CHAPTER: III

RESEARCH DESIGN

3.1: Problem statement:

There is a need today to create an environment where women can make independent decisions on their personal development as well as shine as equals in society. Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy.

The G20 Summit held in 2015 revolved around equality as “an absolute economic no-brainer”. Meaning, empowering women is imperative to boost economic growth. Till now, gender equality was looked through moral and cultural prisms. However, the economic case for gender parity is steadily gaining attention. A study in September 2015, by Mckinsey Global Institute titled ‘The Power of Parity: How equality for women could drive $12 trillion in global growth’ puts forth some interesting observations in this regard. It reveals that while gender disparity is among worst in India, it also stands to gain the most with reference to GDP growth if it successfully narrows this wide gender gap. Considering the above facts, it is necessary to study women and their empowerment in the Indian context.

3.2: Government Initiatives

Schemes such as the Swayamsidhaprogramme – an integrated scheme for the empowerment of women at a total cost of Rs. 116.30 Crores have been formulated to help women’s self-help groups. The programme which will empower women to have increased access to all kinds of resources that they are denied, in addition to enhancing their skills. This programme will benefit about 9, 30,000 women with the setting up of 53,000 self-help groups, 26,500 village societies and 650 block societies. The feasibility of the schemes formulated by the government in empowering the women is one of the objectives of the study.
3.3: Keywords

3.3.1: Empowerment:
Empowerment is the process of increasing the capacity of individuals or Group to make choices and transform their choices into desired actions and outcomes. The processes are actions which improve the efficiency and fairness of the organization. Kabeer(1994) defines women empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to SarbaniMohanty and Pattanayak(2012), it is important to understand women empowerment in a holistic manner where the social, economic and human aspects converge effectively. Empowering women will help a nation in the overall development of the nation.

3.3.2: Women Empowerment in context of Globalization in India:
Women empowerment refers to increasing the spiritual, political, social or economic strength of women. It often involves the empowered developing confidence in their own capacities. Empowerment is the totality of the decision-making powers, having access to information and resources for taking proper decision and having a range of options from which one can make choices. Empowerment of women also means ability to make positive changes in their lives as well as their families and learn skills for improving one’s personal life.

In this study, Women Empowerment has been perceived from four angles namely Social, Financial, Human and Intellectual quotients. Apart from these four quotients, the extent to which the women have been able to develop their skills to develop confidence in their own capacities has also been taken up in the study. Skill development of women enables them to become entrepreneurs in different ways. Employment in general and self-employment in particular, is intimately connected with women’s empowerment. Self-employment in the context of rural women plays a significant role in connecting them with work world and domestic world. It helps them to earn fairly reasonable amount without affecting their other responsibilities.
According to Morduch (2009), the key area in the empowerment of women is the economic area. Women’s active participation in economic activities leads to their economic development. Throughout the world, the women’s participation in economic activities is increasing. In India, too, women are participating in larger number in almost all the spheres of economic activity. From village to city, a large number of women employees and entrepreneurs are contributing towards the national income of the country.

3.3.3: Microfinance

Robinson (2001) defines microfinance as “small-scale financial services—primarily credit and savings—provided to people who farm, fish or herd” and adds that it “refers to all types of financial services provided to low-income households and enterprises.” In India, microfinance is generally understood but not clearly defined. For instance, if an SHG gives a loan for an economic activity, it is seen as microfinance.

3.3.4: Micro Finance in India:

Micro Finance in India: Microfinance in India started in the early 1980s with small efforts at forming informal self-help groups (SHG) to provide access to much-needed savings and credit services. From this small beginning, the microfinance sector has grown significantly in the past decades. Micro Finance is emerging as a powerful instrument for poverty alleviation. In India, micro finance scene is dominated by Self Help Groups (SHGs) - Bank Linkage Programme, aimed at providing a cost-effective mechanism for providing financial services to the “unreached poor”.

3.4: Research Gaps:

➢ Research gaps on women entrepreneurs:

1. Are the government initiatives to give training to women to start their business are being implemented?

2. Are women in the rural sector ready to start their business other than the agriculture fields to which they predominantly belong?
Research gaps on women empowerment:

1. The empowerment for women in the past spoke of aspects such as health and mortality rates of women. Are the driving forces such as economic independence, human factors and social factors considered?

2. Are women considered equal to their male counterparts in the fields and when it comes to household decisions?

Research gaps on microfinance:

1. Is microfinance a powerful tool for uplifting the economy and whether the self-help group approach and active participations of the beneficiaries effective in implementation of the schemes of microfinance?

2. What are the latest innovations in microfinance and their impact on women?

Research gap on urban and rural women:

Are the Women in the urban and rural areas empowered in the same respects?

3.5: Need for the Study:

From the above facts, it can be concluded that there is a need today to create an environment where women can make independent decisions on their personal development as well as shine as equals in society. The latest report of McKinsey Global Institute (September 2015) depicts that focusing on women’s equality can add $12 trillion to the global growth. Empowerment of women in social, human, financial and intellectual aspects will ensure that the UN sustainable Development Goals will be reached by 2030, which include programmes on gender equality, economic sustainability, financial literacy and financial inclusion of women.
3.6: Objectives:

1. To assess the factors of empowerment quotient in various women entrepreneurs in Education and agriculture sectors.

2. To develop models for empowerment for women entrepreneurs in education and agriculture sectors based on the factors mentioned below:

   **SOCIAL FACTORS:** Defined as the relationship between a woman and her family members.

   **HUMAN FACTORS:** Defined as a leadership skills and home-life balance.

   **FINANCIAL FACTORS:** Defined as a woman’s personal assets, earnings, savings and knowledge of financial matters.

   **INTELLECTUAL FACTORS:** Defined as a woman’s knowledge of legal rights, work experience, and decision making capacities.

   **LEADERSHIP SKILLS AND MENTORING FACTORS:** Refers to skills a woman possesses and the kind of mentoring she requires for her development.

3. To study the financial literacy and levels of prudence among women entrepreneurs.

4. To evaluate the various government schemes that support women entrepreneurs.

5. To study the impact of Microfinance innovations in empowering women entrepreneurs.

3.7: Hypothesis:

1. H0 – There is no significant relationship between overall social level and social factors in women.

   H1_ There is a significant relationship between overall social level and social factors in women.

2. H0 – There is no significant relationship between overall financial level and financial factors in women.

   H1_ There is a significant relationship between overall financial level and financial factors in women.
3. H0 – There is no significant relationship between overall human factor and elements which drive human factor of women.

   H1_ There is a significant relationship between overall human level and human factors in women.

4. H0 – There is no significant relationship between overall intellectual factor and elements which drive intellectual factor of women.

   H1_ There is a significant relationship between overall intellectual level and intellectual factors in women.

5. H0 – There is no significant relationship between overall leadership skills and mentoring level and elements which drive leadership skills and mentoring factors in women.

   H1_ There is a significant relationship between overall leadership skills and mentoring level and elements which drive leadership skills and mentoring factors in women.

6. H0 – There is no significant relationship between Empowerment Quotient for women entrepreneurs in education sector and five key factors: social, financial, human, intellectual and leadership skill / mentoring factors.

   H1 – There is a significant relationship between Empowerment Quotient for women entrepreneurs in education sector and five key factors: social, financial, human, intellectual and leadership skill / mentoring factors.

7. H0 – There is no significant relationship between Empowerment Quotient for women entrepreneurs in agriculture sector and five key factors: social, financial, human, intellectual and leadership skills/ mentoring factors.

   H1 – There is a significant relationship between Empowerment Quotient for women entrepreneurs in agriculture sector and five key factors: social, financial, human, intellectual and leadership skill / mentoring factors.
3.8: Research methodology:

3.8.1: The Methodology is based on collection of Primary and Secondary Data.

1. Primary data collection has been through questionnaires, schedules and personal interviews.

2. Secondary data collection has been through books, journals, records, periodicals, web-sites and the like.

3.8.2: Sample size: 500

The study has covered 500 women belonging to different states of India.

Total Population of India is approximately 1.21 billion of which rural population constitutes 833 million and urban population constitutes 377 million. Rural women constitute approximately 410 million and urban women constitute approximately 180 million. As the rural women constitute more than half of the total urban women’s population, an approximate ratio of 3:1 has been considered to denote the rural and urban women. Thus, 380 Agricultural women and 120 educational women have been selected as the sample size. The women have been selected from major states of India and the states have been divided into four zones namely North, South, East and West. Major states of India have been covered under the study.

Table: 3.1: State Wise Distribution of women in Education and Agriculture Sectors:

<table>
<thead>
<tr>
<th>Education:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Delhi</td>
<td>23</td>
<td>NORTH</td>
</tr>
<tr>
<td>Karnataka</td>
<td>16</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Kerala</td>
<td>10</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>30</td>
<td>WEST</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>14</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Odisha</td>
<td>27</td>
<td>EAST</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>120</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Agriculture:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Kerala</td>
<td>20</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>20</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Haryana</td>
<td>9</td>
<td>NORTH</td>
</tr>
<tr>
<td>Himachal Pradesh</td>
<td>10</td>
<td>NORTH</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>9</td>
<td>EAST</td>
</tr>
<tr>
<td>Karnataka</td>
<td>90</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>67</td>
<td>WEST</td>
</tr>
<tr>
<td>Punjab</td>
<td>13</td>
<td>NORTH</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>28</td>
<td>SOUTH</td>
</tr>
<tr>
<td>Uttar Pradesh</td>
<td>58</td>
<td>NORTH</td>
</tr>
<tr>
<td>West Bengal</td>
<td>56</td>
<td>EAST</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>380</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table number: 3.2 Zone Wise Distribution of women in Education and Agriculture Sectors:

<table>
<thead>
<tr>
<th>Zone</th>
<th>Agriculture</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Zone</td>
<td>65</td>
<td>27</td>
</tr>
<tr>
<td>West Zone</td>
<td>67</td>
<td>30</td>
</tr>
<tr>
<td>North Zone</td>
<td>90</td>
<td>23</td>
</tr>
<tr>
<td>South Zone</td>
<td>158</td>
<td>40</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>380</strong></td>
<td><strong>120</strong></td>
</tr>
</tbody>
</table>
3.8.3: Sampling method:

Convenience sampling has been adopted to collect the primary data using questionnaires, schedules and focus group interviews.

1. Ratio of women studied above graduation and below metric is almost 70:30
2. Both the sample sizes are in proportion of their population.
3. We selected both the samples using statistical formulae:

Sample Size

\[ ss = \frac{Z^2 \times (p) \times (1-p)}{c^2} \]

Where:

\( Z = Z \) value (e.g. 1.96 for 95% confidence level)
\( p = \) percentage picking a choice, expressed as decimal
\( .5 \) used for sample size needed
\( c = \) confidence interval, expressed as decimal
\( .04 = \pm 4 \)

6. Descriptive statistics (average, min, max), skewness analysis, two-sample t test for mean comparison have been used to find out the validity and both the samples are in +10-20% variation to each other which is within the acceptable limits.

3.8.4: Statistical tools used:

Descriptive Analysis of Questionnaire: Cronbach’s Alpha Reliability Test for Education and Agriculture women conducted to check the validity of the questionnaires.

1. Detailed descriptive analysis using column proportion test
2. Multiple regression analysis
3. Thematic analysis
3.9: Pilot study:

For planning a survey effectively, some prior information about the population under consideration and on the operational cost aspects of data collection and tabulation will be needed. When such information not readily available from past surveys, it is desirable to design and carry out a pilot survey, for obtaining some preliminary information on the variability of the characteristics to be studied and on the nature of cost of data collection and tabulation under different schemes with a view to building up cost and various functions useful in planning the main survey. For this purpose a pilot study was conducted by preparing a basic questionnaire. The data was collected at a kendra meeting organised by Grameen Koota on 20.6.2014 at Somanahalli, Bangalore Rural District. The method of collecting the data was through interview method and filling up the questionnaire. A similar pilot study was conducted at Gurukul Montessori School, J P nagar IX phase, Bangalore where the questionnaires were distributed to the Headmistress, teachers and the management trustees.

3.9.1: Significance of pilot survey:

The pilot survey was useful for

(1) Testing out the provisional schedules or questionnaires and the related instructions.

(2) Evolving suitable procedures for field and tabulation work.

(3) To study the scope of pilot study which will give insight of the main survey.

(4) The knowledge and experience gained in any phase of the survey would be of much help in planning and carrying out the subsequent phases of the survey.

3.9.2: Objectives of pilot survey:

(1) To examine the effectiveness of the sampling frame.

(2) To get an idea of spending time of various activities.

(3) To get an idea about the difficulties that one is likely to account during the survey.

(4) To develop suitable methodology while interviewing the people.
(5) To check the efficiency of schedule or questionnaire.

(6) To develop a questionnaire which is of quality.

3.10: Plan of action:

The study “Empowering Women Entrepreneurs in Education and Agriculture Sectors in India using Micro-Finance Innovations” emphasizes on

1. Deep understanding of driving factors of women empowerment and

2. Analytical evaluation of government schemes to support women entrepreneurs.

Primary data has been collected through personal interview and filling in questionnaires by speaking to women entrepreneurs. One of the most important objectives of the research is to come up with a statistical model which can determine the impact of different drivers on the overall empowerment quotient. With regard to women entrepreneurs, this model will be instrumental in finding out the relationship among social, financial, human, intellectual and leadership / mentoring skills.

3.11: Limitations of study:

It was found that conducting a survey covering all the states of India was not feasible. Hence the major states of India numbering 13 states of India which were split into four zones had been selected for the purpose of conducting the survey. The four zones were divided as North, South, East and West zones.

The north-east states and states such as Jammu and Kashmir could not be taken into account during the survey and hence have been excluded from definition of zones.

The time frame required to cover the major states of India was initially planned for 12 months but got extended to 18 months mainly because coordinating with officials of the microfinance Institutions was difficult due to their non-availability.

Even though it was a great pleasure to go to various states to collect data through filling in the questionnaires and conducting focus group interviews, it was difficult to meet all women belonging to the self-help groups at the same time. In the filling, up of questionnaires in the eastern region, there was difficulty in making the women understand the significance of the questionnaire due to language barriers.
An exact sampling frame could not be decided according to each state as the number of women available to answer the questions was not available before the date of visit. The cost of travelling across the four zones of India was high due to the rising travel costs. In some states, there was a need to overstay due to which the halting expenses increased.

3.12: Chapter Scheme:

1. The first chapter shall include introduction to the topic and concepts of the Research topic.
2. The second chapter shall give details of the Review of Literature.
3. The third chapter shall give details of Research design.
4. The fourth chapter shall mention details of Industry profile.
5. The fifth chapter depicts the analysis and interpretation of data.
6. The sixth chapter will cover findings, conclusion and suggestions.

3.13: Expected findings and conclusion:

From the above facts, it can be concluded that there is a need today to create an environment where women can make independent decisions on their personal development as well as shine as equals in society.

Empowerment of women in social, human, financial, intellectual quotients and from the point of view of the mentoring skills will ensure that the UN sustainable Development Goals will be reached by 2030, provided the Indian government looks at schemes which will include programmes on gender equality, financial literacy, economic sustainability.