of empowerment has five dimensions, cognitive psychological, economic political and physical. Women empowerment can be measured by increasing their savings, incomes, boost women's economic decision making power over her work and income , create a safe space, teach job skill, start businesses and improve health impact ensuring women's participation in all walk of life and providing information, knowledge, skills for self- employment. Women make significant contributions to the medium industries which are not only important for value addition but also contributing gender equality. The present study includes the empowerment of women and how Medium Scale Enterprises (MSEs) making a contribution to the growth and sustainability of women in prospects of Uttar Pradesh region. The focus of this research will be developing a way to improve women empowerment perspective and explore the women empowerment share have increased Thus the result of this study may help to solve the problems faced by women in Medium Scale Enterprises in U.P region.*

Keywords: MSEs; Women Empowerment; Socio-Economic; Demographics.

1. INTRODUCTION

Medium scale enterprises (MSEs) are the important for the value addition, capital formation and generate stable development. Medium scale enterprises is generating large employment and this most important for industrialization of country [1]. Medium scale enterprises are classified into two part-manufacturing and service sector. Manufacturing sector in medium scale enterprises where investment amount should be more than 5crore but less than 10crore and investment amount of service sector should be more than 2crore but than 5crore. Manufacturing sector explores the investment in plant and machinery and service sector explore the investment in equipment providers. Women's participation in society was found to be lesser than men. Women's participation in small industries was found quite a bit, but the involvement of women in the medium or large-scale industries is very small. As the country's economy grows, it should be studied about the participation of women in economic development, which can eliminate gender equality, poverty, illiteracy etc.

Uttar Pradesh is leading state in Micro, Small and Medium Enterprises. At present 44lac units of Micro, Small and Medium Enterprises in Uttar Pradesh. In which 18.8lac registered while 42.12lac unregistered4 Uttar Pradesh Micro, Small and Medium Enterprises 28 percent contribution of working human power in industrial sector as well as 49 percent in service sector. Female work participation rate in economic activity is lower than male in Uttar Pradesh. Women participation in

manufacturing and service sector of Micro, Small and Medium Enterprises has increased, indicating women empowerment [2].

2. RELATED WORK

Achoda Thomas Omang et al. (2022) [3] Literature has a wealth of information about issues relating to the plight, marginalization, & empowerment of women. Scholars have not yet done enough research on the effects of women's empowerment on the welfare of unemployed women in Yakurr Local Government Area of Cross River State, Nigeria. The correlation between women's empowerment & wellbeing of unemployed women in Nigeria's Cross River State's Yakurr Local Government Area, aged 18 to 45, is therefore examined in this study. It focuses on the different kinds of women's empowerment programs that are accessible, their nature, how women have benefited from them, and their potential for beneficial effects on socioeconomic well-being. The survey used a multi-stage sampling strategy to recruit 660 jobless women, and it followed an exploratory design including quantitative & qualitative data. To test the two hypotheses, descriptive statistics and the Chi square were used to the data. Findings suggest that the most popular women's empowerment program, according to 31.9% of respondents, is the supply of agricultural facilities, and 58.3% of respondents say that they have benefited from any given women's empowerment program. 19.9% of respondents said they have used microcredit services, and 20.8% said that women's empowerment programs had a good effect on their wellbeing. Findings also show a statistically significant association between education and the effects of programs for empowering women, as well as a statistically significant relationship among place of living and those effects. The results led to the conclusion that women's empowerment

initiatives had a favorable effect on the welfare of unemployed women in Yakurr, Nigeria. Therefore, it is imperative that the Cross Rivers State Government create grassroots programs for women's empowerment that will enable these women to utilize the resources at their disposal & understand that, in addition to non-governmental organizations & government, women are endowed with the ability to actively help themselves & control of their own destiny.

Karline Tryphone (2022) [4] This article examines the factors that influence and the difficulties faced by female entrepreneurs running tourism-related businesses. It analyses the variables that affect sole ownership, evaluates the degree to which women participate as single proprietors, & highlights the difficulties in starting and running businesses. Using a probit model, primary data on 475 women-owned businesses are analyzed. We find that the likelihood of simply owning a business decreases with post-primary education, attendance at specialized tourism training programs, participation in other economic activities, and prior employment, whereas it increases with the conception of a business idea. We advise providing women with entrepreneurial education to help them build networks, get experience, and adopt the proper mindsets for entrepreneurship. Additionally, raising awareness of the Women Development Fund (WDF) & improving access to it as well as enforcing property ownership rules could give women access to formal loans that need collateral as well as start-up funding.

Nasir Shaheen et al. (2022) [5] This research aims to provide an effective & optimal by exploring the gender, cultural, & professional elements of rural women entrepreneurs in Pakistan. The factors that have influenced women's entrepreneurship in Pakistan were extensively explored, including government decisions, cultural norms, female

empowerment, entrepreneurial capacity, & entrepreneurial orientation. Based on the study questions, a review of the literature was conducted. Themes founded on a contextual framework were analyzed in the context of reports, research papers, and policies on women's entrepreneurship & empowerment that have been made public by the Pakistani government or other international organizations. The biggest barriers to women's empowerment were determined to be the gender gap, a biased sociocultural system, a low literacy rate & lack of economic incentives. The research provided policy recommendations that emphasize gender equality, social status, women's education, & economic measures that encourage female entrepreneurs.

Maram Saeed Sabri et al. (2021) [6] The dynamic nature of entrepreneurship reflects the interaction of the local context (environment & opportunity), as well as personal drive and skills. It is crucial for job creation, social inclusion, & economic prosperity. The advantages of entrepreneurship as a catalyst for development, wellbeing, & prosperity are equally obvious. This investigation of Saudi women's entrepreneurial involvement in MSMEs takes place on multiple levels. The purpose of this study is to uncover sector- and gender-specific drivers of female entrepreneurs' engagement & success in the entrepreneurial sector in Saudi Arabia. The combined emphasis on gender & sector-based involvement is crucial because Saudi Arabia's engagement rates for women rank among the lowest globally, along with those of the larger Gulf Cooperation Council (GCC) region. A rigorous analysis of the elements that affect participation is also pertinent given that Vision 2030, the Saudi government's plan for economic reform, calls for increased female engagement in business and economic

diversification. A basic profile of Saudi entrepreneurs, both male & female, is one of the article's most important conclusions. Notably, women seem to be more prevalent at the ideation stage of a firm, but they also seem to run micro-enterprises in low value-added sectors of education & services mostly as single owner/operators. The summative research objective (RO5) identifies a paradigm for entrepreneurial practice that is probably appropriate for other emerging economies and is gender-aware. The concept identifies two bundles of activity that, alternatively, explain external enabling & restricting constraints & factors unique to entrepreneurial uptake. Precursor conditions at the macro-meso levels are particularly important because they may have an impact on how well entrepreneurs recognize opportunities and act on them. According to the data, opportunity recognition & "thrive" stage of a firm (10+ years) are both substantially associated with elements that map well to GEM FC 3: innovation & entrepreneurial. Therefore, the importance of developing soft skills & positive mindset is underlined. These findings highlight a range of factors that entrepreneurs, institutions, & policymakers should take into account if they want to encourage greater participation by women in entrepreneurship & promote economic growth.

Eliza Sharma et al. (2021) [7] The present research employs primary data gathered from 3000 women across 60 villages in East, West, South, North, & Central India in order to construct an integrated model for women's empowerment in rural India. The three key facets of women's empowerment—economic, social & human, and legal—were identified through exploratory factor analysis. Thus, a conceptual model is constructed, which highlights important areas for development. Reforms are necessary to give rural women

economic independence, social freedom, & access to utilities, as well as to ensure a strict and supportive judicial system that will ensure women's empowerment.

DR. RAJESHWARI M. SHETTAR et al. (2020) [8] Giving women the ability to make their own decisions & improving their status in society is known as "women empowerment." The empowerment of women is influenced by two key factors: education and entrepreneurship. According to a recent World Bank report, India can experience double-digit growth if more women participate in the country's economic sector. The main motivations for women entrepreneurs are self-determination, expectation of recognition, self-esteem, & career goals. Only by empowering our women can India become a strong nation. Schumpeter defined women entrepreneurs as "women who create, imitate, or adopt a business activity." The current study uses secondary data & descriptive in nature. This essay gives readers a glimpse into the issues or difficulties that women entrepreneurs confront, as well as the categories and key components of women's entrepreneurship.

Richa Shelly et al. (2020) [9] MSME are essential for the economic development of any nation & especially important for developing nations since they control economic activity, create jobs, and dramatically lower poverty rates. This industry employs more people than agriculture does in India. The MSME sector in India has grown to be a dynamic & extremely vibrant segment of the economy. By investing less money than major enterprises, MSME not only contribute significantly to the creation of considerable employment, but they also aid in the development of the non-agricultural sector by promoting industrialization in rural areas. The sector serves as a tool for inclusive growth, enabling the most marginalized & vulnerable groups. The paper's main goals are to examine

the increase in the number of MSME units, GDP contribution, employment, & exports of the Indian MSME sector; to analyze the relationship between this growth and the 2030 Sustainable Development Goals (SDGs); to determine the MSME sector's role in India's creation of green jobs; and to draw attention to the challenges faced by the MSME sector. This essay is based on secondary material that was taken from a number of research publications & reports on MSME. The years 2006–2007 through 2016–2017 have been taken into account. The Indian economy is supported by the MSME sector, which significantly contributes to GDP, employment creation, total exports, SDG achievement, and green development.

3. METHODOLOGY

Sample selection:

The sample will encircle all the medium scale enterprises under Lucknow Region.

Sampling:

Cluster sampling techniques used will be this study. The research model is divided into several clusters or areas and is selected by simple random sampling method. This study will be divided into two levels of sample women entrepreneurs and women workforce.

Research design:

Survey method used will be this study.

Data collection:

To develop a data collection tool-

1. Preliminary data tool.
3. Women empowerment tool.

Statistical tools:

Chi-test will be applied for data analysis. Lucknow region comes under

six districts. The sample size of the six districts will be different; hence the test will be used because the significance of the intervals in more than two sample mean will be tested by the test.

Source of Data:

The study based on both primary and secondary data. Primary data will be collected with the help of structured questionnaire and interview and reports district industrial centre. Secondary data will be collected through annual reports of Micro, Small and Medium Enterprises, articles, magazines, research paper, journals, books, and internet etc.

4. RESULTS

Micro and small scale enterprises (MSE), plays an assertive part in empowering women economically. According to Fourth All India census of MSME 2006, micro and small scale enterprises with the three key main objectives of employment creation, income generation and capacity building serve as a supplement in upgrading the status of women at workplace and at household. India has seen a rapid growth in industries in the past two decades, with substantial contribution from both of its sectors viz, manufacturing and service sector.

The study follows both primary and secondary data. The primary data is derived from a questionnaire. The secondary data is collected from books, journals, magazines, press reports, and the internet. 300 Sample follow the study from the Lucknow, Unnao, Raebareli, Hardoi, Lakhimpur Kheri, Sitapur districts by a random sampling method. The percentage analysis and chi-square methods are used for the study.

Determinants of Women Empowerment:

There is a series of socio-economic, demographic that have an influence on

women's empowerment. Reviews regarding these factors are presented in this section.

DEMOGRAPHIC PROFILE OF RESPONDENTS

Income level:

The income of respondent's is a part of their financial assets. As financial asset endowment is a part of agency (ability of a person to make effective choices and convert those choices into desired outcomes) which is a direct indicator of empowerment. Therefore, income can play an important part in empowerment of women employees. Higher income earned will give them better decision making power at household and at workplace, will imbibe higher level of confidence and this will eventually lead to increased power in all the spheres of a woman's life. Access to credit was seen as essential to the ability of women to earn money and contribute towards increasing in agency and autonomy (Mayoux 1995).

Economic Empowerment of Women:

Batliwala (1994) in defining economic empowerment of women and dwelling upon new concepts from action, asserted that movement towards have not progressed in Asian parts because of the authoritarian regimes based on subordination of women to men. Conceptualization of women empowerment focused merely on the practices of domestic violence and dowry demands, ignoring all the other important dimensions which could pave way for empowerment process of women. The shortcomings gave rise to a three tied programme focusing on economic empowerment, integrated development and raising consciousness to involve various other constructs of women empowerment. The approach of economic empowerment laid attention to control of

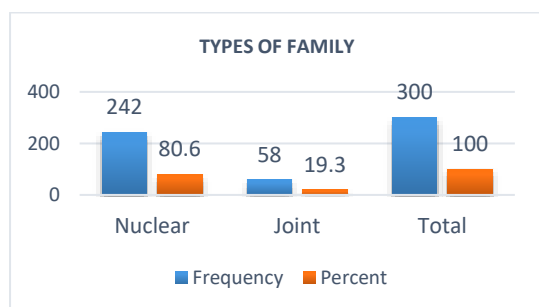
women to economic resources and strengthening of women's security as its integral part. The three tied experimental approaches traced the subordination of women which was mainly related to lack of access to economic resources, economic vulnerability and greater poverty.

The central idea of women economic empowerment is the promised ability to those who were deprived of that ability in their earlier life. The definition incorporates dimensions related to access of social, cultural and economic resources; the ability to make decisions as well as reflection of agency such as bargaining and negotiation.

Type of Family

Table 1: Type of Family

Type of Family	Frequency	Percent
Nuclear	242	80.6
Joint	58	19.3
Total	300	100.0



Graph 1: Types of family

Interpretation

80.6% of rural households have nuclear families living independently whereas only 19.3% were found to in joint family system

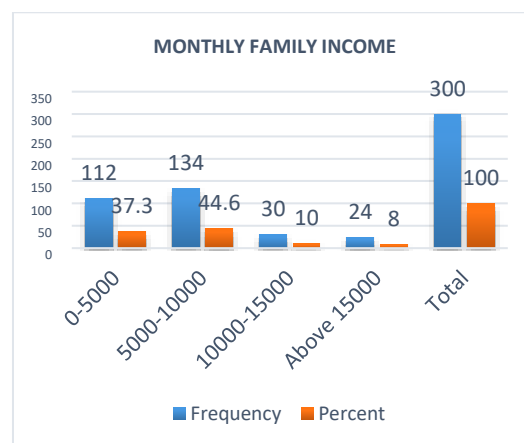
Monthly Family Income

The income of respondent's is a part of their financial assets. As financial asset endowment is a part of agency indicator, it directly impacts

empowerment status of a person. Therefore, income level can play a significant role in empowering working women of MSEs. Higher income earned will give them better decision making power at household and at workplace,

Table 2 : Monthly Family Income

Monthly Family Income	Frequency	Percent
0-5000	112	37.3
5000-10000	134	44.6
10000-15000	30	10
Above 15000	24	8
Total	300	100.0



Graph 2: Monthly family income

Interpretation

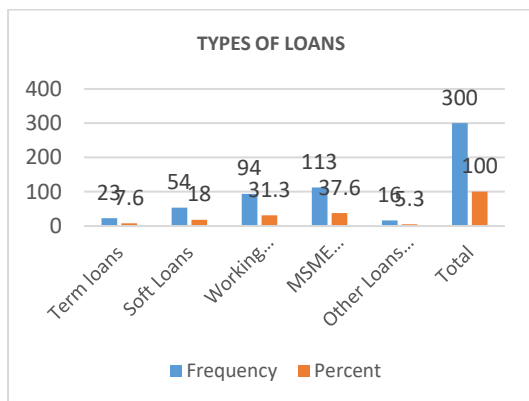
It is observed around 44.6% of rural women have family expenditure above 5000-10000, 37.3% women have expenditure below 5000 and 10% women have expenditure of more than 10000-15000

Investment

Table 3: Types of loans

Types of loans	Frequency	Percent
Term loans	23	7.6

Soft Loans	54	18
Working capital Loans	94	31.3
MSME schemes for women	113	37.6
Other Loans (please specify):	16	5.3
Total	300	100



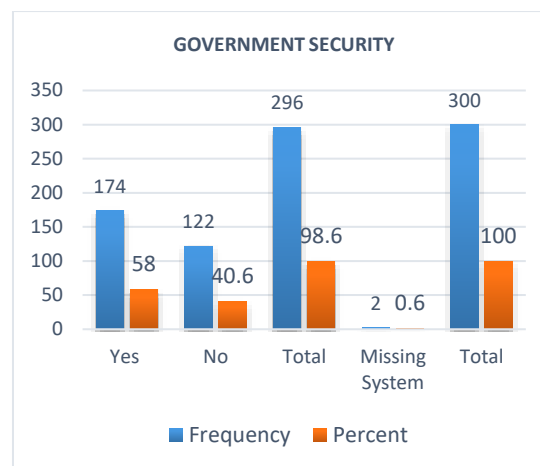
Graph 3: Types of loan

Interpretation

It is observed that the rural women have taken Term loans around only 7.6%, as compare to soft loan women have soft loan 18% , Working women have taken the 31.3% working capital loans, while working women have taken the 37.6% in MSME schemes and women have taken the other loans has around 5.3% .

Table 4: Government Security

Government Security	Frequency	Percent
Yes	174	58
No	122	40.6
Total	296	98.6
Missing System	2	0.6
Total	300	100.0



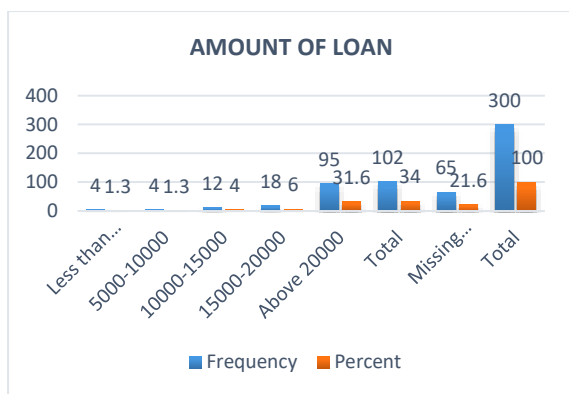
Graph 4: Government security

Interpretation

It is observed that, 58% of the rural women have been associated the government security, while 40.6% women have not been associated the government security.

Table 5: Amount of Loan

Amount Of Loan	Freq uency	Percent
Less than 5000	4	1.3
5000-10000	4	1.3
10000-15000	12	4
15000-20000	18	6
Above 20000	95	31.6
Total	102	34
Missing System	65	21.6
Total	300	100.0



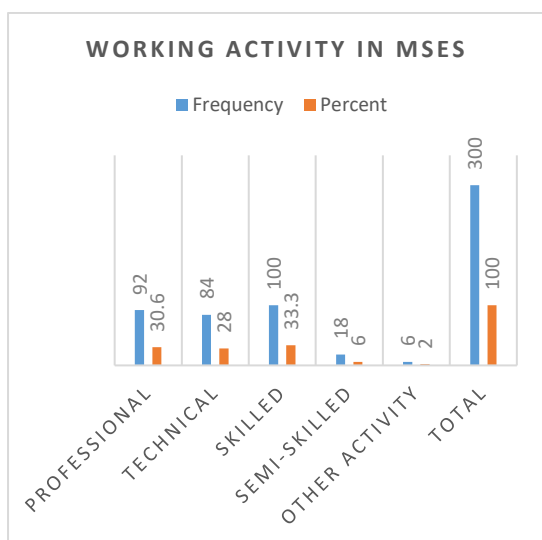
Graph 5: Amount of loan

Interpretation

It is observed that the 1.3% women regarding loan amount less than 5000 and 5000-10000. 4% women regarding loan amount 10000-15000. 6% women regarding loan amount 15000-20000. Whereas 31.6% women regarding above 20000.

Table 6: Participation of working activity in the MSEs

working activity	Frequency	Percent
Professional	92	30.6
Technical	84	28
Skilled	100	33.3
Semi-skilled	18	6
Other activity	6	2
Total	300	100



Graph 6: working activity in MSEs

It is observed that the 30.6% women have activity in professional, 28% women have activity in technical, 33.3% women have activity in skilled, 6% only women have activity on semi-skilled and only 2% women have activity in other fields.

EVALUATION THE PERFORMANCE

Chi-square test:

There is an association between types of family, Monthly family income, types of loans, Government security, amount of loan, and performance of women entrepreneurs.

Type of Family

Type of Family	Observed N	Expected N	Residual
Nuclear	242	55	187
Joint	58	55	3
Total	300		

The results of the chi-square test of family types, there are two types of family nuclear & joint. Nuclear family observed 242, expected 55 & residual 187 as compare to joint family observed 58, expected 55 & residual 3.

Monthly Family Income

Monthly Family Income	Observed N	Expected N	Residual
0-5000	112	50	62
5000-10000	134	50	84
10000-15000	30	50	-20
Above 15000	24	50	-26
Total	300		

The results of the chi-square test of monthly family income between the 0-5000 family income observed 112, expected 50 & residual 62, 5000-10000 family income observed 134, expected 50 & residual 84, 10000-15000 family income observed 30, expected 50 & residual -20 and above 15000 family income observed 24, expected 50 & residual -26

Types of loans

Types of loans	Observed N	Expected N	Residual
Term loans	23	40	17
Soft Loans	54	40	14
Working capital Loans	94	40	54
MSME schemes for women	113	40	73
Other Loans (please specify):	16	40	-24
Total	300		

The results of the chi-square test of loans types, term loans observed 23, expected 40 & residual 17, soft loans observed 54, expected 40 & residual 14, working capital loans observed 94, expected 40 & residual 54, MSME schemes for women observed 113, expected 40 & residual 73 and other loans observed 16, expected 40 & residual -24.

Government Security

Government Security	Observed N	Expected N	Residual
Yes	174	50	124
No	122	50	72
Total	296	50	246

Missing System	2	50	-48
Total	300		

The results of the chi-square test on government security, women has taken government security observed 174, expected 50 & residual 124 as compare to women has not taken government security observed 122, expected 50 & residual 72.

Amount of Loan

Amount Of Loan	Observed N	Expected N	Residual
Less than 5000	4	40	-36
5000-10000	4	40	-36
10000-15000	12	40	-28
15000-20000	18	40	-22
Above 20000	95	40	55
Total	102	40	62
Missing System	65	40	25
Total	300		

The results of the chi-square test of loan amount income between the 0-5000 loan amount observed 4, expected 40 & residual -36, 5000-10000 loan amount observed 4, expected 40 & residual -36, 10000-15000 loan amount observed 12, expected 40 & residual -28, 15000-20000 loan amount observed 18, expected 40 & residual -22 and above 20000 observed 95, expected 40 & residual 55.

Participation of working activity in the MSEs

working activity	Observed N	Expected N	Residual
Professional	92	40	52

Technical	84	40	44
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Skilled	100	40	60
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Semi-skilled	18	40	-22
Other activity	6	40	-34
Total	300		

The results of the chi-square test of Participation of working activity in the MSEs between the professional observed 92, expected 40 & residual 52, technical observed 84, expected 40 & residual 44, skilled observed 100, expected 40 & residual 60, semi-skilled observed 18, expected 40 & residual -22 and others activity 6 observed 95, expected 40 & residual -34.

Test statistics

	Type of family	Monthly family income	Types of loans
Chi-square	42.320 ^c	8.150 ^a	55.231 ^c
Df	3	6	4
Assmp.s ignification	.000	.101	.000

	Government of security	Amount of loan	Working activity in MSEs
Chi-square	61.560 ^b	40.230 ^b	64.143 ^a
Df	4	6	4
Assmp.s ignification	.000	.001	.001

Inference and analysis:

The table given above observed and expected frequencies and test statistics. The chi-square value of types of family is 42.320 for 4 df, monthly family income is 8.150 for 6 df, Types of loans is 55.231 for 4 df, government of security is 61.560 for 4 df, amount of loan is 40.230 for 6 df, and working activity in MSEs is 64.143 for 4 df. The asymptotic significance is less than 0.05. Therefore, there is an association types of family, Monthly family income, types of loans, Government security, amount of loan, and performance of women entrepreneurs.

5. CONCLUSION

Micro and small scale enterprises (MSE), plays an assertive part in empowering women economically. According to Fourth All India census of MSME 2006, micro and small scale enterprises with the three key main objectives of employment creation, income generation and capacity building serve as a supplement in upgrading the status of women at workplace and at household. We aim to see rural women empowered by making the best possible utilization of resources and giving them better resources and environment to grow. In a larger picture when looking at women empowerment we just do not intend to improve the economic status of rural women, we look forwards to holistic empowerment that would translate into cultural and societal change that promises better future for generations ahead.

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