

Empowering Women in Madhya Pradesh : Social Entrepreneurship Approach

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ABSTRACT

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Bridging the societal gaps and gender equality has been the focal point of the government's agenda for achieving sustainable development goals. Women empowerment and entrepreneurship has a multiplier effect for socio-economic development of the country for dealing with social issues. Emergence of social enterprises in the economic landscape in previous research has evidence of realizing the social and economic development goals as reiterated in the country's vision statement and sustainable development norms. The study outlines the development agenda contributing valuable insights on the role of social entrepreneurship in women empowerment in the state of Madhya Pradesh. The research is conducted amongst active social enterprises working in the handloom sector of Madhya Pradesh dominant soon after independence, run by Holkars under the label of Rehwa Society, Women Weaves in Maheshwar. The study uses both primary and secondary data such as books, journals, websites, etc. and conducting interviews of women beneficiaries. The findings show remarkable contribution to the cause of financial independence and women empowerment- the marginalised section of society along with addressing socio-environmental concerns. However in developing economies philanthropic activities are limited to few sectors or geographic areas for lack of economies of scale in management and operations in the long term. There is lack of awareness therefore necessitating measures to increase sensitivity towards the same. Finally the study suggests measures to fulfil the dual objective of addressing gender equality along with achieving economic goals and financial inclusion.

Keywords : Women entrepreneurship, Social enterprises, socio-economic transformation.

I. INTRODUCTION

Women entrepreneurship is the founding pillars of economically empowered modern society. However

the socio-economic transformation of a nation lies incomplete until we realize the latent potential of women entrepreneurs which have been limited to papad, pickle and parlour. They comprise only 14%

(8.05 million) out of 58.5 million entrepreneurs in India contributing meagre 17% to GDP in comparison to 37% global average. The recent past evidently states the transition of women entrepreneurship from traditional to modern avenues, trying to break the glass ceiling reaching out to diverse areas like biotechnology, financial technology, artificial intelligence, robotics, gamification, and so on.

According to Fowler (2000) social entrepreneurship refers to situations in which economic activities are expressly designed to generate positive social outcomes, and where surplus generating activities simultaneously create social benefits, and ideally create horizontal, vertical, forward or backward economic linkages. Social enterprises have converged economic goals with social objectives developing a unique platform for harnessing sustainable new age businesses. It advocates sustainable innovations, development of entrepreneurial mindset and skills for resolving social issues like poverty, education, health facilities for women and children etc. They have been instrumental in taking charge of social issues and proposing new sustainable solutions instead of waiting for the government or the big shots of corporations proposing convincing solutions. Few studies suggest elimination of gender inequalities may lead to 25-30 percent of GDP gains by 2030. Available data reports of Gender Inequality Index suggest a single step to reduce Gender inequality by 0.1% may accelerate GDP growth by 1%. They are working in hand with various government or non government bodies rendering employment to nearly 29% women and a prominent role in society. Social entrepreneurship has gained momentum in the last decade globally for its competency of engaging a large number of women in the workforce. This resulted in large scale financial inclusion and communal development boosting their confidence and self esteem.

It has shouldered the responsibility for increasing women employment in workforce along with improving their accessibility to health, education , legal rights and political participation, particularly in the rural and semi urban areas. Their gradual progression have led the women entrepreneurs to face numerous challenges of gender disparities, limited financial independence and other constraints at domestic front. It has been a catalyst in handholding women entrepreneurs developing self worthiness, confidence, financial security and independent decision making. Social entrepreneurs have facilitated women entrepreneurship and empowerment through six verticals namely-Incubation and acceleration, Compliance, Funding and financial assistance, Marketing, Skilling / Training and Social Entrepreneurship for creating a sustainable holistic environment. It shall ensure providing knowledge about networking, mentoring and financial products. Thus the segment presents a huge opportunity to tap the resources for holistic development of society, with especially tailored schemes encouraging women entrepreneurship and empowerment.

Madhya Pradesh being one of the pioneers in establishing Entrepreneurship Development Institute with the principal intent of increasing employment opportunities and livelihood creating synergy (linkages with) of industry, academic / technical institutions and training/social organisations. It has been proactive in cluster development, self help groups, capacity building, technical training, market and financial linkages, R&D and skill development. Although a lot of progress and quantitative increase in social enterprises during the last decade invariably brings socio-economic development. Khadiji, Wild wilderness, Museum School, Women Weaves, Rehwa society to name a few active ones working for profits with a social cause. Thereby the study may prove to be a turning point for tapping the huge potential of social enterprise to train, employ and empower people largely.

II. REVIEW OF LITERATURE

Thomas. A (2016). Women entrepreneurship is the key to achieve paradigm drift in socio-economic transformation in cultivating new epitome of balanced economic development. The new age information technology tools, entrepreneurial training and well planned structured holistic approach through inclusive policy framework fostering development of an ecosystem for identifying and utilizing opportunities. (Mishra & Kiran, 2014). Women entrepreneurship is an instrument for self fulfilment and alleviating the status of women through socio-economic changes. Economic and financial independence of women leads to social transformation in all spheres of society, country and self. However they tend to be self motivated, disciplined and direct. They face numerous issues at domestic and workplace due to existing biases. Right set of entrepreneurial training, vocational education and training can widen the horizon for economic development. All India Sixth Economic Census report (March 2016) conducted a survey during Jan 2013 to April 2014 revealing the miniscule percentage of women entrepreneurs which is 8.05 million out of 58.5 million providing employment opportunities to 13.45 million people. Tamil Nadu being highest followed by Kerala, with most of them working in the non-farm sector (66%).

(Sharma, 2013) studied Women Entrepreneurship in India to further ponder the obstacles faced by them mainly to set-up an enterprise or run them for long. Social unacceptance of women as entrepreneurs and high priority to family duties or ties has taken productive time and effort. (Vaghela.R, 2013) They also face other hurdles namely lack of education, lack of resources, limited mobility, social barriers, male dominated society, lack of financial awareness, lack of managerial skills, low risk bearing capacity, exploitation by middlemen, legal problems, high cost of production, lack of motivation and support from financiers/ bankers or venture capitalist. He suggested

promotion of women micro, small and medium enterprises, incentives and subsidies, institutional policies and framework for promoting women led entrepreneurial ventures. It is also necessary to bring synergy between women, economic and social welfare development ministry for developing a road to development. Government shall have to play a facilitator for creating an entrepreneurial ecosystem. There are various incentive plans announced wherein they are offered financial help between Rs 10 lacs-Rs 1 crore for setting Greenfield projects, trading or service sector apart from at least one loan to one women entrepreneur, Pradhan Mantra Mudra Yojana to name a few. Apart from this National Skill Development Policy provides skill training, vocational education and awareness on various topics benefitting more than 35.56 lakh women nationally transforming lives of not only women but entire communities.

(Molishree, 2020) National and state level interventions for speeding up prospects of women entrepreneurship at grass roots level through educational, financial & banking, tailored knowledge, networking models for capacity building to change the trajectory. Women entrepreneurs from all walks or segments of life in both rural and urban face critical cultural constraints primarily due to gender biases which create a hurdle in scaling up. The program should cater to developing high impact employment creating entrepreneurs, capacity building and enabling solopreneurs or small / micro entrepreneurs, inducing women to start enterprises and strengthening or scaling productive rural agripreneurs or urban innovative entrepreneurs having huge employment and growth prospects. (Rao et.al, 2012) studied women entrepreneurs running micro or small fashion or apparel business enterprises alongside coastal Karnataka to study the importance of formal education and training. He emphasized 37% women having formal training in fashion designing and relevant industry experiences are most important contributors to successful women entrepreneurship.

However they also face problems of finance, stiff competition and lack of resources.

(Bain & co and Google, 2020) As pandemic has created intense pressure on job market all the more on women as they hold more administrative or traditional job roles which are set to be taken over by artificial intelligence or other modern technology as per reports of Institute of Women's Policy Research 2019 reliance on improving employment opportunities and entrepreneurship at private micro or small levels will be push the Indian growth story. This will leverage the demographic dividend which is getting squandered as women entrepreneurs usually hire more women creating a multiplier effect playing a pivotal role in social transformation (IMF).

(Ganiger,2013) social entrepreneurship is a novel way to solve or mitigate social problems delivering value while operating business with financial discipline, creativity and commitment of private enterprise for profitability. It addresses issues pertaining to the environment, raising quality of life for marginalized people, sustainable development and else. Government should fuel their motivation, assisting them with required skills, consultancy and guidance, awareness programs, technical assistance, assisting in project report preparation and approvals to start their ventures.

Social enterprises in small peripheries have tried to address various social or environmental problems anchored in a bi-directional role for economic development along with women employment. Social enterprises are understood as "organizations seeking business solutions to social problems" (Thompson & Doherty, 2006, p. 362). They look for community well-being through its social purpose, participation of employees in governance and the balance between social and financial returns (Thompson & Doherty, 2006). Madhukar explains "Social enterprises are benefiting target communities however facing challenges of physical infrastructure, social barriers, cultural prejudices, skill gaps, weak market linkages, inadequate health and

education, low asset management capacity, and impaired decision-making confidence."

Eric Ries (2011), The Lean Startup suggested "creation of new institutions with a long term mission to build sustainable value and change the world for better." Social entrepreneurs provide organizations with a framework to test new ideas and validate the most effective integration of profits, people and planet. The stakes are high for institutionalising socially and economically active start-ups reiterating social changes across business models. United Nations Sustainable Development Goals 2020 for an equitable society is a far achieved objective until we advocate these social changes laying importance on the role of women for progressive and economically developed society. India soon after independence realized the strategic significance of empowering women through planned incremental political and economic approaches, from education, microfinance, health and so on. However planning and implementation at macro levels in isolation, without any micro level changes in social structure won't lead to achievement of goals. Social entrepreneurs stand as a ray of hope for accelerating the growth objective alongside strengthening the marginalized.

Research Objective

The study was conducted to understand the role of social enterprises for women entrepreneurship taking social enterprises working in handlooms of Maheshwar as the sample frame. It primarily aims for socio economic development ensuring improved status of women and cultivating gender equality. Thereby the objectives are:

- To study the status of women empowerment and entrepreneurship cultivating gender equality.
- Underlining the potential of the Social enterprises for women entrepreneurship and socio- economic development tapping the vast underutilized resources.

- Create an in-depth understanding on opportunities and limitations for development of women entrepreneurship and role of social enterprises.

Research Methodology

Social enterprises in Madhya Pradesh likewise in India have shouldered the responsibility for catalysing socio-economic growth through women entrepreneurship in rural and urban primarily in handlooms, handicrafts, agriculture & food processing, dairy, education, and other areas by development of clusters or self help groups. The research primarily aims to collect useful and relevant information for drawing accurate inferences on women entrepreneurship and role of social entrepreneurship in the state of Madhya Pradesh. The researcher collects primary data through structured interviews from the women beneficiaries regarding their financial independence, decision making role, awareness and access to various facilities. It will also draw previous related research on the topic and relevant secondary sources in reports, books and journals and so on along with statistical tools. It will further pinpoint opportunities and limitations for suggesting relevant measures.

Based on above mentioned objectives the following research hypothesis has been developed:

H0: There is no significant difference in access to health, hygiene, sanitation of women supported through personal income generated in such social enterprises.

H1: There is a significant difference in access to health, hygiene, sanitation of women supported through personal income generated in such social enterprises.

H0: There is no significant difference in financial independence, decision making and access to savings of women supported through personal income generated in such social enterprises.

H2: There is a significant difference in financial independence, decision making and access to savings of women supported through personal income generated in such social enterprises.

H0: There is no significant difference in socio-economic status of women entrepreneurs supported through personal income generated in such social enterprises.

H3: There is a significant difference in socio-economic status of women entrepreneurs supported through personal income generated in such social enterprises.

Sampling Plan, Size & Tool: The study primarily focuses on analyzing and reporting socio-economic status of women entrepreneurs and workforce receiving support in terms of financial and marketing assistance, procurement of raw materials, networking to markets and suppliers, etc for scaling the business. A sample of 125 women beneficiaries pertaining to handlooms in Maheshwar and Bagh (receiving support from social enterprises like Rehwa society, Women Weaves, Tata trusts, etc) were selected from Maheshwar cluster to draw samples using non probability random techniques. Further it was interpretive in percentages and Chi-Square in SPSS (Ver. 21) to validate the hypothesis.

Findings

Social enterprises have been proactive in handlooms, forest & tribal products, education, women hygiene and so on. However handlooms and handicrafts appear to be the most lucrative with respect to research. Thus the researcher has collected data of women working in Maheshwar and Bagh both in Khargone district wherein we found Rehwa society, Women Weaves run by Sally Holkar a social enterprise for promoting traditional handlooms. The following are the findings:

Of the total women workforce, the majority don't reach college level while the majority (35%) have completed higher secondary education followed by 25% completed high school and by 30% primary. With increasing employment, education and government awareness initiatives / campaigns on personal health, hygiene and education nearly 78% women have knowledge and access to anganwadi. However they are hesitant to approach due to family or cultural norms and limitations of finance. A majority of women have been employable since the last 1 yr -4 yrs primarily due to migration of men to other industries, professions or areas for better income opportunities left with few choices like agriculture, poultry, dairy or weaving. Nearly 70% earn monthly income of Rs. 5001-10,000 due to limited training skills, resources and knowledge unlike a minority having access to government assistance, finance, marketing or technical training assistance. However employment or engagement brings not only economic independence, sense of self worth and participation in decision making regarding their personal or family matters. About 59% of women believe working for themselves reduces their dependence on a spouse or family, while 46% view it as a means to break through the glass ceiling.

A majority (68%) are not fully acquainted but have partial knowledge of Handloom Weavers Comprehensive Welfare Scheme (HWCWS) which provide life, accidental and disability insurance under PM Jivan Jyoti Bima Yojana, PM Suraksha Bima Yojana and Converged Mahatma Gandhi Bunkar Bima Yojana apart from concessional credit under Mudra Yojana. However only a miniscule 19 % respondents have taken loan / credit assistance of up-to Rs 50,000/- of which 14% for business purpose while rest for household reasons. It is predominantly due to lack of documentation, knowledge or credit schemes or awareness programs, inadequate guarantees / business proposals they failed to avail the facility. However the progressive approach towards

career, employment and life goals is reflected in their personal savings and vision to scale the business.

55% feel they are discouraged by the banking system due to complex and tedious paperwork, and long approval times apart from relevant knowledge thus having to look for sources of finance in family, friends or community. Approximately 45% report struggle with cultural norms, limitation of mentorship, role models and developed networks. While 43% believe lack of professional support from family and spouse and societal biases restricts growth. A Chi square test of significance shows that personal income of women empowers them socially and economically giving access to personal health, hygiene, economic independence, education, financial decision making, banking services and so on. While regression tests exhibit a casual relationship between high awareness among women on financial measures, incentives, schemes or so and access to facilities availed like easy loans, credit facilities etc.

Prospects

Role of women cannot be understated for an empowered society as stated by United Nations Sustainable Development Goals (UNSDG). Numerous social problems within the country can be eradicated with empowering women and facilitating her with education, health, sanitation, hygiene, medical and other facilities. There is a proactive role of private businesses, community, social enterprises as a brigade of young soldiers for the bottom of the pyramid. They have been catalytic in bridging the societal gap exploring the local resources and talent pool for inclusive development and growth.

There are nearly 2 lac social enterprises working in India significantly contributing in Skill development (53%), education (30%), agriculture & allied services (28%), financial inclusion & banking services (26%) and clean energy (26%). They have a strong presence

socially and economically backward classes comprising of 70% while the beneficiaries comprise of 82% work with women, 46% with children and 31% with disabled people. Social enterprises are managed by 24% female leaders and mostly employ women. South India leads the female led social enterprises (35%), followed by North India (31%), West India (23%), East India (8%) and North East India (3%). Maharashtra (16%) leads the states followed by Karnataka (15%) with a whopping 50% social enterprises headquartered in Bengaluru followed by Delhi, Telangana (8%) each, Uttar Pradesh & West Bengal (7%) each, Tamil Nadu & Gujarat (5%) each. The survey further clearly indicates the inception of nearly 57% social enterprises within India between 2010 and 2015 consisting of 71% private limited companies. They are mostly led by youth between the age of 25-40 years with highest (34%) male led enterprises within the age group of 35-44 years followed by 27% below 35 yrs in contrast to 35% female led business falls within the age group of 25-34 yrs.

III. Challenges

Most of the social enterprises lack capital resources (mostly rely on crowd-funding) and clarity of vision. They also lack business acumen, knowledge and skills failing to develop a sustainable revenue model as they are mostly run and managed by young college pass-outs or businessmen having middle management experience in corporate. Women employees further also face fear of failure, low mobility and financial insecurities along with low risk taking ability still being a huge untapped potential for integrated socio-economic order. As soon as they reach their break-even point they are exhausted of their subsidies, tax concessions and no unique selling proposition adding value for attracting the new class of their prospective customers.

Thereby it requires continuous up-scaling with ICT tools and innovative strategies for every

entrepreneurial venture. Entrepreneurial ecosystem consisting of financial set up, product market strategic fit, technical support like accounting or designing software, infrastructure and utility services along with a supportive legislative system needs continuous resurrection. Thereby necessitating incessant up-skilling, research and development and connecting the dots to master their skills for long term sustainability and profitability.

IV. Suggestions

- ☞ Capacity building / Up-Skilling on a continuous basis rather than once in a lifetime event.
- ☞ Incubation centers set up jointly by public private funding managed and controlled by social entrepreneurs for skill development and employment opportunities / entrepreneurial guidance.
- ☞ Market, design and technical intervention for quality and efficiency of production for better customizing and positioning products.
- ☞ Facilitation and procurement of raw materials at economic rates from recognized government organizations or aided units for continuous recognition and support of productive activities during market falls or cyclical fluctuations.
- ☞ Revamping its association with communities, partner institutions, government at different levels and international networks (funding agencies or customers) to mobilize resources and human capital.
- ☞ Leveraging Rural Tourism benefiting the hospitality and tourism industry which directly and indirectly supports many rural households involved in food, lodging, guides, handlooms and handicrafts, forest or herbal products and many more bringing change in consumption, income and savings patterns.

- ☞ Financial literacy among rural women for her financial inclusion in mainstream banking, inculcating the habit of saving and giving her the power of capital formation and resource mobilization to justifiably use the credit assistance and shield of special schemes for improving her livelihood.
- ☞ Government support for women and social entrepreneurship. Recognition of Social Enterprises by government and government aided agencies in separate heads rather than SMEs act for benefitting such units under tax exemptions, subsidies, procurement of raw materials and other items benefitting bottom of the pyramid.
- ☞ Tax exemptions and subsidies for units employing more women along with incentivising facilities/ other allowance given to below poverty line marginalized women folk by social enterprises to support welfare activities.
- ☞ Facilitating education, health and hygiene, affordable housing to fulfil her essential needs (ERG Motivation Theory) or Physiological, safety and social needs to ensure fulfilment of her minimum needs of financial well being for her active decision making role and contribution to self and community.

V. CONCLUSION

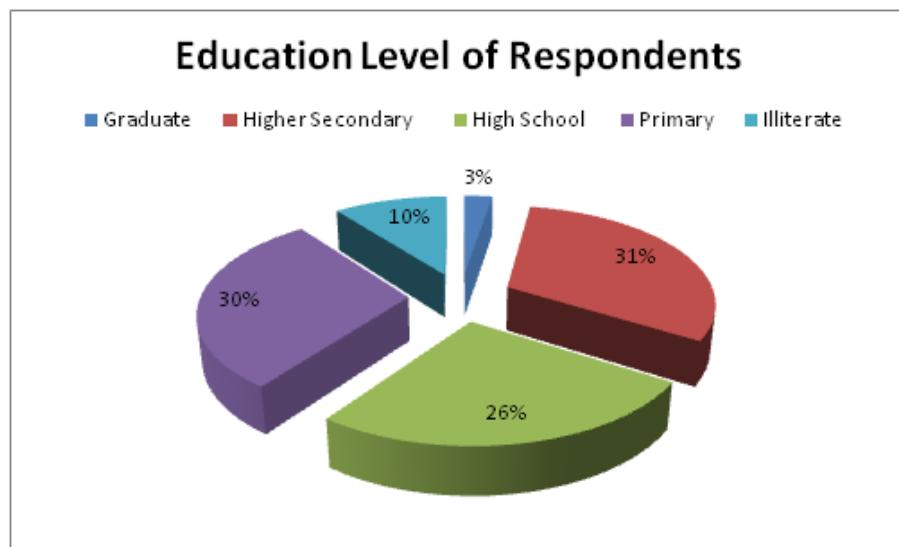
Women entrepreneurship can achieve new avenues with increasing periphery of Social entrepreneurs facilitating the objective of improvement in standard of living presenting a unique Business model. It focuses on bringing profitability with sustainability, constant motivation of human resource and belief of top managerial position with the vision. However it has been constrained to few industries or areas dependent on financiers and paralysed policy framework. It shall strive to bring behavioral changes in the community for socio-economic reasons but barely it achieves the goal failing to register long term

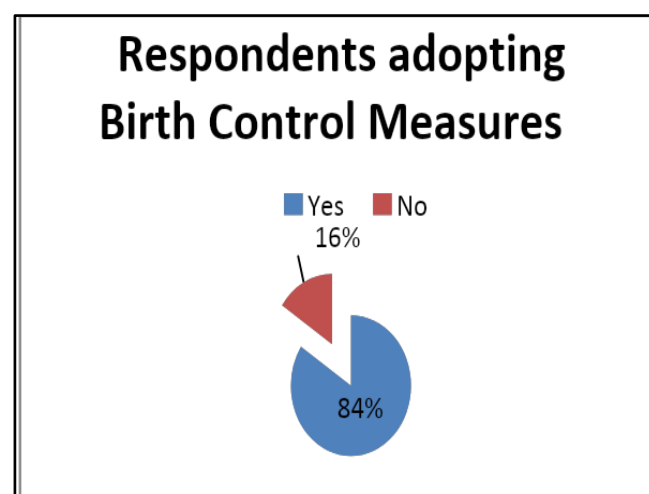
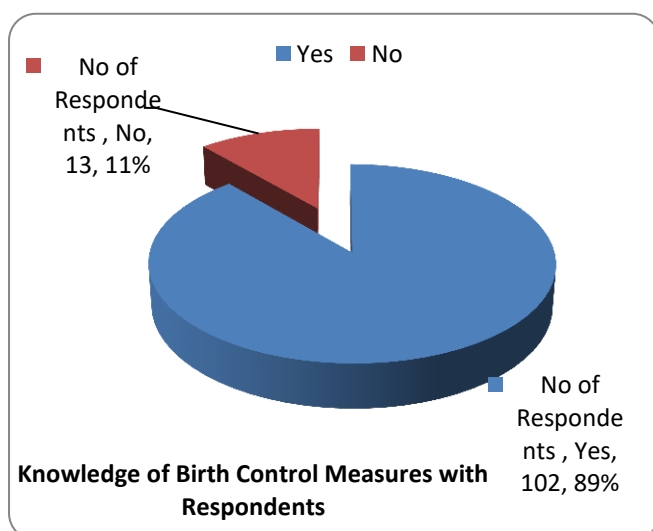
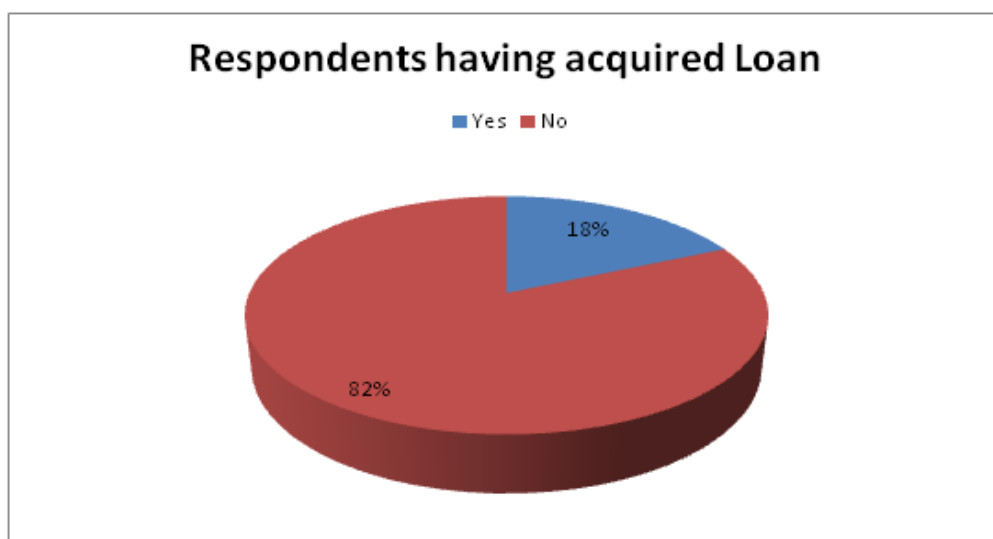
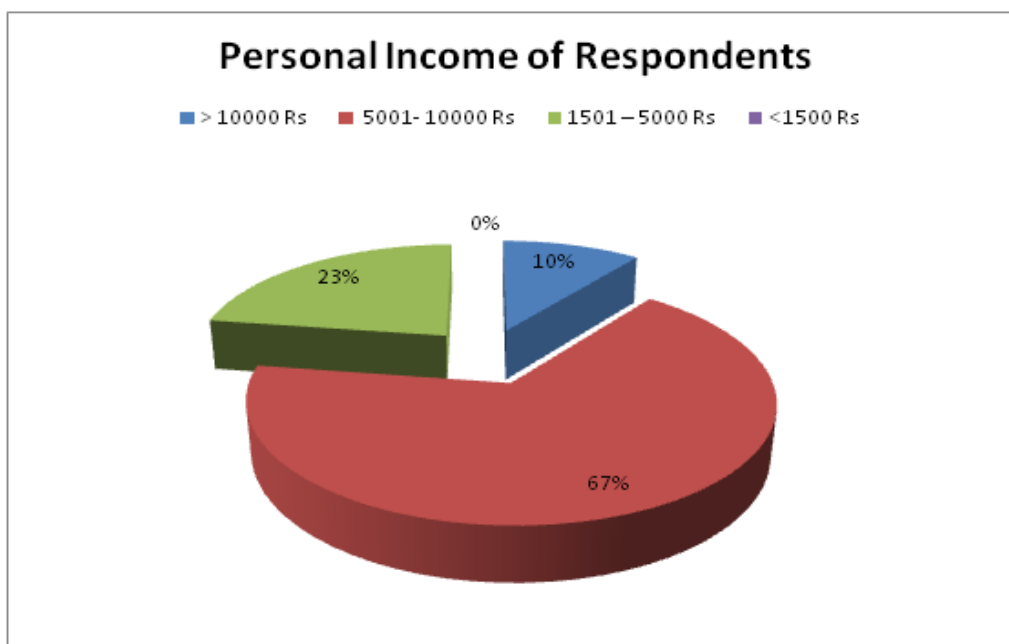
commitment with social causes by top managerial positions, loss of vision, organizational sustainability and brand value. The confusion existing between the nomenclature of NGOs, Corporate Social Responsibility and Social Enterprises still remains a point of dilemma especially for availing financial benefits under government schemes and policies. Thus it becomes imperative to recognize the growing importance of social entrepreneurs for development of women entrepreneurship in all aspects from embryonic stage to post development.

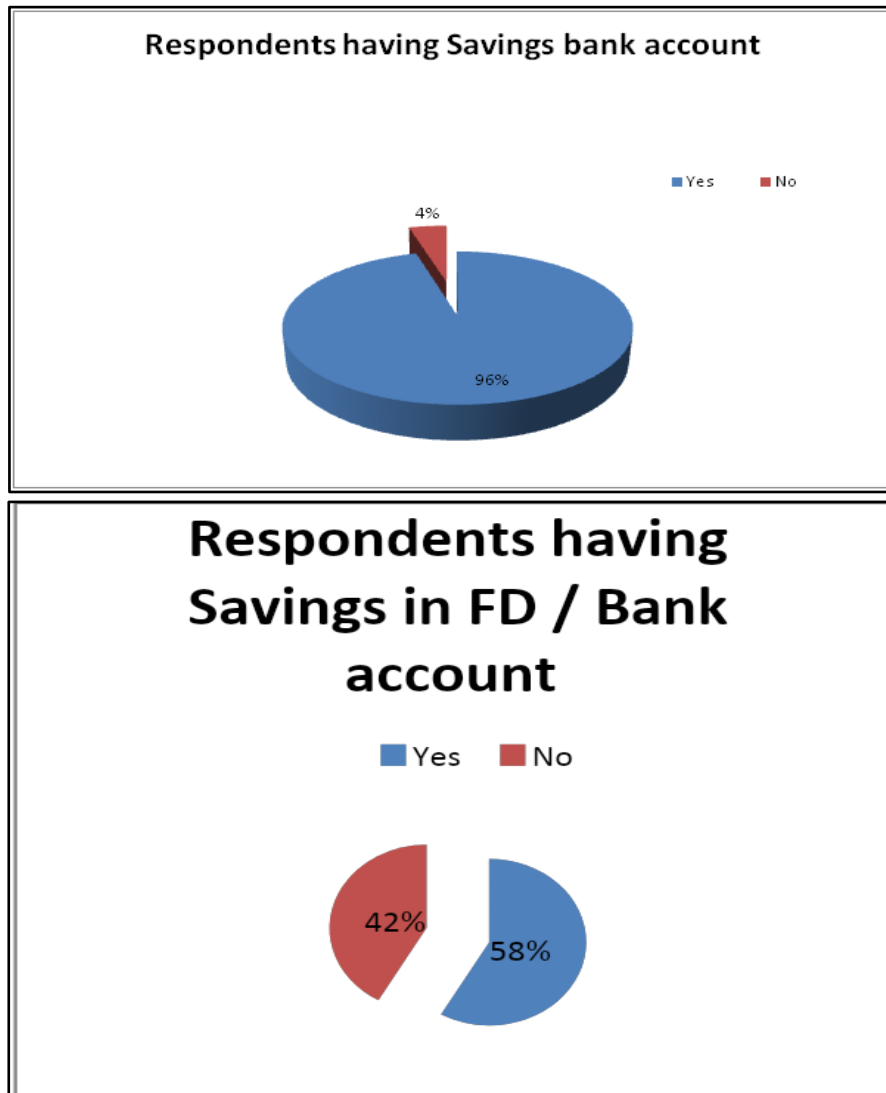
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Personal Total Income (Monthly) generated from employment at handlooms * empowered access to social or economic facilities like personal hygiene, education, banking

Cross tabulation

Count

		Access to hygiene, sanitation		Total
		No	Yes	
Personal Total Income (Monthly) generated from employment at handlooms	Less than 1500	8	26	34
	1501-5000	19	57	76
	5001-10000	6	14	20
Total		33	87	125

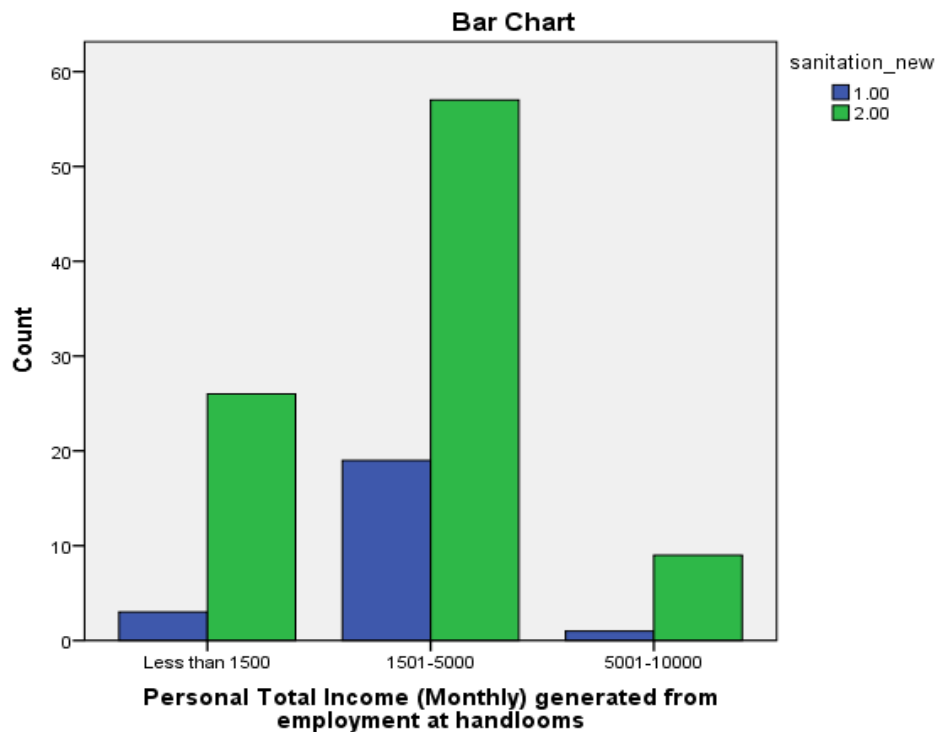
*1=No,**2=Yes

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.479 ^a	2	.001
Likelihood Ratio	27.717	2	.000
Linear-by-Linear Association	7.265	1	.007
N of Valid Cases	100		

Interpretation

From the top row of the table, Pearson chi Square statistic, $\chi^2 = 20.479$, and p value is = 0.001; i.e. less than significant value of 0.05 therefore we reject the null hypothesis as p value < 0.05 and accept the alternate hypothesis that generation of personal income will empower them socially and economically.



Cross tab of Income and relation to say in decision making (family planning/ use of savings).

Personal Total Income (Monthly) generated from employment at handlooms * decision making_family_planning/ use of financial resources

Cross tabulation

Count

		decision_making		Total
		1.00	2.00	
Personal Total Income	Less than 1500	4	25	29
(Monthly) generated from	1501-5000	42	34	76
employment at handlooms	5001-10000	2	8	10
Total		48	67	115

*1=No, **2=Yes

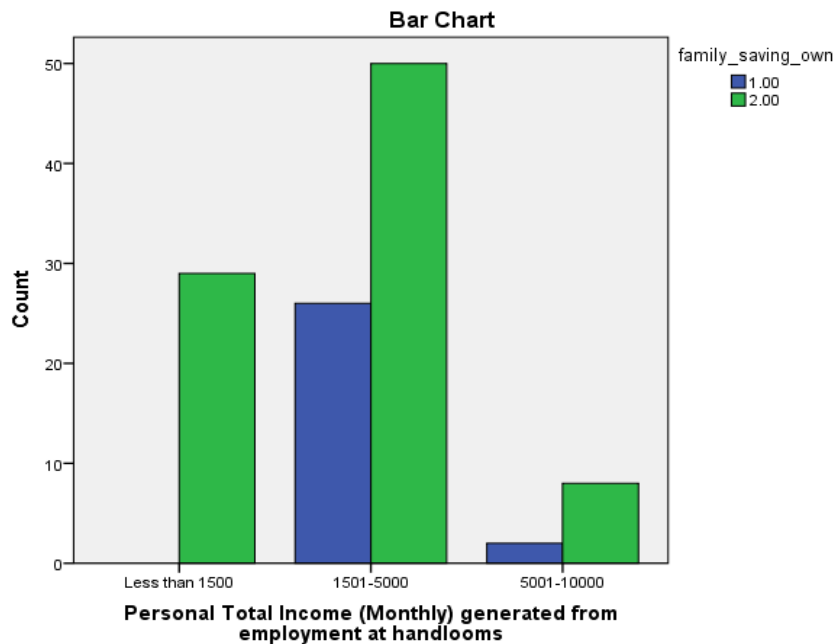
Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.223 ^a	2	.000
Likelihood Ratio	46.935	2	.000
Linear-by-Linear Association	34.012	1	.000
N of Valid Cases	115		

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 4.43.

Interpretation:

From the top row of table, Pearson hi Square statistic, $\chi^2 = 35.22$, and p value = 0.001; i.e. a less than value of alpha 0.05 thus we reject the null hypothesis ($p < 0.05$) and accept alternate i.e. family planning decision is somewhat related with her income H₁.



Y (Dependent Variable): Assistance under Government scheme.

X (Independent Variable): Awareness of government schemes through education or training.

Table: 4.8 Awareness about government schemes to availed assistance.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843 ^a	.711	.708	.25541

a. Predictors: (Constant), awareness on government schemes

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.717	1	15.717	240.928	.000 ^b
	Residual	6.393	98	.065		
	Total	22.110	99			

a. Dependent Variable: assistance taken under govt scheme

b. Predictors: (Constant), awareness govt scheme

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.209	.077		2.722	.008
	Awareness of govt scheme	.837	.054	.843	15.522	.000

a. Dependent Variable: assistance taken under government schemes

Interpretation:

As value of $r = 0.843$ which is highly positive thus there is a strong association between awareness of government schemes (through education or awareness campaigns, training) and assistance taken under government schemes like credit assistance, raw materials/ marketing schemes, weaver's card for ease of credit facility in banks for exhibiting in crafts fair, government emporium , increase access to market and high sales.

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